

**FIDEA Holdings Co. Ltd.**

Financial Digest for the FY2021



Stock exchange listing:	Tokyo Prime Market (code : 8713)
URL:	http://www.fidea.co.jp/
Representative:	Yuichi Tao, President & CEO
Inquiries:	Norio Miyashita, Vice President & CFO
Scheduled date of annual general meeting of shareholders:	June 24, 2022
Scheduled date to commence dividend payments:	June 2, 2022
Scheduled date to file annual securities report:	June 24, 2022
Trading accounts:	No
Supplemental material of quarterly results:	Yes
Convening briefing of quarterly results:	No

(Amounts less than one million yen are rounded down)

**1. Consolidated Financial Highlights (from April 1, 2021 to March 31, 2022)**

## (1) Consolidated operating results

(Percentages indicate year-on-year changes)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	Millions of yen	%	Millions of yen	%	Millions of yen	%
FY2021	51,094	(3.9)	6,572	(4.6)	3,506	5.7
FY2020	53,191	4.5	6,894	140.0	3,314	146.1

(Note) Comprehensive income FY2021: ¥(3,959)million[−%]; FY2020: ¥9,475million[−%]

	Basic earnings per share	Diluted earnings per share	Return on equity	Ratio of ordinary profit to total assets	Ratio of operating profit to net sales
	Yen	Yen	%	%	%
FY2021	190.15	148.59	3.0	0.2	12.8
FY2020	176.41	132.89	2.8	0.2	12.9

(Note) 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 basic earnings per share and the diluted earnings per share.

## (2) Consolidated financial position

	Total assets	Net assets	Equity ratio	Net assets per share
	Millions of yen	Millions of yen	%	Yen
As of December 31, 2021	3,265,199	109,223	3.3	5,732.01
As of March 31, 2021	3,221,460	120,073	3.7	6,049.00

(Reference) Capital assets as of March 31, 2022: ¥108,918million; March 31, 2021: ¥119,779million

(Note) "Equity ratio" is calculated by dividing "(Total net assets at end of period – Non-controlling interests at end of period)" by "Total assets at end of period." This ratio is not based on the public notification of the capital adequacy ratio.

(Note) We adopted the share consolidation of the shares of common stock and the shares of Class B preferred 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 net assets per share.

## (3) Consolidated cash flows

	Cash flows from operating activities	Cash flows from investing activities	Cash flows from financing activities	Cash and cash equivalents at end of period
	Millions of yen	Millions of yen	Millions of yen	Millions of yen
FY2021	85,902	34,700	(7,021)	722,891
FY2020	469,629	(3,141)	(1,260)	609,301

**2. Cash dividends**

	Annual dividends per share					Total cash dividends (Total)	Payout ratio (Consolidated)	Ratio of dividends to net assets (Consolidated)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total			
	Yen	Yen	Yen	Yen	Yen	Millions of yen	%	%
FY2020	–	3.00	–	3.00	6.00	1,088	34.0	1.0
FY2021	–	3.75	–	37.50	–	1,359	39.4	1.2
FY2022(projection)	–	37.50	–	37.50	75.00		46.2	

(Note) 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 projection of cash dividends per share of common stock.

### 3. Forecast of consolidated financial results for Fiscal year 2022 (from April 1, 2022 to March 31, 2023)

(Percentages indicate year-on-year changes)

	Ordinary profit		Profit attributable to owners of parent		Earnings per share
	Millions of yen	%	Millions of yen	%	Yen
FY 2022 H1	2,400	(46.6)	1,400	(38.3)	75.64
FY 2022	5,300	(19.3)	3,000	(14.4)	162.32

### 4. Notes

(1) Material changes in subsidiaries during this period No

(2) Changes in accounting policies, accounting estimates and retrospective restatement

Changes in accounting policies based on revisions of accounting standard: Yes

Changes in accounting policies other than ones based on revisions of accounting standard: No

Changes in accounting estimates: No

Retrospective restatement: No

(3) Number of issued and outstanding shares (common shares)

Total number of issued shares at the end of the period (including treasury shares)

As of March 31, 2022	18,142,122 shares	As of March 31, 2021	18,142,122 shares
----------------------	-------------------	----------------------	-------------------

Number of treasury shares at the end of the period

As of March 31, 2022	17,635 shares	As of March 31, 2021	3,172 shares
----------------------	---------------	----------------------	--------------

Average number of shares during the period (cumulative from the beginning of the fiscal year)

As of March 31, 2022	18,134,523 shares	As of March 31, 2021	18,139,012 shares
----------------------	-------------------	----------------------	-------------------

(Note) 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 number of issued shares, treasury shares and the average number of shares.

「Cash dividends on class shares」

The following provides a breakdown of the dividends per share related to class shares with different relationship of interest from the common shares.

Class B preferred stock	Annual dividends per share					Total cash dividends (Total)
	1st quarter-end	2nd quarter-end	3rd quarter-end	Fiscal year-end	Total	
	Yen	Yen	Yen	Yen	Yen	Millions of yen
FY2020	—	2.29	—	2.29	4.58	114
FY2021	—	2.31	—	23.12	—	57
FY2021(projection)	—	23.20	—	23.20	46.40	

(Note) 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 projection of cash dividends per share.

※This Financial Digest for the FY2021 is not subject to auditing by certified public accountants or an audit corporation.

## 5. Consolidated financial statements

### (1) Consolidated balance sheets

(Millions of yen)

	科目 (Japanese)	As of March 31, 2021	As of March 31, 2022
<b>Assets</b>	<b>資産の部</b>		
Cash and due from banks	現金預け金	612,331	725,949
Monetary claims bought	買入金銭債権	3,775	3,811
Trading securities	商品有価証券	553	589
Money held in trust	金銭の信託	47,358	51,717
Securities	有価証券	729,245	680,385
Loans and bills discounted	貸出金	1,731,224	1,712,140
Foreign exchanges	外国為替	1,604	1,963
Lease receivables and investments in leases	リース債権及びリース投資資産	4,249	5,091
Other assets	その他資産	56,553	49,641
<b>Tangible fixed assets</b>	<b>有形固定資産</b>	<b>24,167</b>	<b>23,518</b>
Buildings, net	建物	13,502	12,951
Land	土地	8,558	8,290
Leased assets, net	リース資産	41	21
Construction in progress	建設仮勘定	237	—
Other	その他の有形固定資産	1,827	2,254
<b>Intangible fixed assets</b>	<b>無形固定資産</b>	<b>2,516</b>	<b>2,280</b>
Software	ソフトウェア	2,288	2,090
Goodwill	のれん	74	44
Other	その他の無形固定資産	153	145
Retirement benefit asset	退職給付に係る資産	734	1,081
Deferred tax assets	繰延税金資産	1,293	2,662
Customers' liabilities for acceptances and guarantees	支払承諾見返	19,401	17,958
Allowance for loan losses	貸倒引当金	(13,549)	(13,593)
<b>Total assets</b>	<b>資産の部合計</b>	<b>3,221,460</b>	<b>3,265,199</b>
<b>Liabilities</b>	<b>負債の部</b>		
Deposits	預金	2,593,356	2,656,962
Negotiable certificates of deposit	譲渡性預金	57,152	54,867
Cash collateral received for securities lent	債券貸借取引受入担保金	75,999	52,825
Borrowed money	借入金	323,700	343,800
Foreign exchanges	外国為替	16	58
Other liabilities	その他負債	26,554	25,758
Provision for bonuses for directors (and other officers)	役員賞与引当金	30	45
Retirement benefit liability	退職給付に係る負債	614	645
Provision for reimbursement of deposits	睡眠預金払戻損失引当金	239	126
Provision for contingent loss	偶発損失引当金	443	459
Deferred tax liabilities	繰延税金負債	3,424	2,040
Deferred tax liabilities for land revaluation	再評価に係る繰延税金負債	454	416
Acceptances and guarantees	支払承諾	19,401	17,958
<b>Total liabilities</b>	<b>負債の部合計</b>	<b>3,101,387</b>	<b>3,155,965</b>
<b>Net assets</b>	<b>純資産の部</b>		
Share capital	資本金	18,000	18,000
Capital surplus	資本剰余金	29,197	23,550
Retained earnings	利益剰余金	53,564	55,942
Treasury shares	自己株式	(6)	(24)
<b>Total shareholders' equity</b>	<b>株主資本合計</b>	<b>100,756</b>	<b>97,468</b>
Valuation difference on available-for-sale securities	その他有価証券評価差額金	18,255	10,317
Deferred gains or losses on hedges	繰延ヘッジ損益	(387)	(203)
Revaluation reserve for land	土地再評価差額金	1,000	914
Remeasurements of defined benefit plans	退職給付に係る調整累計額	154	421
<b>Total accumulated other comprehensive income</b>	<b>その他の包括利益累計額合計</b>	<b>19,023</b>	<b>11,449</b>
Non-controlling interests	非支配株主持分	293	314
<b>Total net assets</b>	<b>純資産の部合計</b>	<b>120,073</b>	<b>109,223</b>
<b>Total liabilities and net assets</b>	<b>負債及び純資産の部合計</b>	<b>3,221,460</b>	<b>3,265,199</b>

