

Mebuki Financial Group, Inc.

Financial Results for the First Quarter of Fiscal Year 2022, ending March 31, 2023

Stock Exchange Listing: Tokyo (code: 7167)
 URL: <https://www.mebuki-fg.co.jp/>
 Representative: Tetsuya Akino, President
 For Inquiry: Shinich Onose, 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, 2022 to June 30, 2022)**(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, 2022	81,355	16.0	21,747	(18.5)	15,356	(18.3)
Ended June 30, 2021	70,097	3.3	26,697	38.6	18,798	43.6

(Note) Comprehensive Income First quarter of FY2022: -¥37,830 million [-%] First quarter of FY2021: ¥33,785 million [-46.5%]

	Net Income per Share	Net Income per Share (Diluted)
First quarter	¥	¥
Ended June 30, 2022	14.22	14.21
Ended June 30, 2021	16.63	16.62

(2) Consolidated Financial Conditions

	Total Assets	Net Assets	Capital Assets to Total Assets
First quarter	¥Million	¥Million	%
Ended June 30, 2022	24,529,201	915,294	3.7
Fiscal year 2021	24,125,520	959,063	3.9

(Reference) Capital assets First quarter of FY2022: ¥ 915,232 million FY2021: ¥958,932 million

(Note) "Capital assets to total assets" represents ("Net assets"- "Equity warrants") / "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, 2022	—	5.50	—	5.50	11.00
Ending March 31, 2023	—				
Ending March 31, 2023 (Forecast)		5.50	—	5.50	11.00

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

3. Consolidated Earnings Forecasts for Fiscal Year 2022, ending March 31, 2023

(%: 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, 2022	35,000	(4.5)	24,000	(2.8)	22.22
Fiscal Year ending March 31, 2023	65,000	0.0	45,000	4.7	41.67

(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.: Yes
 - 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, 2022	1,089,055,218 shares	March 31, 2022	1,089,055,218 shares
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 - ② Number of treasury stock:

June 30, 2022	9,062,636 shares	March 31, 2022	9,299,365 shares
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 - ③ Average number of shares:

For the three months ended June 30, 2022	1,079,831,396 shares
For the three months ended June 30, 2021	1,130,343,237 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 2022, Ending March 31, 2023

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I Quarterly Consolidated Financial Information

1. Quarterly Consolidated Balance Sheet

Item	(Japanese)	(Millions of yen)	
		As of Mar. 31, 2022	As of Jun. 30, 2022
Assets	(資産の部)		
Cash and due from banks	現金預け金	7,270,668	7,744,658
Call loans and bills bought	コールローン及び買入手形	6,507	17,128
Monetary claims bought	買入金銭債権	10,611	10,701
Trading assets	特定取引資産	4,589	4,121
Money held in trust	金銭の信託	2,027	2,596
Securities	有価証券	4,682,301	4,636,171
Loans and bills discounted	貸出金	11,737,377	11,643,518
Foreign exchanges	外国為替	17,220	20,025
Lease receivable and investments in lease	リース債権及びリース投資資産	65,325	63,382
Other assets	その他資産	243,257	285,835
Tangible fixed assets	有形固定資産	102,802	102,241
Intangible fixed assets	無形固定資産	15,896	15,147
Asset for retirement benefits	退職給付に係る資産	32,462	33,539
Deferred tax assets	繰延税金資産	2,237	12,810
Customers' liabilities for acceptances and guarantees	支払承諾見返	26,044	27,426
Allowance for loan losses	貸倒引当金	(93,800)	(90,094)
Reserve for devaluation of investment securities	投資損失引当金	(8)	(8)
Total Assets	資産の部合計	24,125,520	24,529,201
Liabilities	(負債の部)		
Deposits	預金	16,825,736	16,920,452
Negotiable certificates of deposit	譲渡性預金	310,724	386,929
Call money and bills sold	コールマネー及び売渡手形	1,044,954	1,404,229
Payables under repurchase agreements	売現先勘定	148,165	122,874
Payables under securities lending transactions	債券貸借取引受入担保金	826,826	873,179
Trading liabilities	特定取引負債	343	815
Borrowed money	借入金	3,795,700	3,677,466
Foreign Exchanges	外国為替	4,390	1,489
Due to trust account	信託勘定借	3,046	3,050
Other liabilities	その他負債	154,855	182,001
Provision for bonuses for directors	役員賞与引当金	281	—
Liability for retirement benefits	退職給付に係る負債	324	71
Provision for retirement benefits for directors	役員退職慰労引当金	24	16
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	2,183	2,138
Provision for contingent loss	偶発損失引当金	2,349	1,922
Provision for point card certificates	ポイント引当金	508	493
Provision for loss on interest repayment	利息返還損失引当金	8	8
Reserves under special laws	特別法上の引当金	2	2
Deferred tax liabilities	繰延税金負債	11,339	734
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	7,936	7,932
Negative goodwill	負ののれん	711	671
Acceptances and guarantees	支払承諾	26,044	27,426
Total liabilities	負債の部合計	23,166,457	23,613,906

