

Translation

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## Summary of Consolidated Financial Results for the Year Ended March 31, 2021 (Based on Japanese GAAP)

May 14, 2021

Company name: The Chiba Kogyo Bank, Ltd.  
 Stock exchange listing: Tokyo  
 Stock code: 8337 URL <https://www.chibakogyo-bank.co.jp/>  
 Representative: President (CEO) Managing Executive Officer Hitoshi Umeda  
 General Manager of Management Planning  
 Inquiries: Division Hiroshi Tanaka TEL 043-243-2111  
 Scheduled date of ordinary general meeting of shareholders: June 25, 2021  
 Scheduled date to file Securities Report: June 25, 2021  
 Scheduled date to commence dividend payments: June 28, 2021  
 Trading accounts: No  
 Preparation of supplementary material on financial results: Yes  
 Holding of financial results meeting: Yes

(Amounts less than one million yen are rounded down)

### 1. Consolidated financial results for the year ended March 31, 2021 (from April 1, 2020 to March 31, 2021)

#### (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                         | %      |
| Year ended March 31, 2021 | 49,986          | (0.8) | 7,224           | 7.4    | 4,763                                   | 5.1    |
| Year ended March 31, 2020 | 50,391          | (0.8) | 6,725           | (19.3) | 4,530                                   | (12.6) |
| Year ended March 31, 2019 | 50,831          | 0.6   | 8,335           | (12.1) | 5,183                                   | (23.4) |

(Note) Comprehensive income Fiscal Year 2020: ¥16,770 million [(-%)] Fiscal Year 2019: ¥(1,717)million[(-%)]

|                           | Earnings per share | Diluted earnings per share | Profit attributable to owners of parent/equity | Ordinary profit/total assets | Ordinary profit/ordinary income |
|---------------------------|--------------------|----------------------------|--|------------------------------|---------------------------------|
|                           | Yen                | Yen                        | %  | %                            | %                               |
| Year ended March 31, 2021 | 57.34              | 17.56                      | 3.1  | 0.2                          | 14.4                            |
| Year ended March 31, 2020 | 51.75              | 20.27                      | 3.0  | 0.2                          | 13.3                            |

(Reference) Share of loss (profit) of entities accounted for using equity method Fiscal Year 2020: ¥— Fiscal Year 2019 : ¥—

(Note) "Profit attributable to owners of parent/equity" is calculated by dividing "(Profit attributable to owners of parent - Total dividends paid to preferred shareholders)" by "{(Equity at beginning of period - Number of issued shares of preferred stock at beginning of period x Issue value) + (Equity at end of period - Number of issued shares of preferred stock at end of period x Issue value)} ÷ 2."

#### (2) Consolidated financial position

|                      | Total assets    | Net assets      | Equity ratio | Net assets per share |
|----------------------|-----------------|-----------------|--------------|----------------------|
|                      | Millions of yen | Millions of yen | %            | Yen                  |
| As of March 31, 2021 | 3,248,236       | 182,491         | 5.5          | 1,938.72             |
| As of March 31, 2020 | 2,851,390       | 166,892         | 5.7          | 1,687.69             |

(Reference) Capital assets Fiscal Year 2020: ¥178,761 million Fiscal Year 2019: ¥163,486million

(Note) "Equity ratio" is calculated by dividing "(Total net assets at end of period - Share acquisition rights at end of period - Non-controlling interests at end of period)" by "Total assets at end of period." Note that this "Equity ratio" is not the equity ratio provided for in the notice of equity ratio.