(2) Consolidated statements of income and consolidated statements of comprehensive income  
Consolidated statements of income

(Millions of yen)

	科目 (Japanese)	FY 2020	FY 2021
Ordinary income	経常収益	53,191	51,094
Interest income	資金運用収益	32,574	30,504
Interest on loans and discounts	(貸出金利息)	19,477	18,450
Interest and dividends on securities	(有価証券利息配当金)	12,961	11,366
Interest on call loans and bills bought	(コールローン利息及び買入 手形利息)	(13)	(0)
Interest on deposits with banks	(預け金利息)	139	679
Other interest income	(その他の受入利息)	10	9
Fees and commissions	役務取引等収益	8,328	8,500
Other ordinary income	その他業務収益	7,737	7,641
Other	その他経常収益	4,550	4,446
Recoveries of written off receivables	(償却債権取立益)	57	106
Other income	(その他の経常収益)	4,493	4,339
Ordinary expenses	経常費用	46,296	44,521
Interest expenses	資金調達費用	498	164
Interest on deposits	(預金利息)	357	135
Interest on negotiable certificates of deposit	(譲渡性預金利息)	9	4
Interest on call money and bills sold	(コールマネー利息及び売渡 手形利息)	71	(25)
Interest expenses on cash collateral received for securities lent	(債券貸借取引支払利息)	52	42
Interest on borrowings and rediscounts	(借入金利息)	0	0
Other interest expenses	(その他の支払利息)	7	7
Fees and commissions payments	役務取引等費用	3,615	3,457
Other ordinary expenses	その他業務費用	11,222	9,842
General and administrative expenses	営業経費	26,781	25,702
Other expenses	その他経常費用	4,178	5,354
Provision of allowance for loan losses	(貸倒引当金繰入額)	1,755	2,116
Other	(その他の経常費用)	2,423	3,237
Ordinary profit	経常利益	6,894	6,572
Extraordinary income	特別利益	141	6
Gain on disposal of non-current assets	固定資産処分益	136	2
Subsidy income	補助金収入	5	3
Extraordinary losses	特別損失	1,721	950
Loss on disposal of non-current assets	固定資産処分損	824	287
Impairment losses	減損損失	891	659
Loss on tax purpose reduction entry of non-current assets	固定資産圧縮損	5	3
Profit before income taxes	税金等調整前当期純利益	5,314	5,628
Income taxes - current	法人税、住民税及び事業税	1,913	1,579
Income taxes - deferred	法人税等調整額	84	517
Total income taxes	法人税等合計	1,998	2,097
Profit	当期純利益	3,315	3,531
Profit attributable to non-controlling interests	非支配株主に帰属する当期純利益	1	25
Profit attributable to owners of parent	親会社株主に帰属する当期純利益	3,314	3,506

## Consolidated statements of comprehensive income

(Millions of yen)

	科目 (Japanese)	FY 2020	FY 2021
Profit	当期純利益	3,315	3,531
Other comprehensive income	その他の包括利益	6,159	(7,491)
Valuation difference on available-for-sale securities	その他有価証券評価差額金	6,399	(7,943)
Deferred gains or losses on hedges	繰延ヘッジ損益	(561)	184
Remeasurements of defined benefit plans, net of tax	退職給付に係る調整額	321	267
Comprehensive income	包括利益	9,475	(3,959)
(Breakdown)	(内訳)		
Comprehensive income attributable to owners of parent	親会社株主に係る当期包括利益	9,465	(3,981)
Comprehensive income attributable to non-controlling interests	非支配株主に係る当期包括利益	9	21

(3) Consolidated statements of changes in net assets

FY 2020

(Millions of yen)

	科目 (Japanese)	Shareholders' equity				
		株主資本				
		Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of period	当期首残高	18,000	29,197	51,398	(5)	98,590
Changes during period	当期変動額					
Dividends of surplus	剰余金の配当			(1,202)		(1,202)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			3,314		3,314
Purchase of treasury shares	自己株式の取得				(0)	△0
Disposal of treasury shares	自己株式の処分		(0)		0	0
Reversal of revaluation reserve for land	土地再評価差額金の取崩			54		54
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額 (純額)					
Total changes during period	当期変動額合計	—	(0)	2,166	(0)	2,166
Balance at end of period	当期末残高	18,000	29,197	53,564	(6)	100,756

		Accumulated other comprehensive income					Non-controlling interests	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計	非支配株主持分	純資産合計
Balance at beginning of period	当期首残高	11,865	173	1,054	(167)	12,926	283	111,800
Changes during period	当期変動額							
Dividends of surplus	剰余金の配当							(1,202)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							3,314
Purchase of treasury shares	自己株式の取得							(0)
Disposal of treasury shares	自己株式の処分							0
Reversal of revaluation reserve for land	土地再評価差額金の取崩							54
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額 (純額)	6,390	(561)	(54)	321	6,096	9	6,106
Total changes during period	当期変動額合計	6,390	(561)	(54)	321	6,096	9	8,272
Balance at end of period	当期末残高	18,255	(387)	1,000	154	19,023	293	120,073

FY 2021

(Millions of yen)

	科目 (Japanese)	Shareholders' equity				
		株主資本				
		Share capital	Capital surplus	Retained earnings	Treasury shares	Total shareholders' equity
		資本金	資本剰余金	利益剰余金	自己株式	株主資本合計
Balance at beginning of period	当期首残高	18,000	29,197	53,564	(6)	100,756
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額			96		96
Restated balance	会計方針の変更を反映した当期首残高	18,000	29,197	53,660	(6)	100,852
Changes during period	当期変動額					
Dividends of surplus	剰余金の配当			(1,310)		(1,310)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益			3,506		3,506
Purchase of treasury shares	自己株式の取得				(5,665)	(5,665)
Disposal of treasury shares	自己株式の処分		(0)		0	0
Cancellation of treasury shares	自己株式の消却		(5,647)		5,647	—
Reversal of revaluation reserve for land	土地再評価差額金の取崩			86		86
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額 (純額)					
Total changes during period	当期変動額合計	—	(5,647)	2,281	(18)	(3,383)
Balance at end of period	当期末残高	18,000	23,550	55,942	(24)	97,468

	科目 (Japanese)	Accumulated other comprehensive income					Non-controlling interests	Total net assets
		その他の包括利益累計額						
		Valuation difference on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Remeasurements of defined benefit plans	Total accumulated other comprehensive income		
		その他有価証券評価差額金	繰延ヘッジ損益	土地再評価差額金	退職給付に係る調整累計額	その他の包括利益累計額合計		
Balance at beginning of period	当期首残高	18,255	(387)	1,000	154	19,023	293	120,073
Cumulative effects of changes in accounting policies	会計方針の変更による累積的影響額							96
Restated balance	会計方針の変更を反映した当期首残高	18,255	(387)	1,000	154	19,023	293	120,169
Changes during period	当期変動額							
Dividends of surplus	剰余金の配当							(1,310)
Profit attributable to owners of parent	親会社株主に帰属する当期純利益							3,506
Purchase of treasury shares	自己株式の取得							(5,665)
Disposal of treasury shares	自己株式の処分							0
Cancellation of treasury shares	自己株式の消却							—
Reversal of revaluation reserve for land	土地再評価差額金の取崩							86
Net changes in items other than shareholders' equity	株主資本以外の項目の当期変動額 (純額)	(7,938)	184	(86)	267	(7,573)	21	(7,552)
Total changes during period	当期変動額合計	(7,938)	184	(86)	267	(7,573)	21	(10,935)
Balance at end of period	当期末残高	10,317	(203)	914	421	11,449	314	109,233

# Financial Data for the Fiscal Year 2021

## (Ended March 31, 2022)

### 【 Contents 】

I. Overview of FY2021 financial results	
1. Profit and loss	1
2. Net business profits	5
3. Interest margin	6
4. Gains and losses on securities	8
5. Capital adequacy ratio	10
6. ROE (Return on equity)	10
7. OHR (Over head ratio)	11
II. Status of loans, etc.	
1. Allowance of loan losses	12
2. Loans based on the Financial Reconstruction Law	13
3. Self-assessment results and risk-monitored loans (loans based on the Financial Reconstruction Law)	16
4. Loans by industry	19
5. Balance of deposits, loans and securities	20
6. Personal loans	22
7. Loans to SMEs, etc.	22
8. Investment products for individuals	23
9. Branches and employees	24
III. Valuation gains (losses) on securities	
1. Valuation standards of securities	25
2. Unrealized valuation gains (losses)	25



## I. Overview of FY2021 financial results

### 1. Profit and loss

#### (1) Consolidated

(Millions of yen)