(Millions of yen)				
Item	(Japanese)	As of Mar. 31, 2022	As of Jun. 30, 2022	
Net Assets	(純資産の部)			
Capital stock	資 本 金	117,495	117,495	
Capital surplus	資 本 剰 余 金	125,692	125,700	
Retained earnings	利 益 剰 余 金	602,694	612,122	
Treasury stock	自 己 株 式	(2,357)	(2,297)	
Total shareholders' equity	株 主 資 本 合 計	843,524	853,021	
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	91,550	30,070	
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	6,734	15,097	
Land revaluation surplus	土 地 再 評 価 差 額 金	11,944	11,934	
Defined retirement benefit plans	退 職 給 付 に 係 る 調 整 累 計 額	5,177	5,108	
Total accumulated other comprehensive income	そ の 他 の 包 括 利 益 累 計 額 合 計	115,407	62,211	
Equity warrants	新 株 予 約 権	130	62	
Total net assets	純 資 産 の 部 合 計	959,063	915,294	
Total liabilities and net assets	負 債 及 び 純 資 産 の 部 合 計	24,125,520	24,529,201	

(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.30,2021	For the 3 months ended Jun.30,2022
Ordinary income	経 常 収 益	70,097	81,355
Interest income	資 金 運 用 収 益	38,480	43,465
Interest on loans and bills discounts	(うち貸出金利息)	26,752	26,532
Interest and dividends on securities	(うち有価証券利息配当金)	10,969	15,225
Trust fees	信 託 報 酬	21	11
Fees and commissions	役 務 取 引 等 収 益	13,093	13,334
Trading income	特 定 取 引 収 益	1,372	797
Other ordinary income	そ の 他 業 務 収 益	1,173	1,759
Other income	そ の 他 経 常 収 益	15,955	21,986
Ordinary expenses	経 常 費 用	43,400	59,607
Interest expenses	資 金 調 達 費 用	796	2,126
Interest on deposits	(うち預金利息)	183	365
Fees and commissions payments	役 務 取 引 等 費 用	2,513	2,431
Other business expenses	そ の 他 業 務 費 用	1,082	17,117
General and administrative expenses	営 業 経 費	28,322	27,196
Other operating expenses	そ の 他 経 常 費 用	10,684	10,735
Ordinary profit	経 常 利 益	26,697	21,747
Extraordinary income	特 別 利 益	97	204
Gains on disposal of non-current assets	固 定 資 産 処 分 益	97	204
Extraordinary losses	特 別 損 失	27	102
Losses on disposal of fixed assets	固 定 資 産 処 分 損	25	36
Impairment loss	減 損 損 失	1	66
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	26,767	21,849
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	5,790	4,363
Income taxes-deferred	法 人 税 等 調 整 額	2,178	2,129
Total income taxes	法 人 税 等 合 計	7,969	6,493
Net income	四 半 期 純 利 益	18,798	15,356
Net income attributable to owners of the parent	親 会 社 株 主 に 帰 属 する 四 半 期 純 利 益	18,798	15,356

(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.30,2021	For the 3 months ended Jun.30,2022
Net income	四 半 期 純 利 益	18,798	15,356
Other comprehensive income	そ の 他 の 包 括 利 益	14,987	(53,186)
Unrealized gains on available-for-sale securities	そ の 他 有 価 証 券 評 価 差 額 金	16,007	(61,479)
Deferred gains (losses) on hedges	繰 延 ヘ ッ ジ 損 益	(704)	8,362
Defined retirement benefit plan	退 職 給 付 に 係 る 調 整 額	(315)	(69)
Comprehensive income	四 半 期 包 括 利 益	33,785	(37,830)
	(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	33,785	(37,830)

3. Note for the Assumption of Going Concern

Not applicable.

4. Note for Material Changes in Shareholders' Equity

Not applicable.

5. Changes in Accounting Policies and Estimates and Modified Restatement

(Changes in Accounting Policies)

Implementation Guidance on Accounting Standard for Fair Value Measurement

"Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No. 31, June 17, 2021) has been applied from the beginning of the period for the three months ended June 30, 2022.

In accordance with the transitional measures set forth in Paragraph 27-2 of Guidance on Accounting Standard for Fair Value Measurement, we applied new accounting policies prospectively from the beginning of the period.

This change has no impact on quarterly consolidated financial statements.

(Additional Information)

Practical Solution on the Accounting and Disclosure under the Group Tax Sharing System

Mebuki Financial Group and that subsidiaries transferred from the consolidated taxation system to the group tax sharing system from the beginning of the period for the three months ended June 30, 2022. We adopted "Practical Solution on the Accounting and Disclosure under the Group Tax Sharing System" (ASBJ Guidance No. 42, August 12, 2021) regarding to the accounting treatment and disclosure of corporate tax and local corporate tax as well as tax-effect accounting.

We considered that changes in accounting policies had no impact on quarterly consolidated financial statements in accordance with the Paragraph 32 (1) of ASBJ Guidance No. 42.