#### (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                            |
| Year ended March 31, 2021 | 256,027                              | (28,049)                             | (1,261)                              | 359,075                                    |
| Year ended March 31, 2020 | (17,954)                             | 6,526                                | (3,998)                              | 132,233                                    |

## 2. Cash dividends

|                                       | Annual dividends per share |                 |                 |                 |       | Total cash dividends (Total) | Dividend 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              | %                                    | %   |
| Year ended March 31, 2020             | –                          | 0.00            | –               | 3.00            | 3.00  | 177                          | 5.7                                  | 0.1   |
| Year ended March 31, 2021             | –                          | 0.00            | –               | 3.00            | 3.00  | 177                          | 5.2                                  | 0.1   |
| Year ending March 31, 2022 (Forecast) | –                          | 0.00            | –               | 3.00            | 3.00  |                              | 4.0                                  |   |

(Note) The above-mentioned “Cash dividends” refers to the status of dividends on common shares. For information on the status of dividends on class shares (unlisted) issued by the Bank with different relationship of interest from the common shares, see “Cash dividends on class shares” on page 3.

## 3. Forecast of consolidated financial results for the year ending March 31, 2022 (from April 1, 2021 to March 31, 2022)

Percentages indicate year-on-year changes

|                                      | Ordinary profit |      | Profit attributable to owners of parent |      | Earnings per share |
|--------------------------------------|-----------------|------|---|------|--------------------|
|                                      | Millions of yen | %    | Millions of yen                         | %    | Yen                |
| Six months ending September 30, 2021 | 3,400           | 18.3 | 2,900                                   | 27.5 | 48.95              |
| Full year                            | 7,800           | 7.9  | 5,800                                   | 21.7 | 74.67              |

## 4. Notes

(1) Changes in significant subsidiaries during the year ended March 31, 2021

(changes in specified subsidiaries resulting in the change in scope of consolidation):

No

(2) Changes in accounting policies, changes in accounting estimates, and restatement of prior period financial statements

Changes in accounting policies due to revisions to accounting standards and other regulations:

No

Changes in accounting policies due to other reasons:

No

Changes in accounting estimates:

Yes

Restatement of prior period financial statements:

No

(3) Number of issued shares (common shares)

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

|                      |                   |                      |                   |
|----------------------|-------------------|----------------------|-------------------|
| As of March 31, 2021 | 62,222,045 shares | As of March 31, 2020 | 62,222,045 shares |
|----------------------|-------------------|----------------------|-------------------|

Number of treasury shares at the end of the period

|                      |                  |                      |                  |
|----------------------|------------------|----------------------|------------------|
| As of March 31, 2021 | 2,977,701 shares | As of March 31, 2020 | 3,010,604 shares |
|----------------------|------------------|----------------------|------------------|

Average number of shares during the period

|                           |                   |                           |                   |
|---------------------------|-------------------|---------------------------|-------------------|
| Year ended March 31, 2021 | 59,236,769 shares | Year ended March 31, 2020 | 60,761,850 shares |
|---------------------------|-------------------|---------------------------|-------------------|

※This financial results report is not subject to auditing by certified public accountants or an audit corporation.

※Explanation of appropriate use of earnings forecasts and other items warranting special mention

Forward-looking statements in this document, including the earnings forecasts, are based on the information currently available to the Bank and on certain assumptions deemed to be reasonable by the Bank. These statements do not purport that the Bank pledges to achieve such results. Actual results, etc. may differ materially from the forecasts depending on various factors. Some important factors that may have an effect on business performance pertain to domestic and international economic conditions and stock market fluctuations, but factors influencing business performance are not limited to those.

※Information on the Financial Results Meeting

The Financial Results Meeting for the fiscal year ended March 31, 2021 will be streamed online on an on-demand basis.

You will be able to watch the Financial Results Meeting from our website any time after Monday, June 7, 2021.

