

Consolidated Financial Review

Performance

The Group consists of six consolidated subsidiaries, two non-consolidated subsidiaries accounted for using the equity method and one affiliate accounted for using the equity method. Consolidated results for the fiscal year under review are as follows.

Total assets as of the consolidated fiscal year-end under review came to ¥8,140.1 billion, an increase of ¥135.3 billion compared to the previous fiscal year. The balance of total liabilities as of the fiscal year-end came to ¥7,608.1 billion, an increase of ¥139.9 billion compared to the previous fiscal year. Furthermore, the balance of total net assets as of the fiscal year-end came to ¥531.9 billion, a decrease of ¥4.6 billion compared to the previous fiscal year.

Total income amounted to ¥148,730 million, a decrease of ¥1,656 million from the previous consolidated fiscal year mainly due to a decrease in interest income.

Total expenses amounted to ¥112,945 million, an increase of ¥4,967 million from the previous consolidated

fiscal year mainly due to an increase in other expenses (provision of allowance for loan losses, etc.).

As a result, ordinary profit came to ¥35,785 million, a decrease of ¥6,623 million from the previous consolidated fiscal year. Furthermore, profit attributable to owners of parent came to ¥23,321 million, a decrease of ¥5,044 million from the previous consolidated fiscal year.

Consolidated Capital Adequacy Ratio (BIS Standards)

	As at March 31, 2018	As at March 31, 2019
1. Consolidated total capital ratio (4/7)	12.41%	12.25%
2. Consolidated Tier 1 ratio (5/7)	11.90%	11.52%
3. Consolidated Common Equity Tier 1 ratio (6/7)	11.83%	11.45%
4. Total capital (consolidated)	522	529.9
5. Tier 1 capital (consolidated)	500.5	498.4
6. Common Equity Tier 1 capital (consolidated)	497.6	495.6
7. Risk weighted assets	4,205.5	4,325.8

Billions of yen