Impact of COVID-19

The predict performance of borrowers influenced by COVID-19 spread reflect on the borrowers classification. The assumptions used by determining the borrower classifications are uncertain. If the external environments which is influenced by the situation of the COVID-19 spread and the borrower's future performance changes, the expanding losses might effect significantly on the consolidated financial statements.

Furthermore, significant accounting estimates related to COVID-19 have been not changed from the end of FY2021.

6. Subsequent Events

Not applicable.

II Financial Data for the First Quarter of Fiscal Year 2022 ending March 31, 2023

1. Income Status

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

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2022		For the 3 months ended Jun.30,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Consolidated gross profit	連 結 粗 利 益	37,692	(12,056)	49,749	194,564
Net interest income	資 金 利 益	41,338	3,655	37,683	155,050
Net fees and commissions	役 務 取 引 等 利 益	10,913	312	10,601	40,308
Net trading income	特 定 取 引 利 益	797	(574)	1,372	4,532
Net other business income	そ の 他 業 務 利 益	(15,358)	(15,449)	91	(5,327)
General and administrative expenses	営 業 経 費	27,196	(1,125)	28,322	114,624
Credit related costs	与 信 関 係 費 用	610	(268)	878	21,598
Write-off of loans	貸 出 金 償 却	882	(65)	947	5,368
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	556	245	311	16,443
Transfer to general allowance for loan losses	一 般 貸 倒 引 当 金 繰 入 額	(482)	(684)	202	2,176
Other credit related costs	そ の 他 の 与 信 関 係 費 用	(346)	236	(582)	(2,390)
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	11,248	5,781	5,466	3,542
Equity in gains (losses) of affiliated companies	持 分 法 に よ る 投 資 損 益	—	—	—	—
Others	そ の 他	613	(68)	682	3,108
Ordinary profit 【FY2022;65,000 1H2022; 35,000】	経 常 利 益 【 通 期 65,000 ・ 中 間 期 35,000 】	21,747	(4,949)	26,697	64,992
Extraordinary income(losses)	特 別 損 益	102	32	70	(4,238)
Income before income taxes	税 金 等 調 整 前 四 半 期 純 利 益	21,849	(4,917)	26,767	60,754
Total income taxes	法 人 税 等 合 計	6,493	(1,475)	7,969	17,795
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	4,363	(1,427)	5,790	21,581
Income taxes-deferred	法 人 税 等 調 整 額	2,129	(48)	2,178	(3,786)
Net income	四 半 期 純 利 益	15,356	(3,441)	18,798	42,958
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 【FY2022; 45,000 1H2022; 24,000】	親 会 社 株 主 に 帰 属 す る 四 半 期 純 利 益 【 通 期 45,000 ・ 中 間 期 24,000 】	15,356	(3,441)	18,798	42,958

(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.30,2022		For the 3 months ended Jun.30,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Consolidated net business income (before general allowance for loan losses)	連 結 業 務 純 益 (一 般 貸 引 繰 入 前)	10,450	(10,935)	21,385	83,579
Consolidated net business income	連 結 業 務 純 益	10,932	(10,251)	21,183	81,403

(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, 2022		As of Jun. 30, 2021	(Reference) As of Mar. 31, 2022
		(A)	(A)-(B)	(B)	
Number of Consolidated Subsidiaries	連 結 子 会 社 数	14	1	13	14
Number of affiliated companies applicable to the equity method	持 分 法 適 用 会 社 数	—	—	—	—

(Note) Mebuki FG established consolidated subsidiaries in FY2023 as follows:

1. The Joyo Capital Partners Co., Ltd (wholly owned subsidiaries of The Joyo Bank,Ltd.) established the wholly owned subsidiary named “Joyo Green Energy Co., Ltd.,” on July 28, 2022.

2. The Ashikaga Bank Ltd. established the subsidiary named “Colletochi Ltd.” on August 2, 2022.

(注) 当社は2023年3月期において、連結子会社の設立を以下のとおり実施しております。

1.株式会社常陽銀行の完全子会社である株式会社常陽キャピタルパートナーズ(投資専門子会社)は、2022年7月28日付で完全子会社「常陽グリーンエナジー株式会社」を設立しました。