URL <https://www.chibakogyo-bank.co.jp/toushi/ir/setsumeikai.html>

「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 2 Preferred Stock              | Annual dividends per share |                 |                 |                 |        |
|--------------------------------------|----------------------------|-----------------|-----------------|-----------------|--------|
|                                      | 1st quarter-end            | 2nd quarter-end | 3rd quarter-end | Fiscal year-end | Total  |
|                                      | Yen                        | Yen             | Yen             | Yen             | Yen    |
| Year ended March 31, 2020            | –                          | –               | –               | 104.00          | 104.00 |
| Year ended March 31, 2021            | –                          | –               | –               | 104.00          | 104.00 |
| Year ending March 31, 2022(Forecast) |                            |                 |                 | 104.00          | 104.00 |

| First Series of Class 6 Preferred Stock | Annual dividends per share |                 |                 |                 |        |
|---|----------------------------|-----------------|-----------------|-----------------|--------|
|   | 1st quarter-end            | 2nd quarter-end | 3rd quarter-end | Fiscal year-end | Total  |
|   | Yen                        | Yen             | Yen             | Yen             | Yen    |
| Year ended March 31, 2020               | –                          | –               | –               | 550.00          | 550.00 |
| Year ended March 31, 2021               | –                          | –               | –               | 550.00          | 550.00 |
| Year ending March 31, 2022(Forecast)    |                            |                 |                 | 550.00          | 550.00 |

| First Series of Class 7 Preferred Stock | Annual dividends per share |                 |                 |                 |        |
|---|----------------------------|-----------------|-----------------|-----------------|--------|
|   | 1st quarter-end            | 2nd quarter-end | 3rd quarter-end | Fiscal year-end | Total  |
|   | Yen                        | Yen             | Yen             | Yen             | Yen    |
| Year ended March 31, 2020               | –                          | –               | –               | 900.00          | 900.00 |
| Year ended March 31, 2021               | –                          | –               | –               | 900.00          | 900.00 |
| Year ending March 31, 2022(Forecast)    |                            |                 |                 | 900.00          | 900.00 |

| Second Series of Class 7 Preferred Stock | Annual dividends per share |                 |                 |                 |          |
|--|----------------------------|-----------------|-----------------|-----------------|----------|
|  | 1st quarter-end            | 2nd quarter-end | 3rd quarter-end | Fiscal year-end | Total    |
|  | Yen                        | Yen             | Yen             | Yen             | Yen      |
| Year ended March 31, 2021                | –                          | –               | –               | 7,101.00        | 7,101.00 |
| Year ending March 31, 2022(Forecast)     |                            |                 |                 | 9,000.00        | 9,000.00 |

**Consolidated financial statements**  
**Consolidated balance sheets**

(Millions of yen)

