

Financial Summary

For the Fiscal Year Ended March 31, 2023



SBI SHINSEI BANK, LIMITED

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●The following document should be read in conjunction with the consolidated and nonconsolidated financial statements prepared in accordance with generally accepted accounting principles in Japan for banks. Except as otherwise indicated, the financial information in the following discussion is based on the consolidated financial statements. Financial and operational figures that are stated in multiples of ¥0.1 billion have been truncated. All percentages unless otherwise noted have been rounded to the nearest 0.1%.

●Quarterly information is available in the Quarterly Data Book.

Financial Highlights¹

(Billions of yen)

Results of operations (Consolidated) [Page 2]	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
Net interest income	138.7	125.6	13.0	67.8
Noninterest income	101.5	91.8	9.6	51.5
Total revenue	240.2	217.5	22.7	119.4
General and administrative expenses	-161.6	-155.4	-6.2	-77.9
Net credit costs	-22.0	-31.1	9.0	-8.2
Income before income taxes	51.7	28.4	23.2	30.5
Profit attributable to owners of the parent	42.7	20.3	22.3	24.8

(Billions of yen)

Balance sheets (Consolidated) [Page 16]	Mar 31 2023	Mar 31 2022	Change (Amount)
Cash and due from banks	1,992.8	1,625.1	367.7
Securities	1,572.7	674.6	898.1
Loans and bills discounted	6,888.8	5,241.8	1,646.9
Total assets	13,694.8	10,311.4	3,383.3
Deposits and negotiable certificates of deposit	9,982.2	6,398.0	3,584.2
Total liabilities	12,728.3	9,387.1	3,341.1
Total equity	966.5	924.3	42.1

Financial ratios (Consolidated) [Page 3, 14, 15, 23]	FY2022 (12 months)	FY2021 (12 months)	1H FY2022 (6 months)
Net interest margin	2.24%	2.35%	2.41%
Expense-to-revenue ratio	67.3%	71.5%	65.2%

	Mar 31 2023	Mar 31 2022
Capital adequacy ratio (Basel III, domestic standard)	10.24%	11.72%
Common equity Tier1 ratio (Basel III, international standard)	10.0%	11.6%
NPL ratio based on Financial Revitalization Law (nonconsolidated)	0.28%	0.66%

(Billions of yen)

Results of operations (Nonconsolidated) [Page 20]	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
Net interest income	116.6	121.7	-5.1	55.5
Noninterest income	0.3	-7.5	7.8	4.2
Total revenue	116.9	114.2	2.6	59.8
General and administrative expenses	-71.3	-72.0	0.7	-33.8
Net credit costs	7.3	-8.8	16.1	6.0
Net income	48.9	30.3	18.6	30.3

1.Represents results based on management accounting basis.

Results of Operations (Consolidated) ¹*(Billions of yen)*

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
Net interest income	138.7	125.6	13.0	67.8
Noninterest income	101.5	91.8	9.6	51.5
Net fees and commissions	39.1	34.0	5.0	18.4
Net trading income	3.7	6.6	-2.8	6.1
Net other business income	58.5	51.2	7.3	26.9
Income on lease transactions and installment receivables	54.3	49.9	4.3	26.3
Total revenue	240.2	217.5	22.7	119.4
General and administrative expenses	-161.6	-155.4	-6.2	-77.9
Ordinary business profit	78.6	62.1	16.4	41.5
Net credit costs	-22.0	-31.1	9.0	-8.2
Ordinary business profit after net credit costs	56.5	31.0	25.5	33.2
Amortization of goodwill and other intangible assets ²	-3.5	-3.2	-0.2	-1.7
Other gains	-1.2	0.7	-1.9	-1.0
Income before income taxes	51.7	28.4	23.2	30.5
Current income tax	-9.0	-8.9	-0.0	-3.8
Deferred income tax	-0.0	0.7	-0.7	-1.7
Profit attributable to noncontrolling interests	-0.0	0.0	-0.0	-0.0
Profit attributable to owners of the parent	42.7	20.3	22.3	24.8

1.Represents results based on management accounting basis.

2.In our consolidated financial statements, amortization of goodwill and other intangible assets is recorded in general and administrative expenses.

Noninterest income in the table above is comprised of net fees and commissions, net trading income and net other business income.

Net fees and commissions is primarily comprised of fee income such as associated with banking business such as real estate finance and project finance, fee income from the sale of products such as mutual funds and insurance and fee income associated with the guarantee business and the payment business in consumer finance.

Net trading income is comprised of derivative related income from transactions with customers, as well as income from proprietary trading undertaken by the Bank.

Net other business income is comprised of income on lease transactions and installment receivables, gains and losses on monetary trusts primarily associated with credit trading of Principal Transactions business and gains and losses on the sale of securities in Treasury operations.

Interest-Earning Assets and Interest-Bearing Liabilities (Consolidated)

(Billions of yen, except percentages)

	FY2022 (12 months)			FY2021 (12 months)			1H FY2022 (6 months)		
	Average Balance	Interest	Yield/rate ¹ (%)	Average Balance	Interest	Yield/rate ¹ (%)	Average Balance	Interest	Yield/rate ¹ (%)
Interest-earning assets ⁴ :									
Loans and bills discounted	5,791.2	158.4	2.74	5,298.8	127.4	2.41	5,478.0	71.6	2.61
Lease receivables and leased investment assets / installment receivables ⁴	1,241.3	54.3	4.38	1,126.7	49.9	4.43	1,203.5	26.3	4.36
Securities	1,355.2	22.4	1.66	947.0	9.2	0.98	953.6	9.2	1.93
Other interest-earning assets ^{2, 3}	460.2	3.6	***	194.0	2.4	***	275.6	1.2	***
Interest-earning assets totals (A) ⁴	8,848.1	238.9	2.70	7,566.7	189.2	2.50	7,910.9	108.4	2.74
Interest-bearing liabilities:									
Deposits, including negotiable certificates of deposit	8,353.7	14.1	0.17	6,511.3	3.5	0.06	7,254.8	3.8	0.11
Borrowed money	684.3	2.0	0.30	1,001.7	2.0	0.21	742.5	0.9	0.26
Corporate bonds	383.6	7.1	1.85	387.7	3.6	0.95	390.4	2.6	1.37
Other interest-bearing liabilities ²	433.8	22.5	***	847.5	4.2	***	482.4	6.7	***
Interest-bearing liabilities totals (B)	9,855.6	45.8	0.46	8,748.3	13.5	0.16	8,870.2	14.2	0.32
Net interest margin (A)-(B) ⁴	-	193.1	2.24	-	175.6	2.35	-	94.2	2.41
Noninterest-bearing sources of funds:									
Noninterest-bearing (assets) liabilities, net	-1,949.6	-	-	-2,103.8	-	-	-1,894.1	-	-
Total equity excluding noncontrolling interests in subsidiaries ⁵	942.0	-	-	922.3	-	-	934.9	-	-
Total noninterest-bearing sources of funds (C)	-1,007.5	-	-	-1,181.5	-	-	-959.2	-	-
Sum of total expense on interest-bearing liabilities and noninterest-bearing sources of funds (D)=(B)+(C)	8,848.1	45.8	0.52	7,566.7	13.5	0.18	7,910.9	14.2	0.36
Interest income / yield on interest earning assets (A)-(D) ⁴	-	193.1	2.18	-	175.6	2.32	-	94.2	2.38
Reconciliation of total revenue on interest-earning									
Total revenue on interest-earning assets	8,848.1	238.9	2.70	7,566.7	189.2	2.50	7,910.9	108.4	2.74
Less: Income on lease transactions and installment receivables	1,241.3	54.3	4.38	1,126.7	49.9	4.43	1,203.5	26.3	4.36
Total interest income	7,606.8	184.5	2.43	6,439.9	139.2	2.16	6,707.4	82.1	2.44
Total interest expense	-	45.8	-	-	13.5	-	-	14.2	-
Net interest income	-	138.7	-	-	125.6	-	-	67.8	-

1. Percentages have been rounded from the third decimal place.

2. Other interest-earning assets and other interest-bearing liabilities include interest rate swaps.

3. Excludes average balance of noninterest-earning assets.

4. Includes lease transactions and installment receivables and related yields.

5. Represents a simple average of the balance at the end of the current period and the balance at the end of the previous period.

The line item "Interest income/yield on interest-earning assets" on the chart above includes revenues from net received interest, revenue earned on lease receivables and leased investment assets, and installment account receivables. However, while the Bank considers income on lease transactions and installment receivables to be a component of net interest income, Japanese GAAP does not include income on lease transactions and installment accounts receivables in net interest income (in accordance with Japanese GAAP, income on lease transactions and installment accounts receivables is reported in net other business income in our consolidated statements of operations).