2.株式会社足利銀行は、2022年8月2日付で子会社「株式会社コレトチ」を設立しました。

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

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2022		For the 3 months ended Jun.30,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	35,894	(11,711)	47,606	187,035
Net interest income	資 金 利 益	42,006	3,631	38,375	157,773
(Of which, gains on cancellation of investment trusts)	(うち 投信解約損益)	2,691	2,383	307	1,762
Net fees and commissions	役 務 取 引 等 利 益	9,223	179	9,044	33,791
Net trading income	特 定 取 引 等 利 益	14	(78)	93	566
Net other business income	そ の 他 業 務 利 益	(15,350)	(15,443)	93	(5,096)
(Of which, gains/losses on bond transactions)	(うち国債等債券損益(5勘定戻)	(15,921)	(15,666)	(254)	(7,156)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	26,440	(1,218)	27,659	108,178
Personnel expenses	人 件 費	14,413	(302)	14,716	58,225
Non-personnel expenses	物 件 費	9,895	(729)	10,625	43,415
Taxes	税 金	2,131	(186)	2,318	6,537
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	9,453	(10,493)	19,947	78,857
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	25,375	5,173	20,201	86,014
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	22,683	2,789	19,894	84,252
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	[(552)]	-(78)	78	1,407
Net business income	業 務 純 益	9,453	(10,415)	19,869	77,450
Net non-recurrent gains/losses	臨 時 損 益	11,288	6,047	5,241	(16,950)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	178	(389)	567	18,198
Write-off of loans	貸 出 金 償 却	662	20	642	4,025
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	[(277)]	-(388)	388	16,319
Losses on sales of loans	貸 出 金 売 却 損	-	-	-	34
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	(15)	(62)	47	625
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	274	274	-	-
Recoveries of written-off claims	償 却 債 権 取 立 益	381	(378)	760	3,355
Other	そ の 他	187	(62)	250	547
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	11,279	5,812	5,466	3,524
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	188	(153)	341	(2,276)
Ordinary profit	経 常 利 益	20,742	(4,367)	25,110	60,499
Extraordinary income/losses	特 別 損 益	102	57	44	(4,223)
Income before income taxes	税 引 前 四 半 期 純 利 益	20,844	(4,310)	25,154	56,276
Total income taxes	法 人 税 等 合 計	6,118	(1,248)	7,366	16,228
Income taxes-current	法 人 税 、 住 民 税 及 び 事 業 税	3,700	(1,391)	5,091	18,853
Income taxes-deferred	法 人 税 等 調 整 額	2,418	143	2,274	(2,625)
Net Income	四 半 期 純 利 益	14,726	(3,061)	17,788	40,048
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	178	(467)	645	19,605

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

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2022		For the 3 months ended Jun.30,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	16,456	(11,486)	27,942	106,958
Net interest income	資 金 利 益	24,120	1,972	22,148	90,740
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	1,402	1,094	307	1,760
Net fees and commissions	役 務 取 引 等 利 益	5,981	267	5,714	19,232
Net trading income	特 定 取 引 等 利 益	14	(78)	93	566
Net other business income	そ の 他 業 務 利 益	(13,661)	(13,647)	(13)	(3,582)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益 (5 勘 定 戻))	(14,051)	(13,853)	(198)	(4,869)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	14,785	(711)	15,497	60,556
Personnel expenses	人 件 費	8,143	(117)	8,261	32,779
Non-personnel expenses	物 件 費	5,422	(493)	5,915	24,142
Taxes	税 金	1,219	(100)	1,319	3,634
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	1,670	(10,774)	12,445	46,402
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	15,722	3,078	12,643	51,271
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	14,320	1,983	12,336	49,510
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	— [(366)]	— (87)	87	313
Net business income	業 務 純 益	1,670	(10,687)	12,358	46,088
Net non-recurrent gains/losses	臨 時 損 益	12,106	6,744	5,361	(8,165)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	(302)	73	(375)	9,519
Write-off of loans	貸 出 金 償 却	255	133	122	1,767
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	— [(38)]	— 61	(61)	9,695
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	8
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	(26)	9	(36)	425
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	404	404	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	225	(332)	558	2,661
Other	そ の 他	98	(59)	157	284
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	11,655	6,892	4,763	3,561
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	148	(74)	223	(2,207)
Ordinary profit	経 常 利 益	13,777	(3,942)	17,720	37,923
Extraordinary income/losses	特 別 損 益	74	44	30	(3,640)
Income before income taxes	税 引 前 四 半 期 純 利 益	13,851	(3,898)	17,750	34,282
Total income taxes	法 人 税 等 合 計	4,009	(1,127)	5,136	9,669
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	2,228	(1,285)	3,513	11,943
Income taxes-deferred	法 人 税 等 調 整 額	1,780	158	1,622	(2,273)
Net Income	四 半 期 純 利 益	9,842	(2,771)	12,613	24,612
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	(302)	(13)	(288)	9,833

