

Consolidated Financial Review

Performance

The Group consists of six 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 under review are as follows.

Total assets as of the consolidated fiscal year-end under review came to ¥8,416.8 billion, an increase of ¥276.7 billion compared to the previous fiscal year. The balance of total liabilities as of the fiscal year-end came to ¥7,928.8 billion, an increase of ¥320.6 billion compared to the previous fiscal year. Furthermore, the balance of total net assets as of the fiscal year-end came to ¥488.0 billion, a decrease of ¥43.9 billion compared to the previous fiscal year.

Total income amounted to ¥143,070 million, a decrease of ¥5,660 million from the previous consolidated fiscal year, mainly due to decreases in interest and dividend income and other income (gain on sales of equity securities, etc.), despite an increase in other ordinary

income (gain on sales of bonds, etc.). Total expenses amounted to ¥112,240 million, a decrease of ¥1,399 million from the previous consolidated fiscal year, mainly due to decreases in general and administrative expenses other expenses (provision of allowance for loan losses, etc.).

As a result, ordinary profit came to ¥31,523 million, a decrease of ¥4,261 million from the previous consolidated fiscal year. Furthermore, profit attributable to owners of parent came to ¥22,280 million, a decrease of ¥1,040 million from the previous consolidated fiscal year.

Consolidated Capital Adequacy Ratio (BIS Standards)

	As at March 31, 2019	As at March 31, 2020
1. Consolidated total capital ratio (4/7)	12.25%	11.95%
2. Consolidated Tier 1 ratio (5/7)	11.52%	10.74%
3. Consolidated Common Equity Tier 1 ratio (6/7)	11.45%	10.74%
4. Total capital (consolidated)	529.9	505.7
5. Tier 1 capital (consolidated)	498.4	454.5
6. Common Equity Tier 1 capital (consolidated)	495.6	454.5
7. Risk weighted assets	4,325.8	4,232.1

Billions of yen