General and Administrative Expenses (Consolidated)

(Billions of yen)

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
Personnel expenses	-64.6	-62.5	-2.0	-31.8
Nonpersonnel expenses	-97.0	-92.8	-4.1	-46.0
Premises expenses	-17.9	-18.8	0.9	-8.4
Technology and data processing expenses	-29.1	-26.3	-2.7	-14.1
Advertising expenses	-15.7	-13.1	-2.5	-7.5
Consumption, property taxes, etc.	-9.4	-9.9	0.5	-4.7
Deposit insurance premium	-0.7	-1.5	0.7	-0.3
Other general and administrative expenses	-24.0	-22.9	-1.0	-10.8
General and administrative expenses	-161.6	-155.4	-6.2	-77.9

Net Credit Costs (Consolidated) ¹

(Billions of yen)

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
Losses on write-off of loans/Losses on sale of loans	-1.1	-2.7	1.6	-0.7
Net provision of reserve for loan losses:	-30.5	-37.2	6.6	-10.7
Net provision of general reserve for loan losses	-24.5	-19.9	-4.5	-11.4
Net provision of specific reserve for loan losses	-6.0	-17.2	11.1	0.6
Other credit costs relating to leasing business	-0.1	-0.2	0.0	-0.0
Recoveries of written-off claims	9.8	9.1	0.6	3.3
Net credit costs	-22.0	-31.1	9.0	-8.2

1. Amounts of losses, net provision and costs are shown in minus. Amounts of recoveries and reversals are shown in plus.

Other Gains (Consolidated)

(Billions of yen)

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
Extraordinary income	-0.3	0.1	-0.5	-1.0
Net gain on disposal of premises and equipment	-0.1	0.1	-0.2	-0.0
Other extraordinary income	-0.1	0.0	-0.2	-0.9
Provisions of reserve for losses on interest repayment	-1.1	-1.1	0.0	-0.2
Shinsei Financial	-0.3	0.6	-1.0	-0.2
Shinsei Personal Loan	0.0	-0.4	0.4	-0.0
APLUS	-0.2	-1.4	1.1	-
APLUS Investment	-0.5	-	-0.5	-
Other	0.2	1.6	-1.4	0.2
Other gains	-1.2	0.7	-1.9	-1.0

Business Line Results (Consolidated)

(Billions of yen)

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
<i>Institutional Business¹:</i>				
Net interest income	36.3	30.8	5.4	18.5
Noninterest income	39.4	36.2	3.1	20.1
Total revenue	75.7	67.1	8.6	38.6
General and administrative expenses	-44.9	-47.2	2.3	-22.5
Ordinary business profit	30.8	19.8	11.0	16.1
Net credit costs	7.5	-8.7	16.3	6.4
Ordinary business profit after net credit costs	38.4	11.1	27.3	22.6
<i>Individual Business:</i>				
Net interest income	86.6	90.1	-3.5	43.6
Noninterest income	62.7	60.9	1.7	30.5
Total revenue	149.3	151.1	-1.8	74.2
General and administrative expenses	-106.6	-98.5	-8.1	-51.2
Ordinary business profit	42.6	52.6	-10.0	23.0
Net credit costs	-28.5	-22.4	-6.0	-14.1
Ordinary business profit after net credit costs	14.1	30.1	-16.0	8.8
<i>Overseas Business/Treasury/Other^{1 2 3}:</i>				
Net interest income	15.8	4.6	11.1	5.6
Noninterest income	-0.6	-5.3	4.7	0.8
Total revenue	15.1	-0.7	15.8	6.4
General and administrative expenses	-10.0	-9.6	-0.3	-4.1
Ordinary business profit	5.1	-10.3	15.4	2.3
Net credit costs	-1.1	0.0	-1.1	-0.5
Ordinary business profit after net credit costs	3.9	-10.3	14.3	1.7
<i>Total:</i>				
Net interest income	138.7	125.6	13.0	67.8
Noninterest income	101.5	91.8	9.6	51.5
Total revenue	240.2	217.5	22.7	119.4
General and administrative expenses	-161.6	-155.4	-6.2	-77.9
Ordinary business profit	78.6	62.1	16.4	41.5
Net credit costs	-22.0	-31.1	9.0	-8.2
Ordinary business profit after net credit costs	56.5	31.0	25.5	33.2

1.The "Institutional Business" includes the operations of the Group Business Strategy Division, which was formerly included in the "Overseas Business/Treasury/Others" segment. The "Overseas Business/Treasury/Others" includes the operations of the Investment Business Division, which was formerly included in the "Institutional Business". Information on the amount of revenue and profit(loss) by reportable segment for the previous fiscal year has been prepared based on the classification of reportable segments for the current fiscal year.

2.The "Corporate/Others" has been changed to the "Overseas Business/Treasury/Others."

3."Overseas Business/Treasury/Other" includes company-wide accounts which are not included in our reportable segments, allocation variance of indirect expense and elimination amount of inter-segment transactions.

Segment Information

Institutional Business:	Focuses primarily on corporate, public and financial sector finance and advisory businesses.
Corporate Business	"Corporate Business" provides financial products, services and advisory services for corporations, public-sector entities and financial institutions, as well as syndication and wealth management, etc.
Structured Finance	"Structured Finance" provides real estate-related nonrecourse finance, project finance, specialty finance including shipping and aircraft domain and M&A related finance, financial products and services related to healthcare finance and trust banking services, etc.
Principal Transactions	"Principal Transactions" is engaged in venture business-related services, business succession, private equity and asset-backed investment, etc.
Showa Leasing	"Showa Leasing" primarily provides leasing related financial products and services.
Markets	"Markets" is engaged in foreign exchange, derivatives, equity-related and other capital markets.
Other Global Markets	"Other Global Markets" consists of business activities attributable to Shinsei Securities etc.
Individual Business:	Focuses on retail financial products and services.
Retail Banking	"Retail Banking" provides yen/foreign currency deposits, structured deposits, investment trusts and bonds through intermediation of financial products, life and nonlife insurance (through partner institutions), housing loans, as well as financial transactions and services for individuals.
Shinsei Financial	"Shinsei Financial" provides unsecured loans and credit guarantees.
APLUS	"APLUS" provides shopping credit, credit cards and payment services.
Other Individuals	"Other Individuals" consists of business activities related to other subsidiaries.
Overseas Business/Treasury/Other:	"Overseas Business/Treasury/Other" includes accounts which are not included in "Institutional Business" and "Individual Business"
Overseas Business	"Overseas Business" consists of profit and loss attributable to overseas subsidiaries such as UDC Finance Limited(New Zealand) and EasyLend (Hong Kong) .
Treasury	"Treasury" undertakes ALM related operations and includes gains and losses from equity and subordinated debt financing activities.
Other	"Other" includes company-wide accounts which are not included in our reportable segments, allocation variance of indirect expense and elimination amount of inter-segment transactions.

Institutional Business (Consolidated)

(Billions of yen)

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
<i>Corporate Business¹:</i>				
Net interest income	13.9	12.5	1.4	6.1
Noninterest income	6.1	3.4	2.7	3.3
Total revenue	20.1	15.9	4.1	9.5
General and administrative expenses	-13.4	-14.4	1.0	-6.6
Ordinary business profit	6.6	1.4	5.2	2.9
Net credit costs	-0.8	0.3	-1.1	-0.0
Ordinary business profit after net credit costs	5.8	1.7	4.0	2.8
<i>Structured Finance¹:</i>				
Net interest income	15.4	12.9	2.5	7.5
Noninterest income	9.9	8.0	1.9	4.8
Total revenue	25.4	21.0	4.4	12.3
General and administrative expenses	-11.3	-11.9	0.6	-5.6
Ordinary business profit	14.1	9.0	5.0	6.7
Net credit costs	8.6	-9.3	17.9	6.3
Ordinary business profit after net credit costs	22.7	-0.2	23.0	13.0
<i>Principal Transactions:</i>				
Net interest income	6.6	5.0	1.5	4.6
Noninterest income	1.3	4.3	-2.9	0.4
Total revenue	7.9	9.4	-1.4	5.1
General and administrative expenses	-4.7	-4.7	-0.0	-2.3
Ordinary business profit	3.2	4.6	-1.4	2.8
Net credit costs	-0.3	0.2	-0.6	-0.3
Ordinary business profit after net credit costs	2.8	4.9	-2.0	2.5
<i>Showa Leasing:</i>				
Net interest income	0.2	0.2	-0.0	0.1
Noninterest income	15.2	15.3	-0.0	7.7
Total revenue	15.5	15.5	-0.0	7.8
General and administrative expenses	-11.8	-11.5	-0.3	-5.8
Ordinary business profit	3.6	4.0	-0.3	1.9
Net credit costs	0.1	-0.0	0.1	0.5
Ordinary business profit after net credit costs	3.7	4.0	-0.2	2.4

Institutional Business (Consolidated)

(Billions of yen)

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
<i>Markets¹:</i>				
Net interest income	0.0	0.0	-0.0	0.0
Noninterest income	6.1	3.0	3.1	3.2
Total revenue	6.2	3.1	3.1	3.3
General and administrative expenses	-1.9	-2.1	0.1	-1.0
Ordinary business profit	4.2	0.9	3.2	2.2
Net credit costs	-	-	-	-
Ordinary business profit after net credit costs	4.2	0.9	3.2	2.2
<i>Other Global Markets¹:</i>				
Net interest income	0.0	0.0	0.0	0.0
Noninterest income	0.4	2.0	-1.5	0.4
Total revenue	0.4	2.0	-1.5	0.4
General and administrative expenses	-1.5	-2.3	0.8	-0.9
Ordinary business profit	-1.0	-0.3	-0.7	-0.5
Net credit costs	0.0	-0.0	0.0	-0.0
Ordinary business profit after net credit costs	-1.0	-0.3	-0.7	-0.5
<i>Institutional Business¹:</i>				
Net interest income	36.3	30.8	5.4	18.5
Noninterest income	39.4	36.2	3.1	20.1
Total revenue	75.7	67.1	8.6	38.6
General and administrative expenses	-44.9	-47.2	2.3	-22.5
Ordinary business profit	30.8	19.8	11.0	16.1
Net credit costs	7.5	-8.7	16.3	6.4
Ordinary business profit after net credit costs	38.4	11.1	27.3	22.6

1. The "Corporate Business" segment in the "Institutional Business" includes the operations of the Group Business Strategy Division, which was formerly included in the "Others" segment, the operations of the Real Estate Business Division, which was formerly included in the "Structured Finance" segment, and the operations of the Wealth Management Division, which was formerly included in the "Other Global Markets" segment. The "Structured Finance" segment in the "Institutional Business" includes the business of the Healthcare Finance Division and Shinsei Trust & Banking, which were formerly included in the "Corporate Business" segment. The "Treasury" segment in the "Overseas Business/Treasury/Others" includes the operations of the Investment Business Division, which was formerly included in the "Markets" segment. Information on the amount of revenue and profit(loss) by reportable segment for the previous fiscal year has been prepared based on the classification of reportable segments for the current fiscal year.