		FY2021		FY2020
		A	A - B	B
Ordinary income	経常収益	51,094	(2,097)	53,191
Gross business profit	業務粗利益	33,183	(121)	33,304
Core gross business profit	コア業務粗利益	36,707	(1,153)	37,861
Net interest income	資金利益	30,340	(1,736)	32,076
Net fees and commissions	役務取引等利益	5,043	331	4,712
Net other business income	その他業務利益	(2,200)	1,283	(3,484)
Net gains (losses) on government and other bonds	うち国債等債券損益	(3,524)	1,031	(4,556)
Expenses (excluding non-recurrent expense)	経費	25,639	(1,129)	26,768
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	7,543	1,008	6,535
Core net business income	コア業務純益	11,068	(23)	11,092
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益 (除く投資信託解約損益)	8,163	438	7,724
Net transfer to general allowance for loan losses ①	一般貸倒引当金繰入額	(110)	344	(454)
Net business income	業務純益	7,653	663	6,990
Net non-recurrent gains/losses	臨時損益	(1,080)	(985)	(95)
Disposal of non-performing loans ②	うち不良債権処理額	2,629	91	2,537
Reversal of allowance for loan losses ③	うち貸倒引当金戻入益	—	—	—
Recoveries of written-off claims ④	うち償却債権取立益	106	49	57
Gains/losses related to stocks, etc.	うち株式等関係損益	1,504	(1,750)	3,255
Ordinary profit	経常利益	6,572	(321)	6,894
Extraordinary income/losses	特別損益	(944)	635	(1,579)
Income before income taxes	税金等調整前当期純利益	5,628	314	5,314
Income taxes-current	法人税、住民税及び事業税	1,579	(334)	1,913
Income taxes-deferred	法人税等調整額	517	432	84
Total income taxes	法人税等合計	2,097	98	1,998
Net income	当期純利益	3,531	216	3,315
Net income attributable to noncontrolling interests	非支配株主に帰属する当期純利益 又は当期純損失 (△)	25	24	1
Net income attributable to owners of the parent	親会社株主に帰属する当期純利益	3,506	191	3,314
Credit related costs (①+②-③-④)	与信関係費用	2,412	386	2,026

#### Number of consolidated companies

Number of Consolidated Subsidiaries	連結子会社数	6	—	6
Number of affiliated companies applicable to the equity method	持分法適用会社数	—	—	—

#### (Definitions of figures used in this document)

Consolidated: FIDEA Holdings (consolidated)

2 Banks: Shonai Bank (non-consolidated) + Hokuto Bank (non-consolidated)

This material contains forward-looking statements. These statements are not represented as providing a guarantee of the Bank's future performance, and actual results may be subject to risks and uncertainties. Please note that future performance may be different from the views presented here owing to changes in the operating environment and other factors.

Also, please note that this material is an English translation of the Japanese original. Please be advised that there may be some disparities due to such things as differences in nuance that are inherent to the difference in languages although the English translation is prepared to mirror the Japanese original as accurately as possible.

(2) 2 banks

(Millions of yen)

		FY2021		FY2020
		A	A - B	B
Ordinary income	経常収益	46,093	(2,677)	48,771
Gross business profit	業務粗利益	30,984	(210)	31,195
(Excluding gains/losses on bond transactions)	コア業務粗利益	34,509	(1,242)	35,751
Gross domestic business profit	国内業務粗利益	30,657	941	29,716
(Excluding gains/losses on bond transactions)	コア業務粗利益	32,297	(1,387)	33,685
Net interest income	資金利益	28,071	(1,779)	29,851
Net fees and commissions	役務取引等利益	4,129	408	3,721
Net other business income	その他業務利益	(1,543)	2,312	(3,855)
Gross international business profit	国際業務粗利益	326	(1,151)	1,478
(Excluding gains/losses on bond transactions)	コア業務粗利益	2,211	145	2,066
Net interest income	資金利益	2,338	43	2,295
Net fees and commissions	役務取引等利益	(7)	(13)	5
Net other business income	その他業務利益	(2,004)	(1,182)	(822)
Expenses (excluding non-recurrent expense)	経費	24,274	(1,183)	25,458
Personnel expenses	人件費	11,407	(504)	11,911
Non-personnel expenses	物件費	11,006	(561)	11,568
Taxes	税金	1,861	(117)	1,978
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	6,709	972	5,736
Core net business income	コア業務純益	10,234	(58)	10,293
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益 (除く投資信託解約損益)	7,328	403	6,925
Net transfer to general allowance for loan losses ①	一般貸倒引当金繰入額	(10)	355	(365)
Net business income	業務純益	6,720	617	6,102
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(3,524)	1,031	(4,556)
Net non-recurrent gains/losses	臨時損益	(674)	(961)	286
Disposal of non-performing loans ②	不良債権処理額	2,484	254	2,230
Write-off of loans	貸出金償却	102	102	—
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	2,189	144	2,045
Losses on sales of loans	バルクセール売却損	87	87	—
Other	その他の不良債権処理額	105	(79)	184
Reversal of allowance for loan losses ③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims ④	償却債権取立益	106	49	56
Gains/losses related to stocks, etc.	株式等関係損益	1,505	(1,748)	3,254
Gains on sale	株式等売却益	3,741	(218)	3,960
Losses on sale	株式等売却損	2,232	1,637	595
Write-down	株式等償却	4	(106)	110
Retirement benefit costs	退職給付費用 (臨時費用処理分)	(11)	18	(30)
Other non-recurrent gains/losses	その他臨時損益	186	1,011	(824)
Ordinary profit	経常利益	6,045	(343)	6,389
Extraordinary income/losses	特別損益	(1,309)	544	(1,854)
Net gain (loss) from fixed assets	うち固定資産処分損益	(284)	405	(690)
Gains from fixed assets	固定資産処分益	2	(131)	134
Losses from fixed assets	固定資産処分損	287	(537)	825
Impairment loss	うち固定資産減損損失	1,024	(138)	1,163
Income before income taxes	税引前当期純利益	4,735	201	4,534
Income taxes-current	法人税、住民税及び事業税	1,403	(369)	1,772
Income taxes-deferred	法人税等調整額	361	323	37
Total income taxes	法人税等合計	1,764	(45)	1,809
Net Income	当期純利益	2,971	246	2,724
Credit related costs (①+②-③-④)	与信関係費用	2,367	560	1,807

(3) Shonai Bank (non-consolidated)

(Millions of yen)

		FY2021		FY2020
		A	A - B	B
Ordinary income	経常収益	23,932	(3,188)	27,120
Gross business profit	業務粗利益	16,028	(1,070)	17,099
(Excluding gains/losses on bond transactions)	コア業務粗利益	16,904	(3,230)	20,135
Gross domestic business profit	国内業務粗利益	15,358	(1,203)	16,561
(Excluding gains/losses on bond transactions)	コア業務粗利益	15,684	(3,221)	18,905
Net interest income	資金利益	14,122	(3,176)	17,299
Net fees and commissions	役務取引等利益	1,549	86	1,463
Net other business income	その他業務利益	(314)	1,887	(2,201)
Gross international business profit	国際業務粗利益	670	132	538
(Excluding gains/losses on bond transactions)	コア業務粗利益	1,220	(9)	1,230
Net interest income	資金利益	1,281	(65)	1,346
Net fees and commissions	役務取引等利益	(2)	(6)	3
Net other business income	その他業務利益	(607)	203	(811)
Expenses (excluding non-recurrent expense)	経費	12,275	(765)	13,041
Personnel expenses	人件費	5,884	(253)	6,137
Non-personnel expenses	物件費	5,456	(461)	5,917
Taxes	税金	935	(51)	986
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	3,752	(305)	4,057
Core net business income	コア業務純益	4,628	(2,465)	7,094
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益 (除く投資信託解約損益)	4,100	(343)	4,444
Net transfer to general allowance for loan losses ①	一般貸倒引当金繰入額	39	476	(437)
Net business income	業務純益	3,713	(781)	4,494
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(876)	2,159	(3,036)
Net non-recurrent gains/losses	臨時損益	(245)	399	(644)
Disposal of non-performing loans ②	不良債権処理額	1,417	(176)	1,593
Write-off of loans	貸出金償却	102	102	—
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	1,216	(285)	1,502
Losses on sales of loans	バルクセール売却損	87	87	—
Other	その他の不良債権処理額	10	(80)	91
Reversal of allowance for loan losses ③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims ④	償却債権取立益	—	△ 0	0
Gains/losses related to stocks, etc.	株式等関係損益	1,049	(689)	1,738
Gains on sale	株式等売却益	2,347	371	1,975
Losses on sale	株式等売却損	1,297	1,159	137
Write-down	株式等償却	0	(98)	99
Retirement benefit costs	退職給付費用 (臨時費用処理分)	(7)	58	(66)
Other non-recurrent gains/losses	その他臨時損益	114	970	(856)
Ordinary profit	経常利益	3,467	(382)	3,849
Extraordinary income/losses	特別損益	(551)	475	(1,027)
Net gain (loss) from fixed assets	うち固定資産処分損益	(115)	200	(315)
Gains from fixed assets	固定資産処分益	1	(90)	91
Losses from fixed assets	固定資産処分損	116	(290)	407
Impairment loss	うち固定資産減損損失	435	(275)	711
Income before income taxes	税引前当期純利益	2,916	93	2,822
Income taxes-current	法人税、住民税及び事業税	1,025	(338)	1,363
Income taxes-deferred	法人税等調整額	334	441	(107)
Total income taxes	法人税等合計	1,359	103	1,256
Net Income	当期純利益	1,557	(9)	1,566
Credit related costs (① + ② - ③ - ④)	与信関係費用	1,456	299	1,156

