

## Financial Data (Non-Consolidated)

Year Ended March 31, 2021

Balance Sheets .....	54
Statements of Operations .....	56
Capital Account Details .....	58
Profit and Loss Details .....	59
Details of Operations .....	60

## Trends in Principal Financial Indicators (Non-Consolidated)

Fiscal period ended	Billions of yen				
	March 31, 2021	March 31, 2020	March 31, 2019	March 31, 2018	March 31, 2017
Total Operating Income	¥ 117.9	¥ 119.0	¥ 146.4	¥ 170.1	¥ 160.2
Income (Loss) before Income Taxes and Other	7.6	20.5	30.7	56.9	49.1
Net Income (Loss)	8.7	13.7	14.4	36.2	31.3
Capital	218.6	218.6	218.6	218.6	218.6
[Total Number of Shares Issued in Thousands of Units]	[2,186,531]	[2,186,531]	[2,186,531]	[2,186,531]	[2,186,531]
Total Capital Funds	969.9	956.6	962.3	971.5	937.7
Total Assets	13,012.6	11,149.3	11,749.8	11,890.2	12,778.8
Outstanding Deposits	5,893.6	5,082.0	5,057.9	4,892.2	5,109.0
Outstanding Debentures	3,787.1	3,990.1	4,238.3	4,459.5	4,744.1
Outstanding Loans	9,521.4	8,294.1	8,289.7	8,648.1	9,356.8
Balance of Investment Securities	1,464.4	1,283.3	1,383.9	1,514.6	1,543.1
Net Assets per Share (Yen)	202.05	195.91	195.97	193.32	177.79
Dividends per Share (Yen)	Common stock (non-government portion)	Common stock (non-government portion)	Common stock (non-government portion)	Common stock (non-government portion)	Common stock (non-government portion)
	3.00	3.00	3.00	3.00	3.00
Net Income per Share (Yen)	(government portion)	(government portion)	(government portion)	(government portion)	(government portion)
	1.00	1.00	1.00	1.00	1.00
Net Income per Share (Diluted) (Yen)	4.03	6.31	6.65	16.67	14.38
Capital Ratio (%)	7.45	8.58	8.18	8.17	7.33
Non-consolidated Tier 1 (Common Stock etc.) Ratio (%)	11.74	11.69	12.34	12.75	12.03
Non-consolidated Tier 1 Ratio (%)	11.74	11.69	12.34	12.75	12.03
Non-consolidated Total Capital Ratio (%)	12.68	12.38	13.02	13.57	13.16
Return on Equity (%)	0.91	1.43	1.49	3.80	3.39
Price Earnings Ratio	—	—	—	—	—
Dividend Payment Ratio (%)	51.24	32.73	31.04	12.39	14.36
Number of Employees (Persons)	3,599	3,703	3,798	3,765	3,753
[Average Number of Temporary Employees excluded from Above]	[890]	[879]	[895]	[917]	[908]

Notes: 1. National and local consumption taxes are accounted for with the tax exclusion method.

2. The figure for Net Income per Share (Diluted) is not disclosed because there were no shares with a dilutive effect.

3. Dividends per Share are classified and presented in two separate categories, namely, Cash Dividend per Common Stock (government portion) and Cash Dividend per Common Stock (non-government portion). This separate classification is pursuant to Article 50 of the Shoko Chukin Bank Limited Act, which stipulates that the dividend per share applicable to Common Stock held by the government shall not exceed the dividend per share applicable to Common Stock held by parties other than the government. Furthermore, pursuant to Article 15 of the Regulation Enforcing the Shoko Chukin Bank Limited Act, the dividend per share applicable to Common Stock held by the government is set at a ratio of one-third in relation to the dividend per share applicable to Common Stock held by parties other than the government.

4. The Capital Ratio is calculated as follows:

(Total Net Assets as of the fiscal period-end - Stock acquisition rights as of the fiscal period-end)/Total Assets as of the fiscal period-end × 100.

5. Figures for Price Earnings Ratio are not disclosed because the Shoko Chukin Bank is not publicly listed or registered.

6. The Non-consolidated Capital Ratio is calculated in accordance with Announcement No. 2 of 2008 from the Financial Services Agency, the Ministry of Finance and the Ministry of Economy, Trade and Industry pursuant to Article 23, Paragraph 1 of the Shoko Chukin Bank Limited Act. The Shoko Chukin Bank has adopted the BIS international capital adequacy guidelines.

7. Dividend Payment Ratio is calculated by dividing average dividends per share (as calculated by dividing dividends by the number of shares outstanding at the end of the period) by net income per share.