Individual Business (Consolidated)

(Billions of yen)

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
<i>Retail banking:</i>				
Net interest income	17.0	19.2	-2.1	8.7
Loans	8.3	8.7	-0.4	4.2
Deposits	8.7	10.4	-1.7	4.5
Noninterest income	6.8	6.6	0.1	2.8
Asset Management Products	9.6	9.2	0.3	4.2
Other Fees (ATM, Fund Transfer, FX etc.)	-2.8	-2.6	-0.1	-1.3
Total revenue	23.8	25.8	-1.9	11.6
General and administrative expenses	-26.7	-23.9	-2.8	-12.5
Ordinary business profit	-2.9	1.8	-4.8	-0.8
Net credit costs	0.0	0.0	-0.0	0.0
Ordinary business profit after net credit costs	-2.8	1.9	-4.8	-0.7
<i>Shinsei Financial¹:</i>				
Net interest income	61.3	62.5	-1.2	30.8
Lake Business	57.4	58.1	-0.6	28.8
Noninterest income	-0.1	-0.1	0.0	-0.0
Total revenue	61.1	62.3	-1.2	30.7
General and administrative expenses	-36.0	-34.5	-1.5	-18.0
Ordinary business profit	25.1	27.8	-2.7	12.7
Net credit costs	-14.3	-10.8	-3.5	-7.3
Ordinary business profit after net credit costs	10.8	17.0	-6.2	5.3
<i>APLUS:</i>				
Net interest income	7.4	7.3	0.0	3.5
Noninterest income	54.7	51.5	3.2	26.7
Total revenue	62.1	58.8	3.3	30.3
General and administrative expenses	-41.2	-37.4	-3.8	-19.3
Ordinary business profit	20.9	21.4	-0.5	10.9
Net credit costs	-14.9	-12.3	-2.6	-7.0
Ordinary business profit after net credit costs	5.9	9.0	-3.1	3.9

Individual Business (Consolidated)

(Billions of yen)

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
<i>Other Individuals:</i>				
Net interest income	0.8	1.0	-0.2	0.4
Noninterest income	1.3	3.0	-1.7	0.9
Total revenue	2.1	4.0	-1.9	1.4
General and administrative expenses	-2.6	-2.6	-0.0	-1.3
Ordinary business profit	-0.5	1.4	-1.9	0.1
Net credit costs	0.7	0.6	0.0	0.2
Ordinary business profit after net credit costs	0.2	2.0	-1.8	0.3
<i>Individual Business:</i>				
Net interest income	86.6	90.1	-3.5	43.6
Noninterest income	62.7	60.9	1.7	30.5
Total revenue	149.3	151.1	-1.8	74.2
General and administrative expenses	-106.6	-98.5	-8.1	-51.2
Ordinary business profit	42.6	52.6	-10.0	23.0
Net credit costs	-28.5	-22.4	-6.0	-14.1
Ordinary business profit after net credit costs	14.1	30.1	-16.0	8.8

1. Income of Shinsei Financial, "SBI Shinsei Bank Card Loan L," "SBI Shinsei Bank Card Loan," "Smart Money Lending," and "SBI Shinsei Bank Card Loan for Nissen" are combined on a management accounting basis.

Overseas Business/Treasury/Other (Consolidated)¹

(Billions of yen)

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
<i>Overseas Business:</i>				
Net interest income	7.9	5.7	2.1	3.6
Noninterest income	6.3	5.8	0.4	3.0
Total revenue	14.2	11.5	2.6	6.6
General and administrative expenses	-6.8	-6.0	-0.7	-3.2
Ordinary business profit	7.4	5.4	1.9	3.4
Net credit costs	-1.0	0.0	-1.1	-0.5
Ordinary business profit after net credit costs	6.3	5.5	0.7	2.8
<i>Treasury²:</i>				
Net interest income	7.8	-1.0	8.9	1.9
Noninterest income	-6.8	-9.4	2.5	0.9
Total revenue	1.0	-10.5	11.5	2.9
General and administrative expenses	-2.4	-2.2	-0.2	-1.2
Ordinary business profit	-1.4	-12.7	11.2	1.6
Net credit costs	-	-	-	-
Ordinary business profit after net credit costs	-1.4	-12.7	11.2	1.6
<i>Other^{2 3}:</i>				
Net interest income	0.0	-0.0	0.0	-0.0
Noninterest income	-0.1	-1.7	1.6	-3.1
Total revenue	-0.1	-1.7	1.6	-3.1
General and administrative expenses	-0.7	-1.3	0.6	0.3
Ordinary business profit	-0.8	-3.1	2.2	-2.7
Net credit costs	-0.0	0.0	-0.0	-0.0
Ordinary business profit after net credit costs	-0.9	-3.1	2.2	-2.7
<i>Overseas Business/Treasury/Other^{1 2 3}:</i>				
Net interest income	15.8	4.6	11.1	5.6
Noninterest income	-0.6	-5.3	4.7	0.8
Total revenue	15.1	-0.7	15.8	6.4
General and administrative expenses	-10.0	-9.6	-0.3	-4.1
Ordinary business profit	5.1	-10.3	15.4	2.3
Net credit costs	-1.1	0.0	-1.1	-0.5
Ordinary business profit after net credit costs	3.9	-10.3	14.3	1.7

1.The "Corporate/Others" has been changed to the "Overseas Business/Treasury/Others."

2.The "Corporate Business" segment in the "Institutional Business" includes the operations of the Group Business Strategy Division, which was formerly included in the "Others" segment. The "Treasury" segment in the "Overseas Business/Treasury/Others" includes the operations of the Investment Business Division, which was formerly included in the "Markets" segment. Information on the amount of revenue and profit(loss) by reportable segment for the previous fiscal year has been prepared based on the classification of reportable segments for the current fiscal year.

3."Overseas Business/Treasury/Other" includes company-wide accounts which are not included in our reportable segments, allocation variance of indirect expense and elimination amount of inter-segment transactions.

Loans by Borrower Industry (Consolidated)

(Billions of yen)

	Mar 31 2023	Mar 31 2022	Change (Amount)
Domestic offices (excluding Japan offshore market accounts):			
Manufacturing	338.8	207.0	131.7
Agriculture and forestry	-	-	-
Fishery	-	-	-
Mining, quarrying and gravel extraction	0.3	0.3	-0.0
Construction	20.1	13.8	6.3
Electrical, natural gas and water supply	497.8	397.2	100.5
Information and communications	53.9	48.6	5.3
Transportation and postal service	215.2	170.5	44.6
Wholesale and retail	138.9	95.6	43.3
Finance and insurance	1,132.2	465.4	666.7
Real estate	820.2	702.1	118.0
Services	515.5	388.2	127.2
Local government	259.4	52.3	207.1
Others	2,468.1	2,250.0	218.0
Loans to individual customers (Housing Loan, Unsecured Loan, Cashing by Credit Card, Housing Related Loan, etc.)	1,818.7	1,795.4	23.2
Total domestic (A)	6,460.8	4,791.6	1,669.2
Overseas offices (including Japan offshore market accounts):			
Governments	-	-	-
Financial institutions	15.5	22.8	-7.2
Others	412.3	427.3	-14.9
Total overseas (B)	427.9	450.1	-22.2
Total (A+B)	6,888.8	5,241.8	1,646.9

Securities Being Held to Maturity (Consolidated)

(Billions of yen)

	Mar 31, 2023			Mar 31, 2022		
	Carrying amount	Fair value	Unrealized gain (loss)	Carrying amount	Fair value	Unrealized gain (loss)
Fair value exceeds carrying amount						
Japanese national government bonds	34.9	35.0	0.1	45.0	45.1	0.0
Foreign securities	144.8	146.0	1.1	-	-	-
Subtotal	179.8	181.0	1.2	45.0	45.1	0.0
Fair value does not exceed carrying amount						
Japanese national government bonds	84.9	84.0	-0.9	64.9	64.5	-0.4
Foreign securities	90.0	89.0	-1.0	-	-	-
Subtotal	175.0	173.0	-2.0	64.9	64.5	-0.4
Total	354.8	354.0	-0.7	109.9	109.6	-0.3

Securities Available for Sale (Consolidated)

(Billions of yen)