|  | 科目<br>(Japanese) | As of March<br>31, 2020 | As of March<br>31, 2021 |
|--|------------------|-------------------------|-------------------------|
| Assets   | (資産の部)           |                         |                         |
| Cash and due from banks  | 現金預け金            | 132,574                 | 359,415                 |
| Monetary claims bought   | 買入金銭債権           | 97                      | 97                      |
| Trading account securities   | 商品有価証券           | 110                     | 132                     |
| Securities   | 有価証券             | 487,853                 | 528,844                 |
| Loans and bills discounted   | 貸出金              | 2,156,861               | 2,295,318               |
| Foreign exchanges  | 外国為替             | 5,288                   | 3,377                   |
| Other assets   | その他資産            | 41,997                  | 39,691                  |
| Tangible fixed assets  | 有形固定資産           | 20,628                  | 20,186                  |
| Buildings, net   | 建物               | 6,712                   | 6,380                   |
| Land   | 土地               | 12,144                  | 12,048                  |
| Leased assets, net   | リース資産            | 62                      | 63                      |
| Other tangible fixed assets  | その他の有形固定資産       | 1,707                   | 1,694                   |
| Intangible fixed assets  | 無形固定資産           | 2,920                   | 3,212                   |
| Software   | ソフトウェア           | 2,471                   | 2,824                   |
| Leased assets  | リース資産            | 59                      | 4                       |
| Other intangible fixed assets  | その他の無形固定資産       | 388                     | 383                     |
| Deferred tax assets  | 繰延税金資産           | 3,978                   | 505                     |
| Customers' liabilities for acceptances and guarantees                | 支払承諾見返           | 7,127                   | 6,193                   |
| Allowance for loan losses  | 貸倒引当金            | (8,046)                 | (8,737)                 |
| Total assets   | 資産の部合計           | 2,851,390               | 3,248,236               |
| Liabilities  | (負債の部)           |                         |                         |
| Deposits   | 預金               | 2,547,017               | 2,768,896               |
| Negotiable certificates of deposit                                   | 譲渡性預金            | 68,000                  | 108,500                 |
| Call money and bills sold  | コールマネー及び売渡手形     | 4,353                   | —                       |
| Payables under securities lending transactions                       | 債券貸借取引受入担保金      | 4,589                   | 4,638                   |
| Borrowed money   | 借入金              | 21,490                  | 145,202                 |
| Foreign exchanges  | 外国為替             | 56                      | 43                      |
| Other liabilities  | その他負債            | 22,823                  | 23,741                  |
| Retirement benefit liability   | 退職給付に係る負債        | 8,356                   | 5,446                   |
| Provision for retirement benefits for directors (and other officers) | 役員退職慰労引当金        | 63                      | 58                      |
| Provision for reimbursement of deposits                              | 睡眠預金払戻損失引当金      | 483                     | 295                     |
| Deferred tax liabilities   | 繰延税金負債           | 134                     | 2,729                   |
| Acceptances and guarantees   | 支払承諾             | 7,127                   | 6,193                   |
| Total liabilities  | 負債の部合計           | 2,684,497               | 3,065,745               |
| Net assets   | (純資産の部)          |                         |                         |
| Share capital  | 資本金              | 62,120                  | 62,120                  |
| Capital surplus  | 資本剰余金            | 15,802                  | 16,172                  |
| Retained earnings  | 利益剰余金            | 80,413                  | 83,613                  |
| Treasury shares  | 自己株式             | (947)                   | (937)                   |
| Total shareholders' equity   | 株主資本合計           | 157,388                 | 160,969                 |
| Valuation difference on available-for-sale securities                | その他有価証券評価差額金     | 8,661                   | 18,720                  |
| Remeasurements of defined benefit plans                              | 退職給付に係る調整累計額     | (2,563)                 | (928)                   |
| Total accumulated other comprehensive income                         | その他の包括利益累計額合計    | 6,097                   | 17,792                  |
| Share acquisition rights   | 新株予約権            | 83                      | 94                      |
| Non-controlling interests  | 非支配株主持分          | 3,323                   | 3,635                   |
| Total net assets   | 純資産の部合計          | 166,892                 | 182,491                 |
| Total liabilities and net assets                                     | 負債及び純資産の部合計      | 2,851,390               | 3,248,236               |

**Consolidated statements of income and consolidated statements of comprehensive income**  
**Consolidated statements of income**

(Millions of yen)