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

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2022		For the 3 months ended Jun.30,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gross business profit	業 務 粗 利 益	19,438	(225)	19,664	80,077
Net interest income	資 金 利 益	17,885	1,658	16,226	67,032
(Of which, gains on cancellation of investment trusts)	(うち 投 信 解 約 損 益)	1,289	1,289	—	1
Net fees and commissions	役 務 取 引 等 利 益	3,242	(88)	3,330	14,558
Net trading income	特 定 取 引 等 利 益	—	—	—	—
Net other business income	そ の 他 業 務 利 益	(1,689)	(1,795)	106	(1,514)
(Of which, gains/losses on bond transactions)	(うち 国 債 等 債 券 損 益 (5 勘 定 戻))	(1,869)	(1,813)	(55)	(2,287)
Expenses (excluding non-recurrent expense)	経 費 (除 く 臨 時 処 理 分)	11,655	(506)	12,162	47,622
Personnel expenses	人 件 費	6,269	(184)	6,454	25,445
Non-personnel expenses	物 件 費	4,473	(235)	4,709	19,273
Taxes	税 金	912	(86)	998	2,902
Net business income (before general allowance for loan losses)	実 質 業 務 純 益	7,783	281	7,501	32,455
(excluding gains/losses on bond transactions)	コ ア 業 務 純 益	9,652	2,094	7,557	34,742
(excluding gains on cancellation of investment trusts)	コ ア 業 務 純 益 (除 く 投 信 解 約 損 益)	8,363	805	7,557	34,741
Net transfer to general allowance for loan losses①	一 般 貸 倒 引 当 金 繰 入 額 ①	(186)	(177)	(9)	1,094
Net business income	業 務 純 益	7,969	458	7,510	31,361
Net non-recurrent gains/losses	臨 時 損 益	(1,004)	(883)	(120)	(8,785)
Disposal of non-performing loans②	不 良 債 権 処 理 額 ②	667	(276)	943	8,678
Write-off of loans	貸 出 金 償 却	406	(112)	519	2,258
Transfer to specific allowance for loan losses	個 別 貸 倒 引 当 金 繰 入 額	315	(134)	449	6,623
Losses on sales of loans	貸 出 金 売 却 損	—	—	—	25
Transfer to provision for contingent losses	偶 発 損 失 引 当 金 繰 入 額	10	(72)	83	200
Reversal of allowance for loan losses	貸 倒 引 当 金 戻 入 益	—	—	—	—
Recoveries of written-off claims	償 却 債 権 取 立 益	156	(45)	201	693
Other	そ の 他	89	(3)	92	263
Gains/losses related to stocks, etc.	株 式 等 関 係 損 益	(376)	(1,080)	703	(37)
Other non-recurrent gains/losses	そ の 他 臨 時 損 益	39	(79)	118	(69)
Ordinary profit	経 常 利 益	6,964	(425)	7,390	22,576
Extraordinary income/losses	特 別 損 益	28	13	14	(582)
Income before income taxes	税 引 前 四 半 期 純 利 益	6,992	(411)	7,404	21,993
Total income taxes	法 人 税 等 合 計	2,108	(120)	2,229	6,558
Income taxes-current	法 人 税、住 民 税 及 び 事 業 税	1,471	(106)	1,577	6,910
Income taxes-deferred	法 人 税 等 調 整 額	637	(14)	651	(351)
Net Income	四 半 期 純 利 益	4,884	(290)	5,174	15,435
Credit related costs (①+②)	与 信 関 係 費 用 (① + ②)	481	(453)	934	9,772

2. Interest Rate Spread (Domestic operations)

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

	(Japanese)	For the 3 months ended Jun.30,2022		For the 3 months ended Jun.30,2021 (B)	(Reference) FY2021
		(A)	(A)-(B)		
		(%)			
Average yield on interest earning assets ①	資金運用利回	0.84	0.05	0.79	0.79
Average yield on loans and bills discounted	貸出金利回	0.87	(0.03)	0.90	0.89
Average yield on securities	有価証券利回	1.23	0.28	0.95	0.92
Average yield on interest bearing liabilities ②	資金調達原価	0.46	(0.04)	0.50	0.48
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)	0.00	(0.00)	(0.00)
Average interest rate spread (①-②)	総資金利鞘	0.38	0.09	0.29	0.31

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

	(Japanese)	For the 3 months ended Jun.30,2022		For the 3 months ended Jun.30,2021 (B)	(Reference) FY2021
		(A)	(A)-(B)		
		(%)			
Average yield on interest earning assets ①	資金運用利回	0.84	0.07	0.77	0.78
Average yield on loans and bills discounted	貸出金利回	0.84	(0.01)	0.85	0.85
Average yield on securities	有価証券利回	1.15	0.23	0.92	0.89
Average yield on interest bearing liabilities ②	資金調達原価	0.44	(0.03)	0.47	0.45
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)	0.00	(0.00)	(0.00)
Average interest rate spread (①-②)	総資金利鞘	0.40	0.10	0.30	0.33

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

	(Japanese)	For the 3 months ended Jun.30,2022		For the 3 months ended Jun.30,2021 (B)	(Reference) FY2021
		(A)	(A)-(B)		
		(%)			
Average yield on interest earning assets ①	資金運用利回	0.84	0.03	0.81	0.79
Average yield on loans and bills discounted	貸出金利回	0.91	(0.05)	0.96	0.94
Average yield on securities	有価証券利回	1.43	0.41	1.02	1.01
Average yield on interest bearing liabilities ②	資金調達原価	0.48	(0.06)	0.54	0.52
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)	0.00	(0.00)	(0.00)
Average interest rate spread (①-②)	総資金利鞘	0.36	0.09	0.27	0.27

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.30,2022		For the 3 months ended Jun.30,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gains/losses on bond transactions	国債等債券損益	(15,921)	(15,666)	(254)	(7,156)
Gains on sales	売却益	540	(203)	743	1,076
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	16,462	15,463	998	8,233
Losses on redemption	償還損	—	—	—	—
Write-offs	償却	—	—	—	—