	Mar 31, 2023			Mar 31, 2022		
	Carrying amount (Fair value)	Amortized/ Acquisition cost	Unrealized gain (loss)	Carrying amount (Fair value)	Amortized/ Acquisition cost	Unrealized gain (loss)
Carrying amount exceeds amortized/acquisition cost						
Equity securities	10.6	5.1	5.4	8.3	4.5	3.7
Domestic bonds	183.8	183.2	0.5	8.8	8.8	0.0
Japanese national government bonds	170.2	170.2	0.0	1.0	1.0	0.0
Japanese local government bonds	-	-	-	1.1	1.1	0.0
Japanese corporate bonds	13.5	13.0	0.5	6.7	6.7	0.0
Other	212.8	210.8	1.9	71.5	70.6	0.9
Foreign securities	45.9	45.1	0.8	62.1	61.3	0.8
Foreign currency denominated foreign corporate and government bonds	30.5	30.2	0.2	31.2	31.0	0.2
Yen-denominated foreign corporate and government bonds	14.5	14.5	0.0	30.2	30.2	0.0
Foreign equity securities and others	0.7	0.2	0.5	0.6	0.0	0.5
Other securities	161.4	160.2	1.1	0.2	0.1	0.0
Other monetary claims purchased	5.4	5.4	0.0	9.1	9.0	0.0
Subtotal	407.3	399.2	8.0	88.8	84.0	4.8
Carrying amount does not exceed amortized/acquisition cost						
Equity securities	0.6	0.6	-0.0	0.6	0.7	-0.0
Domestic bonds	515.0	518.3	-3.2	241.8	244.5	-2.6
Japanese national government bonds	372.0	372.5	-0.4	102.4	102.6	-0.1
Japanese local government bonds	2.1	2.2	-0.0	1.0	1.1	-0.0
Japanese corporate bonds	140.7	143.5	-2.7	138.2	140.8	-2.5
Other	236.3	261.2	-24.8	189.7	201.2	-11.4
Foreign securities	199.2	223.2	-24.0	189.5	200.9	-11.4
Foreign currency denominated foreign corporate and government bonds	177.9	185.7	-7.8	138.6	140.7	-2.0
Yen-denominated foreign corporate and government bonds	3.2	3.3	-0.0	32.6	32.7	-0.0
Foreign equity securities and others	18.0	34.2	-16.2	18.2	27.5	-9.2
Other securities	30.4	31.2	-0.8	0.2	0.2	-0.0
Other monetary claims purchased	6.6	6.6	-0.0	-	-	-
Subtotal	752.0	780.2	-28.1	432.2	446.4	-14.2
Total ^{1,2}	1,159.3	1,179.4	-20.1	521.1	530.5	-9.4

1. Includes a part of other monetary claims purchased in addition to securities available for sale. Total amounts of securities available for sale excluding such other monetary claims purchased as of Mar 31, 2023 and Mar 31, 2022 were ¥1,147.1 billion and ¥511.9 billion, respectively.

2. Nonmarketable equity securities and others and investment in partnerships and others are not included.

Unrealized Gain (Loss) on Available-for-Sale Securities (Consolidated)

(Billions of yen)

	Mar 31, 2023	Mar 31, 2022
Unrealized gain (loss) before deferred tax on:		
Available-for-sale securities	-20.1	-9.4
The Bank's interests in available-for-sale securities held by partnerships and other adjustments	0.7	0.4
Other monetary assets held in trust	-1.0	-2.5
(-) Deferred tax liabilities	0.3	0.3
Unrealized gain (loss) on available-for-sale securities before interest adjustments	-20.7	-11.9
(-) Noncontrolling interests	0.0	0.0
(+) The Bank's interests in unrealized gain (loss) on available-for-sale securities held by affiliates to which the equity method is applied	-0.0	0.2
Unrealized gain (loss) on available-for-sale securities	-20.8	-11.6

Financial Ratios (Consolidated)

	FY2022 (12 months)	FY2021 (12 months)	1H FY2022 (6 months)
Return on assets ¹	0.4%	0.2%	0.4% ³
Return on equity ²	4.5%	2.2%	5.3% ³
Expense-to-revenue ratio ^{4, 5}	67.3%	71.5%	65.2%

1.Return on assets:

Profit (Losses) Attributable to Owners of the Parent

BOP: beginning of period

(Total assets at the BOP + Total assets at the EOP)/2

EOP: end of period

2.Return on equity (fully diluted):

Profit (Losses) Attributable to Owners of the Parent

((Total equity at the BOP - Share warrants at the BOP - Noncontrolling interests at the BOP) + (Total equity at the EOP - Share warrants at the EOP - Noncontrolling interests at the EOP))/2

3.Annualized basis.

4.Management accounting basis.

5.Expense denotes general and administrative expenses.

Capital Adequacy Related Information (Consolidated)

<Basel 3, Domestic Standard ¹>

(Billions of yen, except percentages)

	Mar 31 2023	Mar 31 2022	Change (Amount)
Core capital:instruments and reserves	989.3	947.2	42.0
Core capital:regulatory adjustments	-100.0	-95.9	-4.0
Capital	889.3	851.3	38.0
Total amount of Risk-weighted assets	8,677.7	7,262.6	1,415.1
Consolidated core capital adequacy ratio	10.24%	11.72%	

1.Calculated according to F-IRB.

Consolidated total required capital is ¥790.0 billion as at Mar 31, 2023 and ¥673.9 billion as at March 31, 2022.

Per Share Data (Consolidated)

(Yen)

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
Common equity	4,712.33	4,484.01	228.31	4,642.62
Fully diluted equity	4,712.33	4,484.01	228.31	4,642.62
Basic EPS	209.47	96.78	112.69	121.90
Diluted EPS ⁽¹⁾	209.47	96.75	112.71	121.90
For calculation of per share data (excluding treasury shares):				
Equity: Number of common shares	204,144,971	205,232,236		204,119,088
Fully diluted number of shares	204,144,971	205,232,236		204,119,088
EPS: Number of common shares	204,185,656	210,631,453		204,228,806
Fully diluted number of shares	204,185,656	210,690,441		204,228,806

(1) For accounting purposes, if there are no latent shares, they are not disclosed, but from the perspective of comparability, they are listed in the table above

Consolidated Balance Sheets

(Millions of yen)

	Mar 31 2023	Mar 31 2022	Change (Amount)
<<Assets>>			
Cash and due from banks	1,992,878	1,625,159	367,718
Call loans and bills bought	28,302	-	28,302
Receivables under securities borrowing transactions	-	-	-
Other monetary claims purchased	38,287	31,512	6,774
Trading assets	166,722	149,014	17,708
Monetary assets held in trust	413,476	388,177	25,299
Securities	1,572,791	674,609	898,182
Loans and bills discounted	6,888,803	5,241,817	1,646,985
Foreign exchanges	72,388	56,510	15,878
Installment receivables	1,074,968	947,406	127,561
Lease receivables and leased investment assets	211,002	190,859	20,143
Other assets	365,033	387,318	(22,284)
Premises and equipment	57,931	60,989	(3,058)
Intangible assets	61,051	62,604	(1,553)
Goodwill	10,745	11,007	(262)
Assets for retirement benefits	17,235	19,499	(2,264)
Deferred tax assets	9,575	10,725	(1,150)
Customers' liabilities for acceptances and guarantees	842,797	584,708	258,088
Reserve for credit losses	(118,413)	(119,466)	1,052
Total assets	13,694,831	10,311,448	3,383,383
<<Liabilities>>			
Deposits	7,853,464	5,771,056	2,082,407
Negotiable certificates of deposit	2,128,833	627,010	1,501,823
Call money and bills sold	7,648	3,654	3,994
Payables under repurchase agreements	-	9,567	(9,567)
Payables under securities lending transactions	220,099	237,530	(17,430)
Trading liabilities	147,807	134,068	13,739
Borrowed money	607,092	978,424	(371,332)
Foreign exchanges	2,579	1,905	673
Short-term corporate bonds	33,500	189,200	(155,700)
Corporate bonds	367,071	380,104	(13,033)
Other liabilities	465,242	416,356	48,886
Accrued employees' bonuses	10,069	9,977	92
Accrued directors' bonuses	8	39	(30)
Liabilities for retirement benefits	8,355	8,149	205
Reserve for directors' retirement benefits	8	23	(15)
Reserve for reimbursement of deposits	354	393	(39)
Reserve for reimbursement of debentures	2,300	2,853	(553)
Reserve for losses on interest repayments	30,569	31,635	(1,065)
Deferred tax liabilities	522	472	50
Acceptances and guarantees	842,797	584,708	258,088
Total liabilities	12,728,325	9,387,131	3,341,193
<<Equity>>			
Common stock	512,204	512,204	-
Capital surplus	72,961	72,961	-
Retained earnings	390,305	449,547	(59,242)
Treasury stock, at cost	(1,639)	(98,612)	96,973
Total shareholders' equity	973,831	936,101	37,730
Unrealized gain (loss) on available-for-sale securities	(20,811)	(11,667)	(9,144)
Deferred gain (loss) on derivatives under hedge accounting	(4,330)	(13,940)	9,610
Foreign currency translation adjustments	11,703	5,587	6,115
Defined retirement benefit plans	1,605	4,182	(2,577)
Total accumulated other comprehensive income	(11,833)	(15,836)	4,003
Stock acquisition rights	-	-	-
Noncontrolling interests	4,507	4,052	454
Total equity	966,506	924,316	42,189
Total liabilities and equity	13,694,831	10,311,448	3,383,383

Consolidated Statements of Income

(Millions of yen)