|  | 科目<br>(Japanese)     | Fiscal year<br>ended<br>March 31,<br>2020 | Fiscal year<br>ended<br>March 31,<br>2021 |
|--|----------------------|---|---|
| Ordinary income  | 経常収益                 | 50,391                                    | 49,986                                    |
| Interest income  | 資金運用収益               | 28,641                                    | 27,205                                    |
| Interest on loans and discounts                            | 貸出金利息                | 21,504                                    | 21,783                                    |
| Interest and dividends on securities                       | 有価証券利息配当金            | 6,778                                     | 5,123                                     |
| Interest on call loans and bills bought                    | コールローン利息及び<br>買入手形利息 | 1   | (0)                                       |
| Interest on deposits with banks                            | 預け金利息                | 98  | 155                                       |
| Other interest income                                      | その他の受入利息             | 258                                       | 143                                       |
| Fees and commissions                                       | 役務取引等収益              | 9,819                                     | 10,833                                    |
| Other ordinary income                                      | その他業務収益              | 1,001                                     | 535                                       |
| Other income   | その他経常利益              | 10,929                                    | 11,411                                    |
| Reversal of allowance for loan losses                      | 貸倒引当金戻入益             | 545                                       | —   |
| Recoveries of written off receivables                      | 償却債権取立益              | 1,216                                     | 655                                       |
| Other  | その他の経常収益             | 9,167                                     | 10,755                                    |
| Ordinary expenses  | 経常費用                 | 43,666                                    | 42,761                                    |
| Interest expenses  | 資金調達費用               | 715                                       | 441                                       |
| Interest on deposits                                       | 預金利息                 | 312                                       | 257                                       |
| Interest on negotiable certificates of deposit             | 譲渡性預金利息              | 7   | 4   |
| Interest on call money and bills sold                      | コールマネー利息及び<br>売渡手形利息 | 80  | 14  |
| Interest on payables under securities lending transactions | 債券貸借取引支払利息           | 127                                       | 26  |
| Interest on borrowings and rediscounts                     | 借入金利息                | 184                                       | 136                                       |
| Other interest expenses                                    | その他の支払利息             | 2   | 1   |
| Fees and commissions payments                              | 役務取引等費用              | 4,032                                     | 3,901                                     |
| Other ordinary expenses                                    | その他業務費用              | 1,211                                     | 524                                       |
| General and administrative expenses                        | 営業経費                 | 26,020                                    | 25,743                                    |
| Other expenses   | その他経常費用              | 11,686                                    | 12,151                                    |
| Provision of allowance for loan losses                     | 貸倒引当金繰入額             | —   | 1,884                                     |
| Other  | その他の経常費用             | 11,686                                    | 10,266                                    |
| Ordinary profit  | 経常利益                 | 6,725                                     | 7,224                                     |
| Extraordinary losses                                       | 特別損失                 | 52  | 129                                       |
| Loss on disposal of non-current assets                     | 固定資産処分損              | 49  | 23  |
| Impairment loss  | 減損損失                 | 3   | 105                                       |
| Profit before income taxes                                 | 税金等調整前当期純利益          | 6,672                                     | 7,095                                     |
| Income taxes - current                                     | 法人税、住民税及び<br>事業税     | 502                                       | 1,099                                     |
| Income taxes - deferred                                    | 法人税等調整額              | 1,598                                     | 1,089                                     |
| Total income taxes   | 法人税等合計               | 2,101                                     | 2,188                                     |
| Profit   | 当期純利益                | 4,571                                     | 4,907                                     |
| Profit attributable to non-controlling interests           | 非支配株主に帰属する<br>当期純利益  | 41  | 143                                       |
| Profit attributable to owners of parent                    | 親会社株主に帰属する<br>当期純利益  | 4,530                                     | 4,763                                     |

## Consolidated statements of comprehensive income

(Millions of yen)

|  | 科目<br>(Japanese) | Fiscal year<br>ended<br>March 31, 2020 | Fiscal year<br>ended<br>March 31, 2021 |
|--|------------------|--|--|
| Profit   | 当期純利益            | 4,571                                  | 4,907                                  |
| Other comprehensive income                                     | その他の包括利益         | (6,289)                                | 11,863                                 |
| Valuation difference on available-for-sale securities          | その他有価証券評価差額金     | (5,616)                                | 10,228                                 |
| Remeasurements of defined benefit plans, net of tax            | 退職給付に係る調整額       | (672)                                  | 1,635                                  |
| Comprehensive income   | 包括利益             | (1,717)                                | 16,770                                 |
| Comprehensive income attributable to                           | (内訳)             |  |  |
| Comprehensive income attributable to owners of parent          | 親会社株主に係る包括利益     | (1,759)                                | 16,458                                 |
| Comprehensive income attributable to non-controlling interests | 非支配株主に係る包括利益     | 41                                     | 312                                    |