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

		FY2021		FY2020
		A	A - B	B
Ordinary income	経常収益	22,160	510	21,650
Gross business profit	業務粗利益	14,955	860	14,095
(Excluding gains/losses on bond transactions)	コア業務粗利益	17,604	1,988	15,616
Gross domestic business profit	国内業務粗利益	15,299	2,144	13,155
(Excluding gains/losses on bond transactions)	コア業務粗利益	16,613	1,833	14,779
Net interest income	資金利益	13,948	1,396	12,551
Net fees and commissions	役務取引等利益	2,579	322	2,257
Net other business income	その他業務利益	(1,228)	425	(1,653)
Gross international business profit	国際業務粗利益	(343)	(1,284)	940
(Excluding gains/losses on bond transactions)	コア業務粗利益	990	154	836
Net interest income	資金利益	1,057	108	949
Net fees and commissions	役務取引等利益	(4)	(6)	2
Net other business income	その他業務利益	(1,396)	(1,385)	(10)
Expenses (excluding non-recurrent expense)	経費	11,998	(417)	12,416
Personnel expenses	人件費	5,522	(251)	5,774
Non-personnel expenses	物件費	5,550	(100)	5,650
Taxes	税金	925	(65)	991
Net business income (before net transfer to general allowance for loan losses)	実質業務純益	2,957	1,278	1,679
Core net business income	コア業務純益	5,605	2,406	3,199
(Excluding gains/losses on cancellation of private offering investment trusts)	コア業務純益 (除く投資信託解約損益)	3,228	747	2,481
Net transfer to general allowance for loan losses ①	一般貸倒引当金繰入額	(49)	(120)	71
Net business income	業務純益	3,006	1,398	1,607
(Of which, gains/losses on bond transactions)	うち国債等債券損益	(2,648)	(1,128)	(1,520)
Net non-recurrent gains/losses	臨時損益	(428)	(1,360)	931
Disposal of non-performing loans ②	不良債権処理額	1,067	430	636
Write-off of loans	貸出金償却	—	—	—
Transfer to specific allowance for loan losses	個別貸倒引当金繰入額	972	429	542
Losses on sales of loans	バルクセール売却損	—	—	—
Other	その他の不良債権処理額	94	0	93
Reversal of allowance for loan losses ③	貸倒引当金戻入益	—	—	—
Recoveries of written-off claims ④	償却債権取立益	106	50	56
Gains/losses related to stocks, etc.	株式等関係損益	455	(1,059)	1,515
Gains on sale	株式等売却益	1,394	(589)	1,984
Losses on sale	株式等売却損	935	478	457
Write-down	株式等償却	3	(8)	11
Retirement benefit costs	退職給付費用 (臨時費用処理分)	(3)	(39)	36
Other non-recurrent gains/losses	その他臨時損益	72	40	31
Ordinary profit	経常利益	2,577	38	2,539
Extraordinary income/losses	特別損益	(758)	68	(827)
Net gain (loss) from fixed assets	うち固定資産処分損益	(169)	205	(375)
Gains from fixed assets	固定資産処分益	1	(40)	42
Losses from fixed assets	固定資産処分損	171	(246)	417
Impairment loss	うち固定資産減損損失	588	136	452
Income before income taxes	税引前当期純利益	1,818	107	1,711
Income taxes-current	法人税、住民税及び事業税	378	(30)	408
Income taxes-deferred	法人税等調整額	26	(117)	144
Total income taxes	法人税等合計	405	(148)	553
Net Income	当期純利益	1,413	255	1,158
Credit related costs (① + ② - ③ - ④)	与信関係費用	911	260	650

## 2. Net business profits

### (1) 2 banks

(Millions of yen)

		FY2021		FY2020
		A	A - B	B
Core net business income	コア業務純益	10,234	(58)	10,293
Per head (in thousands of yen)	職員一人当たり (千円)	7,964	559	7,405
Net business income (before transfer to general allowance for loan losses)	実質業務純益	6,709	972	5,736
Per head (in thousands of yen)	職員一人当たり (千円)	5,221	1,094	4,127
Net business income	業務純益	6,720	617	6,102
Per head (in thousands of yen)	職員一人当たり (千円)	5,229	839	4,390

### (2) Shonai Bank (non-consolidated)

(Millions of yen)

		FY2021		FY2020
		A	A - B	B
Core net business income	コア業務純益	4,628	(2,465)	7,094
Per head (in thousands of yen)	職員一人当たり (千円)	6,981	(3,037)	10,019
Net business income (before transfer to general allowance for loan losses)	実質業務純益	3,752	(305)	4,057
Per head (in thousands of yen)	職員一人当たり (千円)	5,660	(71)	5,731
Net business income	業務純益	3,713	(781)	4,494
Per head (in thousands of yen)	職員一人当たり (千円)	5,601	(747)	6,348

### (3) Hokuto Bank (non-consolidated)

(Millions of yen)

		FY2021		FY2020
		A	A - B	B
Core net business income	コア業務純益	5,605	2,406	3,199
Per head (in thousands of yen)	職員一人当たり (千円)	9,012	4,321	4,691
Net business income (before transfer to general allowance for loan losses)	実質業務純益	2,957	1,278	1,679
Per head (in thousands of yen)	職員一人当たり (千円)	4,754	2,292	2,461
Net business income	業務純益	3,006	1,398	1,607
Per head (in thousands of yen)	職員一人当たり (千円)	4,833	2,475	2,357

\*Par head uses the average number of employees during the period.

### 3. Interest margin

#### (1) 2 banks

All branches:

(%)

		FY2021		FY2020
		A	A - B	B
Average yield on interest earning assets ①	資金運用利回	1.21	(0.04)	1.25
Average yield on loans and bills discounted	貸出金利回	1.07	(0.05)	1.12
Average yield on securities	有価証券利回	1.55	(0.14)	1.69
Average yield on interest bearing liabilities ②	資金調達原価	0.77	(0.12)	0.89
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	(0.01)	0.01
Average yield on call money and borrowed money	外部負債利回	(0.00)	(0.03)	0.03
Average interest rate spread ① - ②	総資金利鞘	0.44	0.08	0.36

Domestic business segment:

(%)

		FY2021		FY2020
		A	A - B	B
Average yield on interest earning assets ①	資金運用利回	1.13	(0.05)	1.18
Average yield on loans and bills discounted	貸出金利回	1.07	(0.05)	1.12
Average yield on securities	有価証券利回	1.41	(0.19)	1.60
Average yield on interest bearing liabilities ②	資金調達原価	0.75	(0.12)	0.87
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	(0.01)	0.01
Average yield on call money and borrowed money	外部負債利回	(0.00)	0.00	(0.00)
Average interest rate spread ① - ②	総資金利鞘	0.38	0.07	0.31

#### (2) Shonai Bank (non-consolidated)

All branches:

(%)

		FY2021		FY2020
		A	A - B	B
Average yield on interest earning assets ①	資金運用利回	1.25	(0.21)	1.46
Average yield on loans and bills discounted	貸出金利回	1.10	(0.06)	1.16
Average yield on securities	有価証券利回	1.54	(0.62)	2.16
Average yield on interest bearing liabilities ②	資金調達原価	0.75	(0.14)	0.89
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	(0.01)	0.01
Average yield on call money and borrowed money	外部負債利回	(0.00)	(0.02)	0.02
Average interest rate spread ① - ②	総資金利鞘	0.50	(0.07)	0.57

Domestic business segment:

(%)

		FY2021		FY2020
		A	A - B	B
Average yield on interest earning assets ①	資金運用利回	1.16	(0.23)	1.39
Average yield on loans and bills discounted	貸出金利回	1.10	(0.06)	1.16
Average yield on securities	有価証券利回	1.38	(0.73)	2.11
Average yield on interest bearing liabilities ②	資金調達原価	0.73	(0.13)	0.86
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	(0.01)	0.01
Average yield on call money and borrowed money	外部負債利回	(0.00)	0.00	(0.00)
Average interest rate spread ① - ②	総資金利鞘	0.43	(0.10)	0.53

### (3) Hokuto Bank (non-consolidated)

All branches:

(%)

		FY2021		FY2020
		A	A - B	B
Average yield on interest earning assets ①	資金運用利回	1.18	0.14	1.04
Average yield on loans and bills discounted	貸出金利回	1.04	(0.03)	1.07
Average yield on securities	有価証券利回	1.55	0.39	1.16
Average yield on interest bearing liabilities ②	資金調達原価	0.78	(0.10)	0.88
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.01)	(0.04)	0.03
Average interest rate spread ① - ②	総資金利鞘	0.40	0.24	0.16

