



Financial results for the 1st Half of Fiscal Year 2021

1. Consolidated basis financial results for H1 FY2021

- Due to the decrease in expenses and the increase in net gains on equity securities, ordinary profit increased by ¥1.2bn (37.7%) to ¥4.5bn year on year. Interim net income (Interim profit attributable to owners of parent) increased by ¥0.8bn (57.8%) to ¥2.2bn year on year.
- Deposit balance (including NCD) increased by ¥47bn (1.7%) to ¥2,699bn mainly due to the increase of personal deposit over the same period of the previous year.
Loan balance decreased by ¥38bn (2.1%) to ¥1,703bn mainly due to the decrease of personal loan.

《Consolidated》	(JPY Billion)		
	FY2021 H1	FY2020 H1	Increase / Decrease
Ordinary revenue	24.9	23.7	1.2
Net business profit	4.8	3.9	0.9
Core net business profit	4.7	3.6	1.1
Ordinary profit	4.5	3.2	1.2
Interim net income (Interim profit attributable to owners of parent)	2.2	1.4	0.8
Total asset	3,282	2,994	288
Deposits & Negotiable certificates of deposit	2,699	2,652	47
Loans and bills discounted	1,703	1,741	(38)
Securities	791	796	(5)
Capital adequacy ratio (preliminary figures)	9.26%	9.26%	0.00%
Core business gross profit expense ratio (Core OHR)	73.12%	78.81%	(5.69%)
Non-performing loan balance disclosed under Financial Reconstruction Law (* 2 Banks)	30.5	27.8	2.7
Non-performing loan ratio (* 2 Banks)	1.73%	1.54%	0.19%
Total credit costs	1.3	0.2	1.1

* 2 Banks : Shonai Bank 《non-consolidated》 + Hokuto Bank 《non-consolidated》

2. Forecast of Financial Result of the FY2021 on a consolidated base

- We revised upward our consolidated financial results forecasts announced on May 14, 2021 for the fiscal year 2021: ordinary profit from ¥5.2bn to ¥7.0bn and net income from ¥3.4bn to ¥3.7bn.
- We have revised the annual dividend forecast from ¥60yen per share to ¥75yen.
(We adopted the share consolidation of the shares of common stock on the basis of one post-consolidation share per ten pre-consolidation shares effective as of October 1, 2021. The impact from the share consolidation is reflected in the estimate of cash dividends per share of common stock.)

Ends