## Consolidated statements of changes in equity

Fiscal year ended March 31, 2020

(Millions of yen)

|  | (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               | 62,120               | 17,798          | 76,942            | (15)            | 156,845                    |
| Changes during period                                | 当期変動額               |                      |                 |                   |                 |                            |
| Dividends of surplus                                 | 剰余金の配当              |                      |                 | (1,059)           |                 | (1,059)                    |
| Profit attributable to owners of parent              | 親会社株主に帰属する当期純利益     |                      |                 | 4,530             |                 | 4,530                      |
| Purchase of treasury shares                          | 自己株式の取得             |                      |                 |                   | (2,939)         | (2,939)                    |
| Disposal of treasury shares                          | 自己株式の処分             |                      | 4               |                   | 6               | 11                         |
| Cancellation of treasury shares                      | 自己株式の消却             |                      | (2,000)         |                   | 2,000           | -                          |
| 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             | -                    | (1,995)         | 3,470             | (932)           | 543                        |
| Balance at end of period                             | 当期末残高               | 62,120               | 15,802          | 80,413            | (947)           | 157,388                    |

|  | (Japanese)          | Accumulated other comprehensive income                |   |  | Share acquisition rights | Non-controlling interests | Total net assets |
|--|---------------------|---|---|--|--------------------------|---------------------------|------------------|
|  |                     | その他の包括利益累計額   |   |  |                          |                           |                  |
|  |                     | Valuation difference on available-for-sale securities | Remeasurements of defined benefit plans | Total accumulated other comprehensive income |                          |                           |                  |
|  |                     | その他有価証券評価差額金  | 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               | 14,277  | (1,891)                                 | 12,386                                       | 69                       | 3,281                     | 172,583          |
| Changes during period                                | 当期変動額               |   |   |  |                          |                           |                  |
| Dividends of surplus                                 | 剰余金の配当              |   |   |  |                          |                           | (1,059)          |
| Profit attributable to owners of parent              | 親会社株主に帰属する当期純利益     |   |   |  |                          |                           | 4,530            |
| Purchase of treasury shares                          | 自己株式の取得             |   |   |  |                          |                           | (2,939)          |
| Disposal of treasury shares                          | 自己株式の処分             |   |   |  |                          |                           | 11               |
| Cancellation of treasury shares                      | 自己株式の消却             |   |   |  |                          |                           | -                |
| 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） | (5,616)   | (672)                                   | (6,289)                                      | 13                       | 41                        | (6,234)          |
| Total changes during period                          | 当期変動額合計             | (5,616)   | (672)                                   | (6,289)                                      | 13                       | 41                        | (5,690)          |
| Balance at end of period                             | 当期末残高               | 8,661   | (2,563)                                 | 6,097  | 83                       | 3,323                     | 166,892          |

|  | (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                | 62,120               | 15,802          | 80,413            | (947)           | 157,388                    |
| Changes during period                                | 当期変動額                |                      |                 |                   |                 |                            |
| Issuance of new shares                               | 新株の発行                | 1,183                | 1,183           |                   |                 | 2,366                      |
| Transfer from share capital to other capital surplus | 資本金から剰余金への振替         | (1,183)              | 1,183           |                   |                 | -                          |
| Dividends of surplus                                 | 剰余金の配当               |                      |                 | (1,563)           |                 | (1,563)                    |
| Profit attributable to owners of parent              | 親会社株主に帰属する当期純利益      |                      |                 | 4,763             |                 | 4,763                      |
| Purchase of treasury shares                          | 自己株式の取得              |                      |                 |                   | (2,000)         | (2,000)                    |
| Disposal of treasury shares                          | 自己株式の処分              |                      | 3               |                   | 10              | 14                         |
| Cancellation of treasury shares                      | 自己株式の消却              |                      | (2,000)         |                   | 2,000           | -                          |
| 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              | -                    | 369             | 3,200             | 10              | 3,580                      |
| Balance at end of period                             | 当期末残高                | 62,120               | 16,172          | 83,613            | (937)           | 160,969                    |