Domestic business segment:

(%)

		FY2021		FY2020
		A	A - B	B
Average yield on interest earning assets ①	資金運用利回	1.10	0.12	0.98
Average yield on loans and bills discounted	貸出金利回	1.04	(0.03)	1.07
Average yield on securities	有価証券利回	1.45	0.42	1.03
Average yield on interest bearing liabilities ②	資金調達原価	0.78	(0.11)	0.89
Average yield on deposits and negotiable certificates of deposit	預金等利回	0.00	0.00	0.00
Average yield on call money and borrowed money	外部負債利回	(0.01)	0.00	(0.01)
Average interest rate spread ① - ②	総資金利鞘	0.32	0.23	0.09

#### 4. Gains and losses on securities

##### (1) Consolidated

(Millions of yen)

		FY2021		FY2020
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(3,524)	1,031	(4,556)
Gains on sales	売却益	2,876	(726)	3,603
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	6,401	(1,758)	8,159
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains/losses related to stocks, etc.	株式等関係損益	1,504	(1,750)	3,255
Gains on sales	売却益	3,741	(219)	3,961
Losses on sales	売却損	2,232	1,637	595
Write-offs	償却	4	(106)	111

##### (2) 2 banks

(Millions of yen)

		FY2021		FY2020
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(3,524)	1,031	(4,556)
Gains on sales	売却益	2,876	(726)	3,603
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	6,401	(1,758)	8,159
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains/losses related to stocks, etc.	株式等関係損益	1,505	(1,748)	3,254
Gains on sales	売却益	3,741	(218)	3,960
Losses on sales	売却損	2,232	1,637	595
Write-offs	償却	4	(106)	110



**(3) Shonai Bank (non-consolidated)**

(Millions of yen)

		FY2021		FY2020
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(876)	2,159	(3,036)
Gains on sales	売却益	1,697	(104)	1,802
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	2,574	(2,263)	4,838
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains/losses related to stocks, etc.	株式等関係損益	1,049	(689)	1,738
Gains on sales	売却益	2,347	371	1,975
Losses on sales	売却損	1,297	1,159	137
Write-offs	償却	0	(98)	99

**(4) Hokuto Bank (non-consolidated)**

(Millions of yen)

		FY2021		FY2020
		A	A - B	B
Gains (losses) on bonds (Government bonds, etc.)	国債等債券損益	(2,648)	(1,128)	(1,520)
Gains on sales	売却益	1,178	(622)	1,801
Gains on redemption	償還益	—	—	—
Losses on sales	売却損	3,827	505	3,321
Losses on redemption	償還損	—	—	—
Write-offs	償却	—	—	—
Gains/losses related to stocks, etc.	株式等関係損益	455	(1,059)	1,515
Gains on sales	売却益	1,394	(589)	1,984
Losses on sales	売却損	935	478	457
Write-offs	償却	3	(8)	11

## 5. Capital adequacy ratio (Domestic standard)

### (1) Consolidated

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
(1)Capital adequacy ratio (2)÷(3)	連結自己資本比率	9.52%	0.26%	(0.09%)	9.26%	9.61%
(2)Capital	連結における自己資本の額	99,391	1,035	(3,194)	98,355	102,585
(3)Total risk weighted assets	リスク・アセットの額	1,043,706	(17,518)	(23,143)	1,061,225	1,066,850
(4)Total required capital (3)×4%	連結総所要自己資本額	41,748	(700)	(925)	42,449	42,674

### (2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
(1)Capital adequacy ratio (2)÷(3)	連結自己資本比率	10.21%	0.18%	0.46%	10.03%	9.75%
(2)Capital	連結における自己資本の額	56,109	197	1,059	55,911	55,049
(3)Total risk weighted assets	リスク・アセットの額	549,379	(7,961)	(14,797)	557,341	564,177
(4)Total required capital (3)×4%	連結総所要自己資本額	21,975	(318)	(591)	22,293	22,567

### (3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
(1)Capital adequacy ratio (2)÷(3)	連結自己資本比率	9.80%	0.26%	(0.79%)	9.54%	10.59%
(2)Capital	連結における自己資本の額	47,910	393	(4,709)	47,516	52,620
(3)Total risk weighted assets	リスク・アセットの額	488,409	(9,354)	(8,135)	497,764	496,544
(4)Total required capital (3)×4%	連結総所要自己資本額	19,536	(374)	(325)	19,910	19,861

## 6. ROE (Return on equity)

### (1) Consolidated

(%)

		FY2021		FY2020 B
		A	A - B	
Core Net business income basis	コア業務純益ベース	9.67	0.08	9.59
Net business income basis (before net transfer to general allowance for loan losses)	実質業務純益ベース	6.59	0.94	5.65
Net business income basis	業務純益ベース	6.69	0.65	6.04
Net income basis	当期純利益ベース	3.06	0.20	2.86

(2) Shonai Bank (non-consolidated)

(%)

		FY2021		FY2020
		A	A - B	B
Core Net business income basis	コア業務純益ベース	7.00	(3.82)	10.82
Net business income basis (before net transfer to general allowance for loan losses)	実質業務純益ベース	5.67	(0.52)	6.19
Net business income basis	業務純益ベース	5.61	(1.24)	6.85
Net income basis	当期純利益ベース	2.35	(0.04)	2.39

(3) Hokuto Bank (non-consolidated)

(%)

		FY2021		FY2020
		A	A - B	B
Core Net business income basis	コア業務純益ベース	10.26	4.68	5.58
Net business income basis (before net transfer to general allowance for loan losses)	実質業務純益ベース	5.41	2.49	2.92
Net business income basis	業務純益ベース	5.50	2.70	2.80
Net income basis	当期純利益ベース	2.58	0.56	2.02

7. OHR (Over head ratio)

(1) Consolidated

(%)

		FY2021		FY2020
		A	A - B	B
Core gross business profit basis	コア業務粗利益ベース	69.84	(0.86)	70.70
Gross business profit basis	業務粗利益ベース	77.26	(3.11)	80.37

(2) Shonai Bank (non-consolidated)

(%)

		FY2020		FY2019
		A	A - B	B
Core gross business profit basis	コア業務粗利益ベース	72.61	7.85	64.76
Gross business profit basis	業務粗利益ベース	76.58	0.32	76.26

(3) Hokuto Bank (non-consolidated)

(%)

		FY2020		FY2019
		A	A - B	B
Core gross business profit basis	コア業務粗利益ベース	68.15	(11.36)	79.51
Gross business profit basis	業務粗利益ベース	80.22	(7.86)	88.08

## II. Status of loans, etc.

### 1. Allowance of loan losses

#### (1) Consolidated

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	13,593	(307)	44	13,900	13,549
General allowance for loan losses	一般貸倒引当金	4,261	451	(110)	3,810	4,371
Specific allowance for loan losses	個別貸倒引当金	9,331	(758)	154	10,090	9,177

#### (2) 2 banks

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	11,986	(121)	257	12,108	11,729
General allowance for loan losses	一般貸倒引当金	3,698	494	(10)	3,204	3,708
Specific allowance for loan losses	個別貸倒引当金	8,288	(615)	267	8,903	8,020

#### (3) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	7,059	(26)	170	7,085	6,889
General allowance for loan losses	一般貸倒引当金	1,347	336	39	1,011	1,308
Specific allowance for loan losses	個別貸倒引当金	5,712	(362)	131	6,074	5,581

#### (4) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
Allowance for loan losses	貸倒引当金	4,927	(95)	86	5,022	4,840
General allowance for loan losses	一般貸倒引当金	2,351	158	(49)	2,193	2,400
Specific allowance for loan losses	個別貸倒引当金	2,576	(253)	136	2,829	2,439

## 2. Loans based on the Financial Reconstruction Law

### (1) 2 banks

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	7,115	(785)	(1,858)	7,901	8,974
Doubtful claims	危険債権	22,734	569	4,181	22,164	18,552
Claims requiring monitoring	要管理債権	1,441	962	417	479	1,024
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	1,441	962	417	479	1,024
Subtotal	① 小計	31,291	746	2,740	30,545	28,551
Normal claims	正常債権	1,742,213	10,345	(16,886)	1,731,867	1,759,100
Total	② 総与信	1,773,505	11,092	(14,146)	1,762,412	1,787,651
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	1.76%	0.03%	0.17%	1.73%	1.59%

### (Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2022)

(Millions of yen)

		Total disclosed claims under the Financial Reconstruction Law 債権額 (C)	Coverage amount 保全額 (D)			Coverage ratio 保全率 (D)÷(C)
			Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金		
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	7,115	7,115	4,125	2,990	100.00%
Doubtful claims	危険債権	22,734	20,719	15,420	5,298	91.13%
Claims requiring monitoring	要管理債権	1,441	894	549	344	62.02%
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	1,441	894	549	344	62.02%
Subtotal	① 小計	31,291	28,729	20,096	8,632	91.81%

\*Shonai Bank does not implements partial direct write-off executed.