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)
Ordinary income	421,853	373,328	48,524
Interest income	184,567	139,000	45,566
Interest on loans and bills discounted	158,472	127,493	30,979
Interest and dividends on securities	22,466	9,261	13,204
Other interest income	3,628	2,245	1,382
Fees and commissions income	65,969	59,398	6,570
Trading income	3,837	6,602	(2,764)
Other business income	150,433	147,040	3,392
Other ordinary income	17,045	21,285	(4,240)
Ordinary expenses	369,716	345,028	24,687
Interest expenses	45,805	13,324	32,480
Interest on deposits	13,768	3,424	10,344
Interest on borrowings	2,069	2,067	2
Interest on corporate bonds	7,111	3,674	3,437
Other interest expenses	22,855	4,159	18,696
Fees and commissions expenses	26,809	25,325	1,484
Trading losses	65	-	65
Other business expenses	96,704	103,755	(7,050)
General and administrative expenses	165,149	158,313	6,835
Amortization of goodwill	3,073	2,770	303
Amortization of intangible assets acquired in business combinations	445	459	(13)
Other general and administrative expenses	161,630	155,084	6,545
Other ordinary expenses	35,181	44,309	(9,127)
Provision of reserve for credit losses	30,596	37,271	(6,675)
Other	4,585	7,037	(2,452)
Ordinary profit	52,136	28,299	23,837
Extraordinary gains	1,846	1,616	229
Extraordinary losses	2,192	1,420	772
Income before income taxes	51,790	28,495	23,294
Income taxes (benefit):			
Income taxes (benefit) - current	9,000	8,921	78
Income taxes (benefit) - deferred	4	(770)	774
Total income taxes (benefit)	9,004	8,151	853
Profit	42,785	20,344	22,441
Profit (loss) attributable to noncontrolling interests	14	(40)	55
Profit attributable to owners of the parent	42,771	20,385	22,386

Composition of Capital Disclosure(Consolidated)

Millions of yen (except percentages)

Items	Basel III (Domestic Standard) Mar 31 2023	Basel III (Domestic Standard) Dec 31 2022
	Core capital:instruments and reserves (1)	
Directly issued qualifying common share capital or preferred share capital		
with a compulsory conversion clause plus related capital surplus and retained earnings	971,382	971,471
of which:capital and capital surplus	585,165	585,171
of which:retained earnings	390,305	487,423
of which:treasury stock (-)	1,639	101,122
of which:earning to be distributed (-)	2,449	-
of which:other than above	-	-
Accumulated other comprehensive income (amount allowed to be included in Core capital)	13,308	15,151
of which:foreign currency translation adjustment	11,703	11,337
of which:amount related defined benefit	1,605	3,813
Stock acquisition right to common shares and preferred shares with a compulsory conversion clause	-	-
Adjusted noncontrolling interests (amount allowed to be included in Core capital)	-	-
Total of reserves included in Core capital:instruments and reserves	4,211	4,329
of which:general reserve for loan losses included in Core capital	4,211	4,329
of which:eligible provision included in Core capital	-	-
Eligible noncumulative perpetual preferred shares subject to transitional arrangements (amount allowed to be included in Core capital:instruments and reserves)	-	-
Eligible capital instruments subject to transitional arrangements (amount allowed to be included in Core capital:instruments and reserves)	-	-
Capital instruments issued through measures for capital enhancement by public institutions (amount allowed to be included in Core capital:instruments and reserves)	-	-
Land revaluation excess after 55% discount (amount allowed to be included in Core capital:instruments and reserves)	-	-
Noncontrolling interests subject to transitional arrangements (amount allowed to be included in Core capital:instruments and reserves)	449	888
Core capital:instruments and reserves (A)	989,351	991,841
Core capital:regulatory adjustments (2)		
Total amount of intangible assets (excluding those relating to mortgage servicing rights)	47,400	47,782
of which:goodwill (including those equivalent)	12,497	13,250
of which:other intangibles other than goodwill and mortgage servicing rights	34,902	34,531
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	3,592	3,787
Shortfall of eligible provisions to expected losses	37,079	33,999
Gain on sale of securitization	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Net defined benefit asset	11,957	14,026
Investments in own shares (excluding those reported in the net assets section)	-	-
Reciprocal cross-holdings in common equity	-	-
Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-
Amount exceeding the 10% threshold on specific items	-	-
of which:significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-
of which:mortgage servicing rights	-	-
of which:deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Amount exceeding the 15% threshold on specific items	-	-
of which:significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-
of which:mortgage servicing rights	-	-
of which:deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Core capital:regulatory adjustments (B)	100,030	99,596
Capital (consolidated)		
Capital (consolidated)((A)-(B))(C)	889,320	892,244
Risk-weighted assets, etc.		
Total amount of credit risk-weighted assets	8,160,225	7,682,581
of which:total amount included in risk-weighted assets by transitional arrangements	-	-
of which: significant investments in the common stock of Other Financial Institutions (net of eligible short positions)	-	-
of which:other than above	-	-
Market risk (derived by multiplying the capital requirement by 12.5)	72,327	76,633
Operational risk (derived by multiplying the capital requirement by 12.5)	445,176	388,788
Credit risk-weighted assets adjustments	-	-
Operational risk adjustments	-	-
Total amount of Risk-weighted assets (D)	8,677,729	8,148,003
Capital ratio (consolidated)		
Capital ratio (consolidated)((C)/(D))	10.24%	10.95%

(Reference) Results of Operations (Consolidated)

(Millions of yen)

	FY2022 (12 months) (A)	FY2021 (12 months) (B)	Change (A)-(B)
Gross Business Profit	238,946	213,232	25,714
(excluding Gains on Monetary Assets Held in Trust)	235,559	209,846	25,712
Net Interest Income	138,761	125,675	13,086
Net Fees and Commissions	39,162	34,075	5,086
Net Trading Income	3,772	6,602	(2,829)
Net Other Business Income	57,249	46,878	10,371
Gains on Monetary Assets Held in Trust	3,386	3,385	1
Gains related to Bonds	(1,955)	(10,209)	8,253
General and Administrative Expenses	165,184	158,685	6,498
Personnel Expenses	64,630	62,588	2,041
Nonpersonnel Expenses	91,141	86,168	4,972
Amortization of Goodwill and Intangible Assets	3,518	3,229	289
Taxes	9,412	9,928	(515)
Net Business Profit	73,761	54,546	19,215
Credit Costs	22,067	31,110	(9,043)
Gains on Stock Transactions	1,746	2,960	(1,214)
Equity in Net Income (Loss) of Affiliates	(411)	1,380	(1,792)
Other	(892)	522	(1,415)
Ordinary Profit	52,136	28,299	23,837
Extraordinary Gains	(346)	196	(542)
Gains from Sales of Fixed Assets and Impairment losses	(1,840)	(251)	(1,588)
Income before Income Taxes	51,790	28,495	23,294
Income Taxes - Current	9,000	8,921	78
Income Taxes - Deferred	4	(770)	774
Profit Attributable to Noncontrolling Interests	14	(40)	55
Profit Attributable to Owners of the Parents	42,771	20,385	22,386

Note

1. Gross Business Profit = (Net Interest Income + Expenses for Monetary Assets Held in Trust) + Net Fees and Commissions + Net Other Business Income + Gains on Monetary Assets Held on Trust

Gains on Monetary Assets Held in Trust are deemed as revenue from core businesses.

2. Net Business Profit = Gross Business Profit - General and Administrative Expenses.

3. Details of credit cost is available at "Net Credit Cost (Consolidated)" of Financial Summary.

Results of Operations (Nonconsolidated)

(Billions of yen)

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
Net interest income ¹	116.6	121.7	-5.1	55.5
Noninterest income	0.3	-7.5	7.8	4.2
Net fees and commissions ²	-0.4	-2.9	2.4	-0.9
Net trading income	4.7	4.6	0.0	6.5
Net other business income	-3.9	-9.2	5.3	-1.3
Total revenue²	116.9	114.2	2.6	59.8
Personnel expenses	-27.6	-27.3	-0.2	-13.8
Nonpersonnel expenses	-38.7	-39.2	0.4	-17.5
Taxes	-5.0	-5.4	0.4	-2.4
General and administrative expenses	-71.3	-72.0	0.7	-33.8
Net business profit²	45.6	42.2	3.4	25.9
Other gains				
Gains on the sales of equities	1.1	2.8	-1.6	0.5
Net provision of reserve for credit losses	3.8	-9.1	13.0	6.0
Losses on write-off of loans	-0.0	-1.6	1.6	-0.0
Recoveries of written-off claims	3.4	2.0	1.4	0.1
Expenses for employees' retirement benefits	0.0	0.4	-0.3	0.1
Others	0.1	0.1	-0.0	0.0
Net ordinary income	54.3	36.8	17.5	32.8
Extraordinary profit				
Gains from sales of fixed assets and impairment losses	-0.9	-0.3	-0.6	-0.0
Others	-5.8	0.1	-6.0	-2.4
Income before income taxes	47.5	36.6	10.8	30.2
Income taxes - Current	-0.5	-1.1	0.5	-1.0
Income taxes - Deferred	2.0	-5.1	7.2	1.1
Net income	48.9	30.3	18.6	30.3

1.Dividends received from subsidiaries in the current fiscal year amounted to ¥23.1 billion (¥10.0 billion from Showa Leasing Co.,Ltd. and ¥8.1 billion from SIPF B.V. and ¥4.9 billion from Shinsei Financial Co.,Ltd.).