|  | (Japanese)           | Accumulated other comprehensive income                |   |  | Share acquisition rights | Non-controlling interests | Total net assets |
|--|----------------------|---|---|--|--------------------------|---------------------------|------------------|
|  |                      | その他の包括利益累計額   |   |  |                          |                           |                  |
|  |                      | Valuation difference on available-for-sale securities | Remeasurements of defined benefit plans | Total accumulated other comprehensive income |                          |                           |                  |
|  |                      | その他有価証券評価差額金  | 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                | 8,661   | (2,563)                                 | 6,097  | 83                       | 3,323                     | 166,892          |
| Changes during period                                | 当期変動額                |   |   |  |                          |                           |                  |
| Issuance of new shares                               | 新株の発行                |   |   |  |                          |                           | 2,366            |
| Transfer from share capital to other capital surplus | 資本金から剰余金への振替         |   |   |  |                          |                           | -                |
| Dividends of surplus                                 | 剰余金の配当               |   |   |  |                          |                           | (1,563)          |
| Profit attributable to owners of parent              | 親会社株主に帰属する当期純利益      |   |   |  |                          |                           | 4,763            |
| Purchase of treasury shares                          | 自己株式の取得              |   |   |  |                          |                           | (2,000)          |
| Disposal of treasury shares                          | 自己株式の処分              |   |   |  |                          |                           | 14               |
| Cancellation of treasury shares                      | 自己株式の消却              |   |   |  |                          |                           | -                |
| 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) | 10,059  | 1,635                                   | 11,694                                       | 11                       | 312                       | 12,018           |
| Total changes during period                          | 当期変動額合計              | 10,059  | 1,635                                   | 11,694                                       | 11                       | 312                       | 15,598           |
| Balance at end of period                             | 当期末残高                | 18,720  | (928)                                   | 17,792                                       | 94                       | 3,635                     | 182,491          |



## Consolidated statements of cash flows

(Millions of yen)