When the Shonai Bank implements partial direct write-off executed

(Millions of yen)

		As of Mar. 31, 2022		
		After partial direct write-off executed A 部分直接償却後	Before partial direct write-off executed B 部分直接償却前	A - B
Disclosed claims on the Financial Reconstruction Law	金融再生法開示債権	29,405	31,291	(1,886)
Total loans based on the Financial Reconstruction Law	総与信	1,771,618	1,773,505	(1,886)
Ratio of disclosed claims under the Financial Reconstruction Law	総与信に占める割合	1.65%	1.76%	(0.11%)

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	4,283	(864)	(2,143)	5,148	6,426
Doubtful claims	危険債権	13,699	(1)	1,293	13,701	12,406
Claims requiring monitoring	要管理債権	847	613	16	233	830
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	847	613	16	233	830
Subtotal	① 小計	18,830	(252)	(833)	19,082	19,663
Normal claims	正常債権	857,046	(757)	(12,783)	857,804	869,830
Total	② 総与信	875,876	(1,010)	(13,616)	876,887	889,493
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	2.14%	(0.03%)	(0.07%)	2.17%	2.21%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2022)

(Millions of yen)

		Total disclosed claims under the Financial Reconstruction Law 債権額 (C)	Coverage amount 保全額 (D)		Coverage ratio 保全率 (D)÷(C)
			Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金	
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	4,283	4,283	2,273	100.00%
Doubtful claims	危険債権	13,699	12,951	9,249	94.54%
Claims requiring monitoring	要管理債権	847	571	244	67.48%
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—
Restructured loans	うち貸出条件緩和債権	847	571	244	67.48%
Subtotal	① 小計	18,830	17,807	11,767	94.56%

\*Shonai Bank does not implement partial direct write-off executed.  
When the Shonai Bank implements partial direct write-off executed

(Millions of yen)

		As of Mar. 31, 2022		
		After partial direct write-off executed A 部分直接償却後	Before partial direct write-off executed B 部分直接償却前	A - B
Disclosed claims on the Financial Reconstruction Law	金融再生法開示債権	16,943	18,830	(1,886)
Total loans based on the Financial Reconstruction Law	総与信	873,990	875,876	(1,886)
Ratio of disclosed claims under the Financial Reconstruction Law	総与信に占める割合	1.93%	2.14%	(0.21%)

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	2,831	78	284	2,752	2,547
Doubtful claims	危険債権	9,034	571	2,888	8,463	6,146
Claims requiring monitoring	要管理債権	594	348	400	245	193
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	594	348	400	245	193
Subtotal	① 小計	12,461	998	3,573	11,462	8,887
Normal claims	正常債権	885,166	11,103	(4,103)	874,063	889,270
Total	② 総与信	897,628	12,102	(529)	885,525	898,157
Ratio of disclosed claims under the Financial Reconstruction Law	①÷② 総与信に占める割合	1.38%	0.09%	0.40%	1.29%	0.98%

(Coverage ratio of loans based on the Financial Reconstruction Laws as of Mar. 31, 2022)

(Millions of yen)

		Total disclosed claims under the Financial Reconstruction Law 債権額 (C)	Coverage amount			Coverage ratio 保全率 (D)÷(C)
			保全額 (D)	Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金	
Bankrupt and substantially bankrupt claims	破産更生債権及びこれらに準ずる債権	2,831	2,831	1,851	979	100.00%
Doubtful claims	危険債権	9,034	7,767	6,171	1,596	85.97%
Claims requiring monitoring	要管理債権	594	322	305	16	54.23%
Loans past due 3 month or more	うち三月以上延滞債権	—	—	—	—	—
Restructured loans	うち貸出条件緩和債権	594	322	305	16	54.23%
Subtotal	① 小計	12,461	10,921	8,328	2,593	87.64%

\*Hokuto Bank implements partial direct write-off executed.

### 3. Self-assessment results and loans based on the Financial Reconstruction Law (risk-monitored loans)

#### (1) 2 banks

(As of Mar. 31, 2022)

(Millions of yen)

Self-assessment results (by borrower classification) 自己査定結果 ※償却後						Disclosed claims under the Financial Reconstruction Law Risk-monitored loans 金融再生法に基づく開示債権、リスク管理債権				
Classification of borrowers 区分	Credit balance 与信残高	Classification 分類				Classification of borrowers 区分	Credit balance 与信残高	Coverage amount 保全額		Coverage ratio 保全率
		No-classification 非分類	II II分類	III III分類	IV IV分類			Reserve for specific debtors 担保保証等	Portion covered by allowance 貸倒引当金	
Bankrupt debtors 破綻先	1,536	952	583	— [273]	— [598]	Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	7,115	4,125	2,990	100.00%
Effectively bankrupt debtors 実質破綻先	5,579	3,602	1,976	— [829]	— [1,287]					
Potentially bankrupt debtors 破綻懸念先	22,734	17,680	3,049	2,004 [5,298]		Doubtful claims 危険債権	22,734	15,420	5,298	91.13%
Debtors requiring caution 要注意先	123,150	63,264	59,885			Claims requiring monitoring 要管理債権	1,441	549	344	62.02%
						Loans past due 3 month or more 三月以上延滞債権	—	—	—	—
						Restructured loans 貸出条件緩和債権	1,441	549	344	62.02%
Normal debtors 正常先	1,620,504	1,620,504				Normal claims 正常債権	1,742,213			91.81%
Total 総与信額	1,773,505	1,706,004	65,495	2,004	—	Total 総与信額	1,773,505			

Total claims under the Financial Reconstruction Law 開示債権額	31,291
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	1.76%

\*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".



(2) Shonai Bank (non-consolidated)

(As of Mar. 31, 2022)

(Millions of yen)

Self-assessment results (by borrower classification)						Disclosed claims under the Financial Reconstruction Law				
自己査定結果 ※償却後						金融再生法に基づく開示債権、リスク管理債権				
Classification of borrowers	Credit balance	Classification				Coverage amount	Reserve for specific debtors	Portion covered by allowance	Coverage ratio	
		No-classification	II	III	IV					
区分	与信残高	非分類	II分類	III分類	IV分類	与信残高	担保保証等	貸倒引当金	保全率	
Bankrupt debtors 破綻先	852	603	249	— [—]	— [598]	Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	4,283	2,273	2,010	100.00%
Effectively bankrupt debtors 実質破綻先	3,431	2,316	1,114	— [123]	— [1,287]					
Potentially bankrupt debtors 破綻懸念先	13,699	10,853	2,098	747 [3,702]		Doubtful claims 危険債権	13,699	9,249	3,702	94.54%
Debtors requiring caution 要注意先	58,920	29,792	29,127			Claims requiring monitoring 要管理債権	847	244	327	67.48%
						Loans past due 3 month or more 三月以上延滞債権	—	—	—	—
						Restructured loans 貸出条件緩和債権	847	244	327	67.48%
Normal debtors 正常先	798,973	798,973				Normal claims 正常債権	857,046			94.56%
Total 総与信額	875,876	842,540	32,589	747	—	Total 総与信額	875,876			

Total claims under the Financial Reconstruction Law 開示債権額	18,830
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	2.14%

\*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

(3) Hokuto Bank (non-consolidated)

(As of Mar. 31, 2022)

(Millions of yen)

Self-assessment results (by borrower classification)						Disclosed claims under the Financial Reconstruction Law Risk-monitored loans				
自己査定結果 ※償却後						金融再生法に基づく開示債権、リスク管理債権				
Classification of borrowers	Credit balance	Classification				Coverage amount	Reserve for specific debtors	Portion covered by allowance	Coverage ratio	
		No-classification	II	III	IV					Insurance etc.
区分	与信残高	非分類	II分類	III分類	IV分類	区分	与信残高	担保保証等	貸倒引当金	保全率
Bankrupt debtors 破綻先	683	349	334	— [273]	— [—]	Bankrupt and substantially bankrupt claims 破産更生債権及びこれらに準ずる債権	2,831	1,851	979	100.00%
Effectively bankrupt debtors 実質破綻先	2,147	1,285	862	— [706]	— [—]					
Potentially bankrupt debtors 破綻懸念先	9,034	6,826	950	1,257 [1,596]		Doubtful claims 危険債権	9,034	6,171	1,596	85.97%
Debtors requiring caution 要注意先	64,230	33,471	30,758			Claims requiring monitoring 要管理債権	594	305	16	54.23%
						Loans past due 3 month or more 三月以上延滞債権	—	—	—	—
						Restructured loans 貸出条件緩和債権	594	305	16	54.23%
Normal debtors 正常先	821,531	821,531				Normal claims 正常債権	885,166			87.64%
Total 総与信額	897,628	863,464	32,906	1,257	—	Total 総与信額	897,628			

Total claims under the Financial Reconstruction Law 開示債権額	12,461
Ratio of disclosed claims under the Financial Reconstruction Law 総与信に占める割合	1.38%

\*In the self-assessment results, the amount in [] of the III / IV classification is the reserve amount for the each classification. The reserve amount is recorded as "no-classification".