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

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2022		For the 3 months ended Jun.30,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gains/losses on bond transactions	国債等債券損益	(14,051)	(13,853)	(198)	(4,869)
Gains on sales	売却益	335	(265)	600	667
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	14,386	13,587	799	5,537
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.30,2022		For the 3 months ended Jun.30,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gains/losses on bond transactions	国債等債券損益	(1,869)	(1,813)	(55)	(2,287)
Gains on sales	売却益	205	62	143	408
Gains on redemption	償還益	—	—	—	—
Losses on sales	売却損	2,075	1,876	198	2,696
Losses on redemption	償還損	—	—	—	—
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.30,2022		For the 3 months ended Jun.30,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gains/losses related to stocks, etc.	株式等関係損益	11,279	5,812	5,466	3,524
Gains on sales	売却益	12,513	6,381	6,132	7,392
Losses on sales	売却損	1,234	904	329	3,564
Write-offs	償却	0	(335)	336	303

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

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2022		For the 3 months ended Jun.30,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gains/losses related to stocks, etc.	株式等関係損益	11,655	6,892	4,763	3,561
Gains on sales	売却益	11,877	6,573	5,303	6,381
Losses on sales	売却損	221	16	205	2,517
Write-offs	償却	—	(335)	335	302

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

(Millions of yen)

	(Japanese)	For the 3 months ended Jun.30,2022		For the 3 months ended Jun.30,2021	(Reference) FY2021
		(A)	(A)-(B)	(B)	
Gains/losses related to stocks, etc.	株式等関係損益	(376)	(1,080)	703	(37)
Gains on sales	売却益	636	(192)	828	1,010
Losses on sales	売却損	1,012	888	124	1,047
Write-offs	償却	0	(0)	0	0

4. Unrealized Valuation Gains (Losses)

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

(Millions of yen)

		As of Jun. 30, 2022					As of Mar. 31, 2022				
		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	158,546	(893)	(389)	143	1,037	158,914	(503)	191	695	
	債券	158,546	(893)	(389)	143	1,037	158,914	(503)	191	695	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	4,434,880	41,660	(87,270)	159,873	118,213	4,481,342	128,931	184,989	56,058	
	株式	250,946	129,378	(2,198)	131,031	1,652	254,187	131,577	133,737	2,160	
	債券	2,651,838	(46,848)	(25,536)	1,916	48,765	2,586,268	(21,311)	2,917	24,229	
	その他	1,532,094	(40,869)	(59,535)	26,925	67,795	1,640,886	18,666	48,334	29,668	
Total	合計	4,593,426	40,766	(87,660)	160,017	119,250	4,640,257	128,427	185,181	56,753	
	株式	250,946	129,378	(2,198)	131,031	1,652	254,187	131,577	133,737	2,160	
	債券	2,810,385	(47,742)	(25,926)	2,060	49,802	2,745,183	(21,815)	3,108	24,924	
	その他	1,532,094	(40,869)	(59,535)	26,925	67,795	1,640,886	18,666	48,334	29,668	

(Note) "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.

(注) 「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。

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

(Millions of yen)

		As of Jun. 30, 2022					As of Mar. 31, 2022				
		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	150,362	6,690	(647)	7,091	400	150,472	7,338	7,669	331	
	債券	150,362	6,690	(647)	7,091	400	150,472	7,338	7,669	331	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	4,434,643	63,869	(87,839)	179,266	115,396	4,481,110	151,709	204,878	53,168	
	株式	250,709	142,488	(2,265)	143,420	932	253,954	144,753	145,711	957	
	債券	2,651,838	(40,399)	(26,049)	7,543	47,942	2,586,268	(14,350)	9,136	23,487	
	その他	1,532,094	(38,218)	(59,525)	28,302	66,521	1,640,886	21,306	50,029	28,722	
Total	合計	4,585,005	70,560	(88,487)	186,357	115,797	4,631,583	159,047	212,547	53,499	
	株式	250,709	142,488	(2,265)	143,420	932	253,954	144,753	145,711	957	
	債券	2,802,201	(33,708)	(26,696)	14,634	48,343	2,736,741	(7,012)	16,806	23,818	
	その他	1,532,094	(38,218)	(59,525)	28,302	66,521	1,640,886	21,306	50,029	28,722	

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

(Millions of yen)

		As of Jun. 30, 2022					As of Mar. 31, 2022				
		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	99,395	(258)	(115)	138	396	99,506	(143)	185	328	
	債券	99,395	(258)	(115)	138	396	99,506	(143)	185	328	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	3,066,588	65,066	(56,933)	142,872	77,805	3,133,295	122,000	162,214	40,213	
	株式	216,338	118,971	(4,704)	119,815	843	222,019	123,675	124,430	754	
	債券	1,929,550	(37,071)	(20,737)	1,800	38,871	1,903,043	(16,334)	2,766	19,100	
	その他	920,699	(16,833)	(31,492)	21,256	38,090	1,008,232	14,658	35,017	20,359	
Total	合計	3,165,984	64,807	(57,048)	143,010	78,202	3,232,802	121,856	162,399	40,542	
	株式	216,338	118,971	(4,704)	119,815	843	222,019	123,675	124,430	754	
	債券	2,028,945	(37,329)	(20,852)	1,938	39,268	2,002,550	(16,477)	2,951	19,429	
	その他	920,699	(16,833)	(31,492)	21,256	38,090	1,008,232	14,658	35,017	20,359	