|   | 科目<br>(Japanese)           | Fiscal year<br>ended<br>March 31,<br>2020 | Fiscal year<br>ended<br>March 31,<br>2021 |
|---|----------------------------|---|---|
| Cash flows from operating activities  | 営業活動によるキャッシュ・フロー           |   |   |
| Profit before income taxes  | 税金等調整前当期純利益                | 6,672                                     | 7,095                                     |
| Depreciation  | 減価償却費                      | 1,947                                     | 2,221                                     |
| Impairment loss   | 減損損失                       | 3   | 105                                       |
| Increase (decrease) in allowance for loan losses  | 貸倒引当金の増減 (△)               | (1,417)                                   | 691                                       |
| Increase (decrease) in retirement benefit liability   | 退職給付に係る負債の増減額<br>(△は減少)    | 414                                       | (2,909)                                   |
| Increase (decrease) in provision for retirement benefits for directors (and other officers) | 役員退職慰労引当金の増減額<br>(△は減少)    | 0   | (5)                                       |
| Increase (decrease) in provision for reimbursement of deposits                              | 睡眠預金払戻損失引当金の増減<br>(△)      | (256)                                     | (188)                                     |
| Interest income   | 資金運用収益                     | (28,641)                                  | (27,205)                                  |
| Interest expenses   | 資金調達費用                     | 715                                       | 441                                       |
| Loss (gain) related to securities   | 有価証券関係損益 (△)               | 2,505                                     | (229)                                     |
| Foreign exchange losses (gains)   | 為替差損益 (△は益)                | (218)                                     | (125)                                     |
| Loss (gain) on disposal of non-current assets   | 固定資産処分損益 (△は益)             | 49  | 23  |
| Net decrease (increase) in trading account securities                                       | 商品有価証券の純増 (△) 減            | (7)                                       | (22)                                      |
| Net decrease (increase) in loans and bills discounted                                       | 貸出金の純増 (△) 減               | (72,345)                                  | (138,457)                                 |
| Net increase (decrease) in deposits   | 預金の純増減                     | 47,942                                    | 221,878                                   |
| Net increase (decrease) in negotiable certificates of deposit                               | 譲渡性預金の純増減 (△)              | (4,500)                                   | 40,500                                    |
| Net increase (decrease) in borrowed money (excluding subordinated borrowings)               | 借入金 (劣後特約付借入金を除く) の純増減 (△) | 2,901                                     | 123,711                                   |
| Net decrease (increase) in due from banks (excluding due from Bank of Japan)                | 預け金 (日銀預け金を除く) の純増 (△) 減   | 317                                       | 2   |
| Net increase (decrease) in call money   | コールマネー等の純増減 (△)            | (87)                                      | (4,353)                                   |
| Net increase (decrease) in payables under securities lending transactions                   | 債券貸借取引受入担保金の純増減 (△)        | (6,437)                                   | 49  |
| Net decrease (increase) in foreign exchanges - assets                                       | 外国為替 (資産) の純増 (△) 減        | (2,307)                                   | 1,911                                     |
| Net increase (decrease) in foreign exchanges - liabilities                                  | 外国為替 (負債) の純増減 (△)         | (8)                                       | (12)                                      |
| Interest received   | 資金運用による収入                  | 28,988                                    | 27,151                                    |
| Interest paid   | 資金調達による支出                  | (720)                                     | (483)                                     |
| Other, net  | その他                        | 7,038                                     | 3,824                                     |
| Subtotal  | 小計                         | (17,450)                                  | 255,614                                   |
| Income taxes paid   | 法人税等の支払額                   | (604)                                     | (628)                                     |
| Income taxes refund   | 法人税等の還付額                   | 100                                       | 1,041                                     |
| Net cash provided by (used in) operating activities   | 営業活動によるキャッシュ・フロー           | (17,954)                                  | 256,027                                   |
| Cash flows from investing activities  | 投資活動によるキャッシュ・フロー           |   |   |
| Purchase of securities  | 有価証券の取得による支出               | (129,776)                                 | (100,959)                                 |
| Proceeds from sales of securities   | 有価証券の売却による収入               | 65,625                                    | 32,426                                    |
| Proceeds from redemption of securities  | 有価証券の償還による収入               | 72,670                                    | 42,641                                    |
| Purchase of tangible fixed assets   | 有形固定資産の取得による支出             | (809)                                     | (961)                                     |
| Proceeds from sales of property, plant and equipment  | 有形固定資産の売却による収入             | —   | 12  |
| Purchase of intangible assets   | 無形固定資産の取得による支出             | (1,183)                                   | (1,208)                                   |
| Net cash provided by (used in) investing activities   | 投資活動によるキャッシュ・フロー           | 6,526                                     | (28,049)                                  |

(Millions of yen)

|   | 科目<br>(Japanese)        | Fiscal year<br>ended<br>March 31,<br>2020 | Fiscal year<br>ended<br>March 31,<br>2021 |
|---|-------------------------|---|---|
| Cash flows from financing activities                        | 財務活動によるキャッシュ・フロー        |   |   |
| Proceeds from issuance of shares                            | 株式の発行による収入              | —   | 2,302                                     |
| Purchase of treasury shares                                 | 自己株式の取得による支出            | (2,939)                                   | (2,000)                                   |
| Proceeds from sales of treasury shares                      | 自己株式の売却による収入            | 0   | 0   |
| Dividends paid  | 配当金の支払額                 | (1,059)                                   | (1,563)                                   |
| Net cash provided by (used in) financing activities         | 財務活動によるキャッシュ・フロー        | (3,998)                                   | (1,261)                                   |
| Effect of exchange rate change on cash and cash equivalents | 現金及び現金同等物に係る<br>換算差額    | 218                                       | 125                                       |
| Net increase (decrease) in cash and cash equivalents        | 現金及び現金同等物の増減額<br>(△は減少) | (15,208)                                  | 226,842                                   |
| Cash and cash equivalents at beginning of period            | 現金及び現金同等物の期首残高          | 147,441                                   | 132,233                                   |
| Cash and cash equivalents at end of period                  | 現金及び現金同等物の期末残高          | 132,233                                   | 359,075                                   |