2.Includes income from monetary assets held in trust of ¥ 2.3 billion in FY2022, ¥2.4 billion in FY2021 and ¥1.1 billion in 1HFY2022.

Gains and losses on sales and impairments of equities are, reflecting their natures, recorded as other business income (loss) in the consolidated financial results. However, in the non-consolidated financial results as shown in the above chart, they are included in other gains (losses) in accordance with the reporting format of the Revitalization Plan.

Margins (All, Domestic) (Nonconsolidated)

(All)

(Percentages)

	FY2022 (12 months)	FY2021 (12 months)	Change	1H FY2022 (6 months)
Yield on interest earning assets (A)	1.87	1.96	-0.09	1.83
Total cost of funding (B)	1.22	1.03	0.19	1.12
Cost of interest bearing liabilities (C)	0.43	0.10	0.33	0.28
Overall interest margin (A)-(B)	0.65	0.93	-0.28	0.71
Net interest margin (A)-(C)	1.44	1.86	-0.42	1.55

Total cost of funding includes expenses as a part of funding costs

(Domestic)¹

(Percentages)

	FY2022 (12 months)	FY2021 (12 months)	Change	1H FY2022 (6 months)
Yield on interest earning assets (A)	1.16	1.82	-0.66	1.41
Interest earned on loans and bills discounted	1.28	1.48	-0.20	1.37
Interest earned on securities	1.69	5.00	-3.31	3.12
Total cost of funding (B) ²	0.91	1.04	-0.13	0.95
Cost of interest bearing liabilities (C)	0.07	0.05	0.02	0.06
Interest paid on deposits ³	0.04	0.04	0.00	0.04
Overall interest margin (A)-(B)	0.25	0.78	-0.53	0.46
Net interest margin (A)-(C)	1.09	1.77	-0.68	1.35

1.Domestic includes transactions denominated in Japanese yen for residents in Japan (excluding Japan offshore market accounts).

2.Total cost of funding includes expenses as a part of funding costs.

3.Deposits include Negotiable certificates of deposits (NCDs).

Gains (Losses) on Securities (Nonconsolidated)

(All)

(Billions of yen)

	FY2022 (12 months)	FY2021 (12 months)	Change	1H FY2022 (6 months)
Gains (losses) on bonds	-1.9	-10.2	8.2	0.1
Gains on sales	0.5	1.5	-0.9	0.4
Gains on redemption	0.0	0.4	-0.3	-
Losses on sales	-2.5	-12.1	9.6	-0.2
Losses on redemption	-	-	-	-
Losses on devaluation	-	-	-	-
Gains (losses) on stocks	1.1	2.8	-1.6	0.5
Gains on sales	1.2	4.0	-2.8	0.5
Losses on sales	-	-0.2	0.2	-
Losses on devaluation	-0.0	-1.0	0.9	-0.0

Net Credit Costs (Nonconsolidated) ¹

(Billions of yen)

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)	1H FY2022 (6 months)
Losses on write-off of loans/Losses on sale of loans	-0.0	-1.6	1.6	-0.0
Net provision of reserve for loan losses	3.8	-9.1	13.0	6.0
Net provision of general reserve for loan losses	-0.8	-1.8	0.9	0.3
Net provision of specific reserve for loan losses	4.6	-7.3	12.0	5.6
Net provision of reserve for loan losses to restructuring countries	-	-	-	-
Recoveries of written-off claims	3.4	2.0	1.4	0.1
Net credit costs	7.3	-8.8	16.1	6.0

1.Amounts of losses, net provision and costs are shown in minus. Amounts of recoveries and reversals are shown in plus.

Loans by Borrower Industry (Nonconsolidated)

(Billions of yen)

	Mar 31 2023	Mar 31 2022	Change (Amount)
Domestic (excluding Japan offshore market accounts):			
Manufacturing	337.4	205.0	132.3
Agriculture and forestry	-	-	-
Fishery	-	-	-
Mining, quarrying and gravel extraction	0.3	0.3	-0.0
Construction	18.8	12.3	6.4
Electric power, gas, heat supply and water supply	494.5	393.4	101.1
Information and communications	53.9	48.6	5.3
Transportation and postal service	193.9	152.8	41.0
Wholesale and retail	132.8	90.1	42.7
Finance and insurance	2,018.0	1,079.0	938.9
Real estate	802.1	690.0	112.0
Services	691.2	454.8	236.4
Local government	259.4	52.3	207.1
Individuals	1,289.1	1,306.7	-17.5
Overseas yen loans and overseas loans booked domestically	740.7	500.1	240.6
Total domestic	7,032.6	4,985.8	2,046.7
Overseas (including Japan offshore market accounts):			
Governments	-	-	-
Financial institutions	15.5	22.7	-7.2
Others	207.4	270.9	-63.5
Total overseas	222.9	293.7	-70.7
Total	7,255.6	5,279.6	1,975.9

Claims Classified under the JBA and the Financial Revitalization Law (Nonconsolidated)¹

(Billions of yen)

	Mar 31 2023	Mar 31 2022	Change (Amount)
Claims against bankrupt and quasi-bankrupt obligors	1.5	1.6	-0.1
Doubtful claims	12.3	30.2	-17.8
Substandard claims	7.8	4.3	3.4
Total (A)	21.5	36.1	-14.5
Coverage ratio	64.6%	87.8%	
Total claims (B)	7,592.0	5,387.8	2,204.1
Loans and bills discounted	7,255.6	5,279.6	1,975.9
Others	336.4	108.2	228.1
Ratio to total claims (A/B X 100) (%)²	0.28%	0.66%	
(Ref. 1) Amount of write-off	2.7	9.9	-7.1
(Ref. 2) Below need caution level	169.3	133.7	35.6

1.The figures that are stated in multiples of 0.1 billion yen have been rounded off.

2.Ratio to total claims is presented discarding the third decimal point and below.

 Coverage Ratios for Nonperforming Claims Disclosed under the Financial Revitalization Law (Nonconsolidated)¹

(Billions of yen, except percentages)

	Mar 31, 2023					Mar 31, 2022				
	Amounts of coverage					Amounts of coverage				
	Amounts of claims	Total	Reserve for loan losses	Collateral and guarantees	Coverage ratio	Amounts of claims	Total	Reserve for loan losses	Collateral and guarantees	Coverage ratio
	(a)	(b)			(b)/(a)	(a)	(b)			(b)/(a)
Claims against bankrupt and quasi-bankrupt	1.5	1.5	0.5	0.9	100.0%	1.6	1.6	0.6	1.0	100.0%
Doubtful claims	12.3	8.9	4.9	4.0	72.0%	30.2	26.8	13.8	13.0	88.9%
Substandard claims	7.8	3.6	1.6	2.0	46.2%	4.3	3.2	0.4	2.8	75.3%
Total	21.5	13.9	7.0	6.9	64.6%	36.1	31.7	14.8	16.8	87.8%

1.The figures that are stated in multiples of 0.1 billion yen have been rounded off.

Housing Loans (Nonconsolidated)

(Billions of yen)

	Mar 31 2023	Mar 31 2022	Change (Amount)
Housing loans	1,111.7	1,113.7	-2.0

Securities Being Held to Maturity (Nonconsolidated)

(Billions of yen)

	Mar 31, 2023			Mar 31, 2022		
	Carrying amount	Fair value	Unrealized gain (loss)	Carrying amount	Fair value	Unrealized gain (loss)
Fair value exceeds carrying amount						
Japanese national government bonds	34.9	35.0	0.1	45.0	45.1	0.0
Foreign securities	144.8	146.0	1.1	-	-	-
Subtotal	179.8	181.0	1.2	45.0	45.1	0.0
Fair value does not exceed carrying amount						
Japanese national government bonds	84.9	84.0	-0.9	64.9	64.5	-0.4
Foreign securities	90.0	89.0	-1.0	-	-	-
Subtotal	175.0	173.0	-2.0	64.9	64.5	-0.4
Total	354.8	354.0	-0.7	109.9	109.6	-0.3

Securities Available for Sale (Nonconsolidated)

(Billions of yen)