#### 4. Loans by industry

##### (1) 2 banks

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	国内店分 (除く特別国際金融取引勘定)	1,727,239	9,516	(18,121)	1,717,723	1,745,361
Manufacturing	製造業	113,954	(172)	(375)	114,126	114,329
Agriculture and forestry	農業, 林業	3,920	67	(167)	3,853	4,087
Fishery	漁業	132	52	46	80	86
Mining, quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	2,258	(186)	(60)	2,444	2,318
Construction	建設業	80,196	7,761	1,728	72,435	78,468
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	86,452	4,647	4,953	81,805	81,499
Information and communications	情報通信業	7,359	(1,309)	(1,487)	8,668	8,846
Transport and postal activities	運輸業, 郵便業	19,291	260	(449)	19,031	19,740
Wholesale and retail trade	卸売業, 小売業	97,948	(3,595)	(497)	101,543	98,445
Finance and insurance	金融業, 保険業	51,641	3,244	4,118	48,397	47,523
Real estate and goods rental and leasing	不動産業, 物品賃貸業	117,827	3,396	742	114,431	117,085
Scientific research and professional and technical services	学術研究, 専門・技術サービス業	11,180	869	827	10,311	10,353
Accommodations, eating and drinking services	宿泊業, 飲食サービス業	22,664	(502)	(2,974)	23,166	25,638
Living-related and amusement services	生活関連サービス業, 娯楽業	16,944	(427)	(695)	17,371	17,639
Education learning support	教育, 学習支援業	3,936	(98)	(569)	4,034	4,505
Medical, social welfare	医療・福祉	57,035	740	71	56,295	56,964
Services	その他のサービス	41,515	(2,441)	1,430	43,956	40,085
National and local government	地方公共団体	414,522	1,894	2,271	412,628	412,251
Other	その他	578,455	(4,681)	(27,032)	583,136	605,487

##### (2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	国内店分 (除く特別国際金融取引勘定)	854,611	(1,340)	(15,883)	855,952	870,494
Manufacturing	製造業	56,720	2,028	1,329	54,692	55,391
Agriculture and forestry	農業, 林業	1,653	(100)	(313)	1,753	1,966
Fishery	漁業	67	60	64	7	3
Mining, quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	113	(7)	42	120	71
Construction	建設業	34,497	3,323	(1,200)	31,174	35,697
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	28,880	4,146	4,227	24,734	24,653
Information and communications	情報通信業	2,033	(226)	(350)	2,259	2,383
Transport and postal activities	運輸業, 郵便業	7,710	(202)	(561)	7,912	8,271
Wholesale and retail trade	卸売業, 小売業	38,543	(2,390)	(3,106)	40,933	41,649
Finance and insurance	金融業, 保険業	40,055	1,920	2,299	38,135	37,756
Real estate and goods rental and leasing	不動産業, 物品賃貸業	61,228	1,980	2,378	59,248	58,850
Scientific research and professional and technical services	学術研究, 専門・技術サービス業	1,716	172	174	1,544	1,542
Accommodations, eating and drinking services	宿泊業, 飲食サービス業	8,289	(673)	(2,908)	8,962	11,197
Living-related and amusement services	生活関連サービス業, 娯楽業	5,714	(280)	(506)	5,994	6,220
Education learning support	教育, 学習支援業	3,093	(163)	(647)	3,256	3,740
Medical, social welfare	医療・福祉	17,962	(103)	(597)	18,065	18,559
Services	その他のサービス	23,468	(2,809)	(2,094)	26,277	25,562
National and local government	地方公共団体	171,389	4,533	9,843	166,856	161,546
Other	その他	351,469	(12,549)	(23,958)	364,018	375,427

### (3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Domestic offices (excluding loans booked at offshore markets)	国内店分 (除く特別国際金融取引勘定)	872,628	10,857	(2,238)	861,771	874,866
Manufacturing	製造業	57,234	(2,200)	(1,704)	59,434	58,938
Agriculture and forestry	農業, 林業	2,267	167	146	2,099	2,121
Fishery	漁業	64	(8)	(18)	72	83
Mining, quarrying of stone and gravel	鉱業, 採石業, 砂利採取業	2,145	(178)	(101)	2,324	2,246
Construction	建設業	45,698	4,437	2,928	41,261	42,770
Electricity, gas, heat supply and water	電気・ガス・熱供給・水道業	57,571	501	725	57,070	56,846
Information and communications	情報通信業	5,325	(1,082)	(1,137)	6,408	6,463
Transport and postal activities	運輸業, 郵便業	11,581	462	112	11,118	11,468
Wholesale and retail trade	卸売業, 小売業	59,404	(1,205)	2,608	60,610	56,795
Finance and insurance	金融業, 保険業	11,585	1,323	1,818	10,262	9,767
Real estate and goods rental and leasing	不動産業, 物品賃貸業	56,599	1,415	(1,635)	55,183	58,234
Scientific research and professional and technical services	学術研究, 専門・技術サービス業	9,463	696	653	8,767	8,810
Accommodations, eating and drinking services	宿泊業, 飲食サービス業	14,374	171	(66)	14,203	14,441
Living-related and amusement services	生活関連サービス業, 娯楽業	11,229	(147)	(189)	11,377	11,419
Education learning support	教育, 学習支援業	842	64	77	777	765
Medical, social welfare	医療・福祉	39,072	842	667	38,230	38,404
Services	その他のサービス	18,046	367	3,523	17,678	14,523
National and local government	地方公共団体	243,132	(2,638)	(7,571)	245,771	250,704
Other	その他	226,986	7,868	(3,074)	219,117	230,060

## 5. Balance of deposits, loans and securities

### (1) 2 banks

#### Term-end balance

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	2,717,041	11,975 0.44%	60,540 2.27%	2,705,066	2,656,501
	Personal deposits	うち個人預金	1,940,712 0.73%	14,142 1.53%	1,926,570	1,911,356
Loans and bills discounted	貸出金	1,727,239	9,516 0.55%	(18,121) (1.03%)	1,717,723	1,745,361
Securities	有価証券	680,289	(111,460) (14.07%)	(48,856) (6.70%)	791,749	729,145

#### Average balance

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	2,740,538	(4,586) (0.16%)	81,835 3.07%	2,745,125	2,658,703
Loans and bills discounted	貸出金	1,735,812	(5,621) (0.32%)	(16,727) (0.95%)	1,741,433	1,752,539
Securities	有価証券	732,244	(11,264) (1.51%)	(30,338) (3.97%)	743,509	762,583

## (2) Shonai Bank (non-consolidated)

Term-end balance (Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	1,340,566	14,792 1.11%	32,158 2.45%	1,325,774	1,308,407
	Personal deposits	うち個人預金	966,348 4,306 0.44%	12,938 1.35%	962,042	953,410
Loans and bills discounted	貸出金	854,611	(1,340) (0.15%)	(15,883) (1.82%)	855,952	870,494
Securities	有価証券	343,309	(62,307) (15.36%)	(53,948) (13.58%)	405,616	397,258

Average balance (Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	1,341,374	283 0.02%	43,964 3.38%	1,341,091	1,297,409
Loans and bills discounted	貸出金	860,657	(5,877) (0.67%)	(14,884) (1.69%)	866,534	875,541
Securities	有価証券	368,488	(8,838) (2.34%)	(37,125) (9.15%)	377,327	405,614

## (3) Hokuto Bank (non-consolidated)

Term-end balance (Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	1,376,474	(2,816) (0.20%)	28,381 2.10%	1,379,291	1,348,093
	Personal deposits	うち個人預金	974,364 9,835 1.01%	16,418 1.71%	964,528	957,945
Loans and bills discounted	貸出金	872,628	10,857 1.25%	(2,238) (0.25%)	861,771	874,866
Securities	有価証券	336,979	(49,152) (12.72%)	5,092 1.53%	386,132	331,887

Average balance (Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Deposits and Negotiable certificates of deposit	預金等	1,399,164	(4,869) (0.34%)	37,870 2.78%	1,404,034	1,361,294
Loans and bills discounted	貸出金	875,154	256 0.02%	(1,843) (0.21%)	874,898	876,998
Securities	有価証券	363,756	(2,425) (0.66%)	6,786 1.90%	366,182	356,969

## 6. Personal loans

### (1) 2 banks

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
Consumer loans	消費者ローン残高	533,028	(20,340)	(39,682)	553,368	572,711
Ratio of consumer loans to total loans	貸出金に占める消費者ローンの割合	30.86%	(1.35%)	(1.95%)	32.21%	32.81%
	Housing loans	475,605	(17,538)	(34,178)	493,143	509,784
	Other loans	57,423	(2,801)	(5,503)	60,224	62,926

### (2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
Consumer loans	消費者ローン残高	352,514	(12,055)	(23,450)	364,570	375,965
Ratio of consumer loans to total loans	貸出金に占める消費者ローンの割合	41.24%	(1.35%)	(1.94%)	42.59%	43.18%
	Housing loans	327,136	(11,141)	(21,435)	338,278	348,572
	Other loans	25,378	(913)	(2,015)	26,292	27,393