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

(Millions of yen)

		As of Jun. 30, 2022					As of Mar. 31, 2022				
		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	50,966	6,949	(532)	6,953	3	50,965	7,481	7,484	2	
	債券	50,966	6,949	(532)	6,953	3	50,965	7,481	7,484	2	
	その他	—	—	—	—	—	—	—	—	—	
Available-for-sale	その他有価証券	1,368,054	(1,196)	(30,905)	36,394	37,590	1,347,814	29,709	42,663	12,954	
	株式	34,371	23,516	2,439	23,605	88	31,935	21,077	21,281	203	
	債券	722,288	(3,328)	(5,311)	5,742	9,071	683,225	1,983	6,370	4,386	
	その他	611,395	(21,385)	(28,033)	7,046	28,431	632,654	6,648	15,012	8,363	
Total	合計	1,419,021	5,752	(31,438)	43,347	37,594	1,398,780	37,191	50,147	12,956	
	株式	34,371	23,516	2,439	23,605	88	31,935	21,077	21,281	203	
	債券	773,255	3,620	(5,844)	12,695	9,074	734,190	9,465	13,854	4,389	
	その他	611,395	(21,385)	(28,033)	7,046	28,431	632,654	6,648	15,012	8,363	

5. Status of Disclosed Claims under the Financial Revitalization Law and Risk-monitored Loans

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

(Millions of yen)

	(Japanese)	As of Jun. 30, 2022			As of Mar. 31, 2022 (B)	As of Sep. 30, 2021 (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	14,087	271	1,171	13,816	12,915
Doubtful claims	危険債権	147,135	(4,061)	(460)	151,196	147,595
Claims requiring monitoring	要管理債権	26,560	(1,045)	(2,521)	27,606	29,082
Loans past due 3 month or more	3ヶ月以上延滞債権	95	12	41	83	54
Restructured loans	貸出条件緩和債権	26,465	(1,058)	(2,563)	27,523	29,028
Total risk-monitored loans ①	開示債権合計 (1)	187,783	(4,835)	(1,810)	192,619	189,594
Normal Borrowers	正常債権	11,672,783	(89,437)	111,453	11,762,221	11,561,330
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	11,860,567	(94,273)	109,642	11,954,840	11,750,925
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.11%	0.00%	0.01%	0.11%	0.10%
Doubtful claims	危険債権	1.24%	(0.02%)	(0.01%)	1.26%	1.25%
Claims requiring monitoring	要管理債権	0.22%	(0.01%)	(0.02%)	0.23%	0.24%
Loans past due 3 month or more	3ヶ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.22%	(0.01%)	(0.02%)	0.23%	0.24%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.58%	(0.03%)	(0.03%)	1.61%	1.61%

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

(Millions of yen)

	(Japanese)	As of Jun. 30, 2022			As of Mar. 31, 2022 (B)	As of Sep. 30, 2021 (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	5,501	44	(41)	5,456	5,542
Doubtful claims	危険債権	82,245	(4,254)	865	86,500	81,380
Claims requiring monitoring	要管理債権	12,368	(956)	(2,010)	13,325	14,378
Loans past due 3 month or more	3ヶ月以上延滞債権	72	21	45	51	27
Restructured loans	貸出条件緩和債権	12,295	(977)	(2,055)	13,273	14,350
Total risk-monitored loans ①	開示債権合計 (1)	100,114	(5,166)	(1,186)	105,281	101,301
Normal Borrowers	正常債権	6,839,882	61,577	56,529	6,778,305	6,783,353
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	6,939,997	56,410	55,343	6,883,587	6,884,654
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.07%	0.00%	(0.01%)	0.07%	0.08%
Doubtful claims	危険債権	1.18%	(0.07%)	0.00%	1.25%	1.18%
Claims requiring monitoring	要管理債権	0.17%	(0.02%)	(0.03%)	0.19%	0.20%
Loans past due 3 month or more	3ヶ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.17%	(0.02%)	(0.03%)	0.19%	0.20%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.44%	(0.08%)	(0.03%)	1.52%	1.47%

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

(Millions of yen)