	Mar 31, 2023			Mar 31, 2022		
	Carrying amount (Fair value)	Amortized/ Acquisition cost	Unrealized gain (loss)	Carrying amount (Fair value)	Amortized/ Acquisition cost	Unrealized gain (loss)
Carrying amount exceeds amortized/acquisition cost						
Equity securities	8.5	4.4	4.1	6.4	3.9	2.4
Domestic bonds	183.8	183.2	0.5	7.8	7.8	0.0
Japanese national government bonds	170.2	170.2	0.0	-	-	-
Japanese local government bonds	-	-	-	1.1	1.1	0.0
Japanese corporate bonds	13.5	13.0	0.5	6.7	6.7	0.0
Other	212.8	210.8	1.9	71.5	70.6	0.9
Foreign securities	45.9	45.1	0.8	62.1	61.3	0.8
Foreign currency denominated foreign corporate and government bonds	30.5	30.2	0.2	31.2	31.0	0.2
Yen-denominated foreign corporate and government bonds	14.5	14.5	0.0	30.2	30.2	0.0
Foreign equity securities and others	0.7	0.2	0.5	0.6	0.0	0.5
Other securities	161.4	160.2	1.1	0.2	0.1	0.0
Other monetary claims purchased	5.4	5.4	0.0	9.1	9.0	0.0
Subtotal	405.2	398.5	6.6	85.9	82.4	3.4
Carrying amount does not exceed amortized/acquisition cost						
Equity securities	0.4	0.5	-0.0	0.5	0.6	-0.1
Domestic bonds	515.0	518.3	-3.2	241.8	244.5	-2.6
Japanese national government bonds	372.0	372.5	-0.4	102.4	102.6	-0.1
Japanese local government bonds	2.1	2.2	-0.0	1.0	1.1	-0.0
Japanese corporate bonds	140.7	143.5	-2.7	138.2	140.8	-2.5
Other	236.3	261.1	-24.8	189.7	201.2	-11.4
Foreign securities	199.2	223.2	-24.0	189.5	200.9	-11.4
Foreign currency denominated foreign corporate and government bonds	177.9	185.7	-7.8	138.6	140.7	-2.0
Yen-denominated foreign corporate and government bonds	3.2	3.3	-0.0	32.6	32.7	-0.0
Foreign equity securities and others	18.0	34.2	-16.2	18.2	27.5	-9.2
Other securities	30.4	31.2	-0.8	0.2	0.2	-0.0
Other monetary claims purchased	6.6	6.6	-0.0	-	-	-
Subtotal	751.8	780.0	-28.1	432.2	446.4	-14.2
Total ^{1,2}	1,157.1	1,178.5	-21.4	518.1	528.9	-10.7

1. Includes a part of other monetary claims purchased in addition to securities available for sale.

2. Nonmarketable equity securities and others and investment in partnerships and others are not included.

Unrealized Gain (Loss) on Available-for-Sale Securities (Nonconsolidated)

(Billions of yen)

	Mar 31, 2023	Mar 31, 2022
Unrealized gain (loss) before deferred tax on:		
Available-for-sale securities	-21.4	-10.7
Interests in available-for-sale securities held by partnerships	0.7	0.6
Other monetary assets held in trust	-1.0	-2.5
(-) Deferred tax liabilities	-	-
Unrealized gain (loss) on available-for-sale securities	-21.7	-12.6

Employees' Retirement Benefit (Nonconsolidated)

(Billions of yen)

	Mar 31, 2023
Project Benefit Obligation	
Projected benefit obligation (A)	67.2
Discount rate	1.2%
Fair value of plan assets (B)	76.8
Prepaid pension cost (C)	-10.0
Unrecognized net actuarial losses (D)	0.4
Reserve for retirement benefits (A-B-C-D)	-

(Billions of yen)

	FY2022 (12 months)
Pension Expenses	
Service cost	2.5
Interest	0.8
Expected return on plan assets	-1.7
Amortization of net actuarial losses	-0.1
Other (extraordinary severance benefit expense, etc.)	0.0
Net periodic retirement benefit cost	1.4

Capital Adequacy Related Information (Nonconsolidated)

<Basel 3, Domestic Standard¹>

(Billions of yen, except percentages)

	Mar 31 2023	Mar 31 2022	Change (Amount)
Core capital: instruments and reserves	933.5	889.5	44.0
Core capital: regulatory adjustments	-43.4	-33.5	-9.8
Capital	890.1	855.9	34.1
Total amount of Risk-weighted assets	7,343.0	6,204.6	1,138.4
Core capital adequacy ratio	12.12%	13.79%	

1. Calculated according to F-IRB.

Nonconsolidated total required capital is ¥630.8 billion as at Mar 31, 2023 and ¥529.9 billion as at March 31, 2022.

Nonconsolidated Balance Sheets

(Millions of yen)

	Mar 31 2023	Mar 31 2022	Change (Amount)
<<Assets>>			
Cash and due from banks	1,886,184	1,514,510	371,673
Call loans	28,302	-	28,302
Other monetary claims purchased	17,805	15,225	2,579
Trading assets	166,646	148,385	18,260
Monetary assets held in trust	332,078	299,893	32,184
Securities	1,966,021	1,104,839	861,181
Loans and bills discounted	7,255,606	5,279,626	1,975,980
Foreign exchanges	73,862	56,510	17,351
Other assets	262,999	281,119	(18,120)
Other	262,999	281,119	(18,120)
Premises and equipment	9,397	10,149	(752)
Intangible assets	21,649	23,040	(1,391)
Prepaid pension cost	10,021	9,195	826
Deferred tax assets	1,853	546	1,307
Customers' liabilities for acceptances and guarantees	226,145	22,003	204,141
Reserve for credit losses	(29,906)	(38,149)	8,242
Total assets	12,228,667	8,726,897	3,501,769
<<Liabilities>>			
Deposits	8,035,352	5,955,038	2,080,313
Negotiable certificates of deposit	2,128,833	627,010	1,501,823
Call money	7,648	3,654	3,994
Payables under repurchase agreements	-	9,567	(9,567)
Payables under securities lending transactions	220,099	237,530	(17,430)
Trading liabilities	144,965	128,032	16,933
Borrowed money	230,567	546,635	(316,068)
Foreign exchanges	2,579	1,905	673
Corporate bonds	140,000	170,000	(30,000)
Other liabilities	188,034	164,006	24,028
Income taxes payable	1,379	1,468	(89)
Asset retirement obligations	8,064	7,201	863
Other	178,590	155,336	23,254
Accrued employees' bonuses	5,228	4,909	319
Reserve for reimbursement of deposits	354	393	(39)
Reserve for reimbursement of debentures	2,300	2,853	(553)
Acceptances and guarantees	226,145	22,003	204,141
Total liabilities	11,332,109	7,873,541	3,458,568
<<Equity>>			
Common stock	512,204	512,204	-
Capital surplus	79,465	79,465	-
Additional paid-in capital	79,465	79,465	-
Retained earnings	345,992	398,941	(52,949)
Legal reserve	17,205	16,712	492
Other retained earnings	328,787	382,229	(53,442)
Unappropriated retained earnings	328,787	382,229	(53,442)
Treasury stock, at cost	(1,639)	(98,612)	96,973
Total shareholders' equity	936,023	891,999	44,023
Unrealized gain (loss) on available-for-sale securities	(21,719)	(12,667)	(9,051)
Deferred gain (loss) on derivatives under hedge accounting	(17,746)	(25,976)	8,229
Total net unrealized gain (loss) and translation adjustments	(39,466)	(38,643)	(822)
Total equity	896,557	853,356	43,201
Total liabilities and equity	12,228,667	8,726,897	3,501,769

Nonconsolidated Statements of Income

(Millions of yen)

	FY2022 (12 months)	FY2021 (12 months)	Change (Amount)
Ordinary income	192,577	165,589	26,987
Interest income	156,086	130,092	25,994
Interest on loans and bills discounted	106,848	78,480	28,367
Interest and dividends on securities	46,352	49,852	(3,499)
Other interest income	2,885	1,759	1,125
Fees and commissions income	17,581	16,881	700
Trading income	4,818	4,660	158
Other business income	1,949	4,664	(2,714)
Other ordinary income	12,140	9,290	2,849
Ordinary expenses	138,216	128,777	9,438
Interest expenses	39,672	8,470	31,202
Interest on deposits	13,775	3,430	10,344
Interest on corporate bonds	418	440	(22)
Other interest expenses	25,478	4,599	20,879
Fees and commissions expenses	20,460	22,289	(1,828)
Trading losses	65	-	65
Other business expenses	5,872	13,909	(8,036)
General and administrative expenses	71,268	71,663	(395)
Other ordinary expenses	876	12,444	(11,568)
Ordinary profit	54,361	36,811	17,549
Extraordinary gains	856	1,629	(772)
Extraordinary losses	7,654	1,754	5,900
Income before income taxes	47,562	36,686	10,876
Income taxes (benefit)			
Income taxes (benefit) - current	584	1,103	(518)
Income taxes (benefit) - deferred	(2,013)	5,195	(7,209)
Total income taxes (benefit)	(1,428)	6,299	(7,727)
Net income	48,991	30,387	18,603

Composition of Capital Disclosure (Nonconsolidated)