### (3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
Consumer loans	消費者ローン残高	180,513	(8,284)	(16,231)	188,798	196,745
Ratio of consumer loans to total loans	貸出金に占める消費者ローンの割合	20.68%	(1.22%)	(1.80%)	21.90%	22.48%
	Housing loans	148,468	(6,396)	(12,742)	154,865	161,211
	Other loans	32,044	(1,888)	(3,488)	33,932	35,533

## 7. Loans to SMEs, etc.

### (1) 2 banks

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C	
		A	A - B	A - C			
Small and medium-sized enterprises, etc.	①	中小企業等貸出金残高	1,156,252	(14,524)	(39,583)	1,170,776	1,195,835
Total loans	②	総貸出金残高	1,727,239	9,516	(18,121)	1,717,723	1,745,361
Ratio of SMEs to total loans	①-②	中小企業等貸出金比率	66.94%	(1.21%)	(1.57%)	68.15%	68.51%

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
Small and medium-sized enterprises, etc.	① 中小企業等貸出金残高	616,870	(11,499)	(31,807)	628,369	648,677
Total loans	② 総貸出金残高	854,611	(1,340)	(15,883)	855,952	870,494
Ratio of SMEs to total loans	①-② 中小企業等貸出金比率	72.18%	(1.23%)	(2.33%)	73.41%	74.51%

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
Small and medium-sized enterprises, etc.	① 中小企業等貸出金残高	539,382	(3,025)	(7,776)	542,407	547,158
Total loans	② 総貸出金残高	872,628	10,857	(2,238)	861,771	874,866
Ratio of SMEs to total loans	①-② 中小企業等貸出金比率	61.81%	(1.13%)	(0.73%)	62.94%	62.54%

8. Investment products for individuals

(1) 2 banks

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
Investments trust	投資信託	101,543	7,016	12,862	94,526	88,681
Public bonds	公共債（国債等）	3,162	(395)	(460)	3,558	3,622
Personal annuity insurance, etc.	生命保険	271,307	9,291	1,298	262,016	270,009

(2) Shonai Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
Investments trust	投資信託	53,081	3,714	6,591	49,366	46,489
Public bonds	公共債（国債等）	1,573	(168)	(176)	1,742	1,750
Personal annuity insurance, etc.	生命保険	128,122	3,605	541	124,516	127,581

(3) Hokuto Bank (non-consolidated)

(Millions of yen)

		As of Mar. 31, 2022			As of Sep. 30, 2021 B	As of Mar. 31, 2021 C
		A	A - B	A - C		
Investments trust	投資信託	48,462	3,302	6,271	45,159	42,191
Public bonds	公共債（国債等）	1,588	(226)	(283)	1,815	1,872
Personal annuity insurance, etc.	生命保険	143,185	5,685	757	137,500	142,428

## 9. Branches and employees

### (1) 2 banks

(Number of branches/people)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Branches	店舗数	173	—	—	173	173
excluding integrated branches	除く統合店舗	90	(6)	(10)	96	100
Number of officers	役員数	26	—	(3)	26	29
Number of employees	職員数	1,241	(60)	(103)	1,301	1,344

### (2) Shonai Bank (non-consolidated)

(Number of branches/people)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Branches	店舗数	87	—	—	87	87
excluding integrated branches	除く統合店舗	42	(4)	(7)	46	49
Number of officers	役員数	13	—	(3)	13	16
Number of employees	職員数	643	(27)	(49)	670	692

### (3) Hokuto Bank (non-consolidated)

(Number of branches/people)

		As of Mar. 31, 2022			As of Sep. 30, 2021	As of Mar. 31, 2021
		A	A - B	A - C	B	C
Branches	店舗数	86	—	—	86	86
excluding integrated branches	除く統合店舗	48	(2)	(3)	50	51
Number of officers	役員数	13	—	—	13	13
Number of employees	職員数	598	(33)	(54)	631	652



### III. Valuation gains (losses) on securities

#### 1. Valuation standards of securities

Trading purpose securities 売買目的有価証券	Market value method (Valuation differences are recognized as gains or losses and stated in statement of income) 時価法 (評価差額を損益処理)
Securities held-to-maturity 満期保有目的債券	Amortized cost method 償却原価法
Other securities (available-for-sale securities) その他有価証券	Market value method (Valuation differences are stated in net assets of balance sheet) 時価法 (評価差額は全部純資産直入)
Stocks of subsidiaries and affiliated companies 子会社及び関連会社株式	Cost accounting method 原価法

#### 2. Unrealized valuation gains (losses)

##### (1) Consolidated

(Millions of yen)

		As of Mar. 31, 2022					As of Sep. 30, 2021	As of Mar. 31, 2021
		Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
		A	A - B	A - C	Gains	Losses	B	C
Held-to-maturity	満期保有目的有価証券	—	—	—	—	—	—	
Available-for-sale	その他有価証券	14,845	(13,872)	(11,403)	23,302	8,456	28,717	
	Stocks	株式	5,611	(1,320)	(1,975)	5,928	317	6,931
	Bonds	債券	1,145	(4,750)	(3,983)	4,559	3,414	5,895
	Others	その他	8,089	(7,801)	(5,444)	12,813	4,724	15,890
Total	合計	14,845	(13,872)	(11,403)	23,302	8,456	28,717	
Total	Stocks	株式	5,611	(1,320)	(1,975)	5,928	317	6,931
	Bonds	債券	1,145	(4,750)	(3,983)	4,559	3,414	5,895
	Others	その他	8,089	(7,801)	(5,444)	12,813	4,724	15,890

##### (2) 2 banks

(Millions of yen)

		As of Mar. 31, 2022					As of Sep. 30, 2021	As of Mar. 31, 2021
		Gains (losses) on valuation					Gains (losses) on valuation	Gains (losses) on valuation
		A	A - B	A - C	Gains	Losses	B	C
Held-to-maturity	満期保有目的有価証券	—	—	—	—	—	—	
Available-for-sale	その他有価証券	14,802	(13,858)	(11,390)	23,259	8,456	28,661	
	Stocks	株式	5,568	(1,306)	(1,963)	5,885	317	6,874
	Bonds	債券	1,145	(4,750)	(3,983)	4,559	3,414	5,895
	Others	その他	8,089	(7,801)	(5,444)	12,813	4,724	15,890
Total	合計	14,802	(13,858)	(11,390)	23,259	8,456	28,661	
Total	Stocks	株式	5,568	(1,306)	(1,963)	5,885	317	6,874
	Bonds	債券	1,145	(4,750)	(3,983)	4,559	3,414	5,895
	Others	その他	8,089	(7,801)	(5,444)	12,813	4,724	15,890

(3) Shonai Bank (non-consolidated)

(Millions of yen)

			As of Mar. 31, 2022				As of Sep. 30, 2021	As of Mar. 31, 2021
			Gains (losses) on valuation				Gains (losses) on valuation B	Gains (losses) on valuation C
			A	A - B	A - C	Gains		
Held-to-maturity	満期保有目的有価証券	—	—	—	—	—	—	
	Available-for-sale	11,897	(8,007)	(6,035)	16,255	4,358	19,905	
Total	Stocks	3,982	(1,098)	(934)	4,127	144	5,080	
	Bonds	1,132	(2,213)	(2,004)	2,974	1,842	3,346	
	Others	6,782	(4,695)	(3,096)	9,153	2,371	11,478	
	合計	11,897	(8,007)	(6,035)	16,255	4,358	19,905	
Total	Stocks	3,982	(1,098)	(934)	4,127	144	5,080	
	Bonds	1,132	(2,213)	(2,004)	2,974	1,842	3,346	
	Others	6,782	(4,695)	(3,096)	9,153	2,371	11,478	
	合計	11,897	(8,007)	(6,035)	16,255	4,358	19,905	

(4) Hokuto Bank (non-consolidated)

(Millions of yen)

			As of Mar. 31, 2022				As of Sep. 30, 2021	As of Mar. 31, 2021
			Gains (losses) on valuation				Gains (losses) on valuation B	Gains (losses) on valuation C
			A	A - B	A - C	Gains		
Held-to-maturity	満期保有目的有価証券	—	—	—	—	—	—	
	Available-for-sale	2,905	(5,850)	(5,355)	7,003	4,098	8,755	
Total	Stocks	1,586	(207)	(1,028)	1,758	172	1,793	
	Bonds	12	(2,536)	(1,978)	1,584	1,572	2,549	
	Others	1,306	(3,106)	(2,347)	3,659	2,353	4,412	
	合計	2,905	(5,850)	(5,355)	7,003	4,098	8,755	
Total	Stocks	1,586	(207)	(1,028)	1,758	172	1,793	
	Bonds	12	(2,536)	(1,978)	1,584	1,572	2,549	
	Others	1,306	(3,106)	(2,347)	3,659	2,353	4,412	
	合計	2,905	(5,850)	(5,355)	7,003	4,098	8,755	