	(Japanese)	As of Jun. 30, 2022			As of Mar. 31, 2022 (B)	As of Sep. 30, 2021 (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	8,056	284	1,321	7,772	6,735
Doubtful claims	危険債権	64,874	193	(1,321)	64,681	66,196
Claims requiring monitoring	要管理債権	14,192	(88)	(511)	14,281	14,704
Loans past due 3 month or more	3ヶ月以上延滞債権	23	(8)	(3)	31	26
Restructured loans	貸出条件緩和債権	14,169	(80)	(508)	14,249	14,677
Total risk-monitored loans ①	開示債権合計 (1)	87,123	388	(512)	86,734	87,635
Normal Borrowers	正常債権	4,993,332	(149,325)	53,332	5,142,658	4,940,000
Total Amount of Loans ②	貸出金等残高(総与信残高) (2)	5,080,456	(148,936)	52,820	5,229,393	5,027,635
Ratio toward total amount of loans	貸出金等残高比					
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	0.15%	0.01%	0.02%	0.14%	0.13%
Doubtful claims	危険債権	1.27%	0.04%	(0.04%)	1.23%	1.31%
Claims requiring monitoring	要管理債権	0.27%	0.00%	(0.02%)	0.27%	0.29%
Loans past due 3 month or more	3ヶ月以上延滞債権額	0.00%	0.00%	0.00%	0.00%	0.00%
Restructured loans	貸出条件緩和債権額	0.27%	0.00%	(0.02%)	0.27%	0.29%
Ratio of Disclosed claims toward total loans (①/②)	貸出金等残高に占める割合 (1)/(2)	1.71%	0.06%	(0.03%)	1.65%	1.74%

6. Loans and Deposits

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2022			As of Mar. 31, 2022 (B)	As of Sep. 30, 2021 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末残)	16,955,779	98,410	750,838	16,857,369	16,204,941
	(Average balance)	預金 (平残)	16,764,483	473,955	539,642	16,290,528	16,224,841
Loans and bills discounted	(Term-end balance)	貸出金 (末残)	11,803,437	(92,116)	104,196	11,895,553	11,699,240
	(Average balance)	貸出金 (平残)	11,867,139	102,403	129,477	11,764,735	11,737,661

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2022			As of Mar. 31, 2022 (B)	As of Sep. 30, 2021 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末残)	10,191,352	137,367	469,218	10,053,985	9,722,134
	(Average balance)	預金 (平残)	10,096,773	311,559	344,450	9,785,214	9,752,322
Loans and bills discounted	(Term-end balance)	貸出金 (末残)	6,822,551	55,134	47,553	6,767,416	6,774,997
	(Average balance)	貸出金 (平残)	6,826,394	10,181	(13,384)	6,816,212	6,839,778

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2022			As of Mar. 31, 2022 (B)	As of Sep. 30, 2021 (C)
			(A)	(A-B)	(A-C)		
Deposits	(Term-end balance)	預金 (末残)	6,764,426	(38,956)	281,620	6,803,383	6,482,806
	(Average balance)	預金 (平残)	6,667,710	162,396	195,191	6,505,314	6,472,518
Loans and bills discounted	(Term-end balance)	貸出金 (末残)	4,980,885	(147,251)	56,643	5,128,137	4,924,242
	(Average balance)	貸出金 (平残)	5,040,745	92,222	142,862	4,948,523	4,897,883

7. Consumer loans / Loans to SMEs

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2022			As of Mar. 31, 2022 (B)	As of Sep. 30, 2021 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	4,942,632	14,215	77,068	4,928,416	4,865,564
	Of which, housing-related loans	うち住宅関連ローン残高	4,746,505	11,936	67,433	4,734,569	4,679,072
	Housing loans	住宅ローン残高	3,881,662	20,786	89,787	3,860,875	3,791,874
	Apartment loans	アパートローン残高	862,447	(8,830)	(22,235)	871,278	884,683
	Asset building loans	資産形成ローン残高	2,395	(19)	(118)	2,415	2,514
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	8,478,733	(30,727)	61,615	8,509,460	8,417,117
Ratio of loans to SMEs		中小企業等貸出比率	71.83%	0.30%	(0.11%)	71.53%	71.94%

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2022			As of Mar. 31, 2022 (B)	As of Sep. 30, 2021 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,711,010	5,840	36,939	2,705,170	2,674,071
	Of which, housing-related loans	うち住宅関連ローン残高	2,591,068	4,477	31,576	2,586,590	2,559,491
	Housing loans	住宅ローン残高	1,901,720	11,757	51,420	1,889,962	1,850,300
	Apartment loans	アパートローン残高	686,951	(7,260)	(19,724)	694,212	706,676
	Asset building loans	資産形成ローン残高	2,395	(19)	(118)	2,415	2,514
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	4,505,227	(21,003)	45,897	4,526,231	4,459,330
Ratio of loans to SMEs		中小企業等貸出比率	66.03%	(0.85%)	0.21%	66.88%	65.82%

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

(Millions of yen)

		(Japanese)	As of Jun. 30, 2022			As of Mar. 31, 2022 (B)	As of Sep. 30, 2021 (C)
			(A)	(A-B)	(A-C)		
Consumer loans		消費者ローン残高	2,231,621	8,374	40,128	2,223,246	2,191,493
	Of which, housing-related loans	うち住宅関連ローン残高	2,155,437	7,458	35,856	2,147,978	2,119,581
	Housing loans	住宅ローン残高	1,979,941	9,028	38,367	1,970,913	1,941,573
	Apartment loans	アパートローン残高	175,495	(1,570)	(2,511)	177,065	178,007
Loans to SME and Individual customers (SMEs)		中小企業等貸出金残高	3,973,505	(9,723)	15,718	3,983,229	3,957,786
Ratio of loans to SMEs		中小企業等貸出比率	79.77%	2.10%	(0.60%)	77.67%	80.37%