Items	Millions of yen (except percentages)	
	Basel III (Domestic Standard) Mar 31 2023	Basel III (Domestic Standard) Dec 31 2022
Core capital:instruments and reserves (1)		
Directly issued qualifying common share capital or preferred share capital		
with a compulsory conversion clause plus related capital surplus and retained earnings	933,573	928,988
of which:capital and capital surplus	591,670	591,675
of which:retained earnings	345,992	438,435
of which:treasury stock (-)	1,639	101,122
of which:earning to be distributed (-)	2,449	-
of which:other than above	-	-
Stock acquisition right to common shares and preferred shares with a compulsory conversion clause	-	-
Total of reserves included in Core capital:instruments and reserves	6	8
of which:general reserve for loan losses included in Core capital	6	8
of which:eligible provision included in Core capital	-	-
Eligible noncumulative perpetual preferred shares subject to transitional arrangements (amount allowed to be included in Core capital:instruments and reserves)	-	-
Eligible capital instruments subject to transitional arrangements (amount allowed to be included in Core capital:instruments and reserves)	-	-
Capital instruments issued through measures for capital enhancement by public institutions (amount allowed to be included in Core capital:instruments and reserves)	-	-
Land revaluation excess after 55% discount (amount allowed to be included in Core capital:instruments and reserves)	-	-
Core capital:instruments and reserves (A)	933,580	928,997
Core capital:regulatory adjustments (2)		
Total amount of intangible assets (excluding those relating to mortgage servicing rights)	15,078	15,214
of which:goodwill (including those equivalent)	190	207
of which:other intangibles other than goodwill and mortgage servicing rights	14,887	15,006
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	1,587	1,647
Shortfall of eligible provisions to expected losses	19,810	15,002
Gain on sale of securitization	-	-
Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
Prepaid pension cost	6,953	6,985
Investments in own shares (excluding those reported in the net assets section)	-	-
Reciprocal cross-holdings in common equity	-	-
Investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation ("Other Financial Institutions"), net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)	-	-
Amount exceeding the 10% threshold on specific items	-	-
of which:significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-
of which:mortgage servicing rights	-	-
of which:deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Amount exceeding the 15% threshold on specific items	-	-
of which:significant investments in the common stock of Other Financial Institutions, net of eligible short positions	-	-
of which:mortgage servicing rights	-	-
of which:deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Core capital:regulatory adjustments (B)	43,429	38,849
Capital (nonconsolidated)		
Capital (nonconsolidated)((A)-(B))(C)	890,150	890,147
Risk-weighted assets, etc.		
Total amount of credit risk-weighted assets	7,066,360	6,598,762
of which:total amount included in risk-weighted assets by transitional arrangements	-	-
of which:significant investments in the common stock of Other Financial Institutions (net of eligible short positions)	-	-
of which:other than above	-	-
Market risk (derived by multiplying the capital requirement by 12.5)	52,836	62,407
Operational risk (derived by multiplying the capital requirement by 12.5)	223,869	208,092
Credit risk-weighted assets adjustments	-	-
Operational risk adjustments	-	-
Total amount of Risk-weighted assets (D)	7,343,066	6,869,261
Capital ratio (nonconsolidated)		
Capital ratio (nonconsolidated)((C)/(D))	12.12%	12.95%

(Reference) Results of Operations (Nonconsolidated)

(Millions of yen)

	FY2022 (12 months) (A)	FY2021 (12 months) (B)	Change (A)-(B)
Gross Business Profit	116,989	114,291	2,698
(excluding Gains on Monetary Assets Held in Trust)	114,595	111,802	2,792
Net Interest Income	116,643	121,794	(5,151)
Net Fees and Commissions	(481)	(2,916)	2,434
Gains on Monetary Assets Held in Trust	2,393	2,488	(94)
Net Trading Income	4,753	4,660	92
Net Other Business Income	(3,925)	(9,247)	5,321
Gains related to Bonds	(1,935)	(10,209)	8,274
General and Administrative Expenses	71,344	72,056	(711)
Personnel Expenses	27,601	27,355	245
Nonpersonnel Expenses	38,735	39,205	(470)
Amortization of Goodwill	65	115	(50)
Taxes	5,007	5,494	(487)
Net Operating Profit before Provision of General Reserve for Loan Losses	43,251	39,746	3,504
Provision of General Reserve for Loan Losses (1)	-	1,830	(1,830)
Net Operating Profit	43,251	37,916	5,334
Net Business Profit	45,645	42,235	3,409
Non-Recurring Gains	8,945	(3,420)	12,366
Gains related to Stocks	1,175	2,842	(1,667)
Credit Costs (2)	(7,325)	6,986	(14,312)
Losses on Write-Off of Loans	9	1,671	(1,662)
Provision of Specific Reserve for Loan Losses	-	7,350	(7,350)
Provision of Loans to Restructuring Countries	-	-	-
Recoveries of Written-off Claims	(3,492)	(2,035)	(1,457)
Reversal of Reserve for Loan Losses	(3,842)	-	(3,842)
Losses on Sale of Loans	-	-	-
Other	444	722	(278)
Ordinary Profit	54,361	36,811	17,549
Extraordinary Gains	(6,798)	(125)	(6,673)
Gains from Sales of Fixed Assets and Impairment losses	(971)	(306)	(665)
Income before Income Taxes	47,562	36,686	10,876
Income Taxes - Current	584	1,103	(518)
Income Taxes - Deferred	(2,013)	5,195	(7,209)
Net Income	48,991	30,387	18,603

(Reference)

Core Net Operating Profit	45,186	49,956	(4,769)
(excluding Gains on Cancellation of Investment Trusts)	45,186	49,956	(4,769)
Net Credit Costs (1)+(2)	(7,325)	8,816	(16,142)

Note

- Gross Business Profit = (Net Interest Income + Expenses for Monetary Assets Held in Trust) + Net Fees and Commissions + Net Other Business Income + Gains on Monetary Assets Held in Trust
Gains on Monetary Assets Held in Trust are deemed as revenue from core businesses.
- Core Net Operating Profit = Net Operating Profit + Provision of General Reserve for Loan Losses - Gains related to Bonds.
- Net Operating Profit = Gross Business Profit (excluding Gains on Monetary Assets Held in Trust) - General and Administrative Expenses - Provision of General Reserve for Loan Losses.
- Net Business Profit = Gross Business Profit - General and Administrative Expenses.
- Expenses for Monetary Assets Held in Trust are funding costs to acquire Monetary Assets Held in Trust and are excluded from operating expenses because Gains on Monetary Assets Held in Trust are recorded in Non-Recurring Gains.
- Non-Recurring Gains means Other ordinary income and expenses in Statements of Income, excluding Provision of General Reserve for Loan Losses and adding non-recurring expenses included in retirement benefit cost, etc. In this table, non-recurring gains excludes Gains on Monetary Assets Held in Trust.

(Reference) Interest-Earning Assets and Interest-Bearing Liabilities (Nonconsolidated)

(Millions of yen, %)

[All]	FY2022 (12 months)			FY2021 (12 months)			1H FY2022 (6 months)		
	Average balance	Interest	Yield/rate ¹ (%)	Average balance	Interest	Yield/rate ¹ (%)	Average balance	Interest	Yield/rate ¹ (%)
Interest-earning assets:	8,328,637	156,086	1.87	6,616,943	130,092	1.96	7,297,698	67,100	1.83
Loans and bills discounted	6,028,999	106,848	1.77	5,164,553	78,480	1.51	5,602,625	46,514	1.65
Securities	1,792,377	46,352	2.58	1,350,903	49,852	3.69	1,364,680	19,646	2.87
Interest-bearing liabilities:	9,271,581	39,672	0.42	7,947,314	8,470	0.10	8,299,882	11,693	0.28
Deposits, including negotiable certificates of deposit	8,534,197	14,125	0.16	6,625,882	3,595	0.05	7,391,951	3,890	0.10
Borrowed money	248,408	183	0.07	523,330	38	0.00	374,908	71	0.03
Corporate bonds	161,452	418	0.25	175,726	440	0.25	170,000	216	0.25
Net interest income/yield on interest-earning assets	8,328,637	116,414	1.39	6,616,943	121,622	1.83	7,297,698	55,407	1.51

1. Percentages have been truncated from the third decimal place.

2. Interest from interest-earning assets means interest income on statements of income and interest from interest-bearing liabilities indicates interest expenses on statements of income.

[Domestic]

Interest-earning assets:	7,423,028	86,435	1.16	6,011,315	109,490	1.82	6,570,882	46,544	1.41
Loans and bills discounted	4,925,809	63,341	1.28	4,284,725	63,595	1.48	4,564,651	31,447	1.37
Securities	1,242,121	21,063	1.69	872,119	43,607	5.00	892,947	14,004	3.12
Interest-bearing liabilities:	8,439,808	6,020	0.07	7,309,844	4,326	0.05	7,626,032	2,478	0.06
Deposits, including negotiable certificates of deposit	7,822,856	3,815	0.04	6,010,144	2,599	0.04	6,725,563	1,499	0.04
Borrowed money	246,117	153	0.06	523,330	22	0.00	374,908	56	0.02
Corporate bonds	161,452	418	0.25	175,726	440	0.25	170,000	216	0.25
Net interest income/yield on interest-earning assets	7,423,028	80,414	1.08	6,011,315	105,164	1.74	6,570,882	44,065	1.33

1. Percentages have been truncated from the third decimal place.

Earnings Forecasts¹*(Billions of yen)*

(Consolidated)	FY2023 Forecast	FY2022 Actual
Profit attributable to owners of the parent	45.0	42.7

(Nonconsolidated)	FY 2023 Forecast	FY2022 Actual
Net business profit	42.0	45.6
Net income	37.0	48.9
Dividends (per share in yen) :Common stock	yet to be determined	12.0

1.Above forecasts are based on current assumptions of future events and trends, which may be incorrect.
Actual results may differ materially from those in the statements as a result of various factors.

1. Loans to SMEs (% shows changes from the previous period) (Nonconsolidated)

(Billions of yen, except percentage)

	Results	% Change	Ratio to total loan balance (%)
Mar 31, 2022	3,506.3	11.68	70.33
Sep 30, 2022	3,760.9	7.26	66.31
Mar 31, 2023	4,199.4	11.66	59.71

1.The figures do not include Overseas and Japan Offshore Market Accounts.

2.Small- and medium-sized enterprises in this table refer to companies with ¥300 million or less in capital (¥100 million for wholesale and ¥50 million for retail and services) as well as companies or individuals with 300 employees or fewer (100 for wholesale and services and 50 for retail).

3.Revitalization Law (actual net increase/decrease excluding impact loan) unachieved actual results of + ¥0.0 billion for FY2021 compared to the plan of + ¥1.0 billion.