

Consolidated Financial Review

Performance

The Group consists of seven consolidated subsidiaries, two non-consolidated subsidiaries accounted by the equity method and one affiliate accounted by the equity method. Consolidated results for the fiscal year ended March 31, 2021 are as follows.

Total assets as of fiscal year-end came to ¥10,615.7 billion, an increase of ¥2,198.8 billion compared to the previous fiscal year. The balance of total liabilities as of the fiscal year-end came to ¥10,067.6 billion, an increase of ¥2,138.8 billion compared to the previous fiscal year. Furthermore, the balance of total net assets as of the fiscal year-end came to ¥548.0 billion, an increase of ¥60.0 billion compared to the previous fiscal year.

Ordinary income amounted to ¥143,316 million, an increase of ¥246 million from the previous fiscal year, mainly due to an increase in other ordinary income (gain on sales of equity securities, etc.), despite a decrease in interest income. Ordinary expenses amounted to ¥123,233 million, an increase of ¥11,687 million from

the previous fiscal year, mainly due to an increase in other ordinary expenses (provision of allowance for loan losses, etc.), despite a decrease in interest expenses.

As a result, ordinary profit came to ¥20,082 million, a decrease of ¥11,440 million from the previous fiscal year. Furthermore, profit attributable to owners of parent came to ¥13,501 million, a decrease of ¥8,779 million from the previous fiscal year.

Consolidated Capital Adequacy Ratio (BIS Standards)

	As at March 31, 2020	As at March 31, 2021
1. Consolidated total capital ratio (4/7)	11.95%	12.78%
2. Consolidated Tier 1 ratio (5/7)	10.74%	11.58%
3. Consolidated Common Equity Tier 1 ratio (6/7)	10.74%	11.58%
4. Total capital (consolidated)	505.7	564.9
5. Tier 1 capital (consolidated)	454.5	513.8
6. Common Equity Tier 1 capital (consolidated)	454.5	513.8
7. Risk weighted assets	4,232.1	4,433.4
8. Total Capital requirements (consolidated)	338.5	354.6
9. Consolidated leverage ratio	5.35%	6.09%

Billions of yen