8. Number of employees refers to the number of persons employed (excluding seconded workers).

## Non-Consolidated Balance Sheets

The Shoko Chukin Bank, Ltd. As of March 31, 2021 and 2020

	Millions of yen		Millions of U.S. dollars	
	2021	2020	2021	2020
<b>ASSETS</b>				
<b>Cash and Due from Banks</b>	¥ 1,680,583	¥ 1,327,016	\$ 15,180	\$ 12,193
Cash	23,220	21,655	209	198
Due from Banks	1,657,363	1,305,360	14,970	11,994
<b>Call Loans</b>	143,938	37,719	1,300	346
<b>Monetary Claims Purchased</b>	19,471	22,355	175	205
<b>Trading Assets</b>	15,109	14,843	136	136
Trading-related Financial Derivatives	15,109	14,843	136	136
<b>Investment Securities</b>	1,464,472	1,283,350	13,228	11,792
Government Bonds	734,260	502,984	6,632	4,621
Local Government Bonds	460,194	466,498	4,156	4,286
Corporate Bonds	172,712	215,730	1,560	1,982
Stocks	43,237	34,409	390	316
Other Securities	54,067	63,727	488	585
<b>Loans</b>	9,521,402	8,294,116	86,003	76,211
Bills Discounted	101,521	144,160	916	1,324
Loans on Notes	329,563	392,095	2,976	3,602
Loans on Deeds	7,854,270	6,437,338	70,944	59,150
Overdrafts	1,236,047	1,320,522	11,164	12,133
<b>Foreign Exchange</b>	24,810	15,900	224	146
Due from Foreign Banks	17,296	8,365	156	76
Foreign Exchange Bills Purchased	464	598	4	5
Foreign Exchange Bills Receivable	7,049	6,936	63	63
<b>Other Assets</b>	89,253	100,627	806	924
Unsettled Account of Transfer on Receiving Bank	—	2	—	0
Prepaid Expenses	10,340	1,084	93	9
Accrued Income	4,071	4,227	36	38
Financial Derivatives	1,926	1,185	17	10
Cash Collateral Received for Financial Instruments	69,471	87,458	627	803
Other Assets	3,443	6,669	31	61
<b>Tangible Fixed Assets</b>	42,494	38,404	383	352
Buildings	16,858	16,794	152	154
Land	21,603	18,130	195	166
Construction in Progress	835	1,680	7	15
Other Tangible Fixed Assets	3,198	1,797	28	16
<b>Intangible Fixed Assets</b>	10,294	9,754	92	89
Software	9,104	7,661	82	70
Other Intangible Fixed Assets	1,190	2,093	10	19
<b>Prepaid Pension Cost</b>	32,747	32,228	295	296
<b>Deferred Income Taxes</b>	36,023	39,491	325	362
<b>Customers' Liabilities for Acceptances and Guarantees</b>	112,070	110,779	1,012	1,017
Customers' Liabilities for Acceptances and Guarantees	111,067	109,681	1,003	1,007
Customers' Liabilities for Guaranteeing Agency Loans	1,003	1,098	9	10
<b>Reserve for Possible Loan Losses</b>	(180,069)	(177,239)	(1,626)	(1,628)
<b>Total Assets</b>	¥ 13,012,603	¥ 11,149,348	\$ 117,537	\$ 102,447

Pursuant to Article 396-1 of the Companies Act, the material that the Shoko Chukin Bank makes public in accordance with Article 52-1 of the Shoko Chukin Bank Law has been audited by an audit and supervisory board member.

In addition, the Bank's financial statements — the balance sheets, statements of operations, and statements of changes in net assets — have been certified by an audit and supervisory board member pursuant to Article 193-2-1 of the Financial Instruments and Exchange Act.

	Millions of yen		Millions of U.S. dollars	
	2021	2020	2021	2020
<b>LIABILITIES</b>				
<b>Deposits</b>	¥ 5,893,654	¥ 5,082,048	\$ 53,235	\$ 46,697
Current Deposits	545,702	490,927	4,929	4,510
Ordinary Deposits	1,662,949	1,273,425	15,020	11,701
Deposits at Notice	30,613	35,759	276	328
Time Deposits	3,571,601	3,195,222	32,260	29,359
Other Deposits	82,787	86,713	747	796
Negotiable Certificates of Deposit	437,864	273,818	3,955	2,516
<b>Shoko Chukin Bank Debentures</b>	3,787,170	3,990,150	34,208	36,664
Shoko Chukin Bank Debentures Issued	3,787,170	3,990,150	34,208	36,664
<b>Payables under Securities Lending Transactions</b>	164,811	336,938	1,488	3,096
<b>Trading Liabilities</b>	8,928	8,367	80	76
Trading-related Financial Derivatives	8,928	8,367	80	76
<b>Borrowed Money</b>	1,497,590	251,106	13,527	2,307
Borrowings	1,497,590	251,106	13,527	2,307
<b>Foreign Exchange</b>	43	30	0	0
Due to Foreign Banks	9	—	0	—
Foreign Exchange Bills Sold	—	22	—	0
Foreign Exchange Bills Payable	33	8	0	0
Corporate Bonds	10,000	—	90	—
<b>Other Liabilities</b>	75,916	73,530	685	675
Corporate Taxes Payable	2,094	669	18	6
Accrued Expenses	6,176	5,890	55	54
Unearned Income	6,871	6,254	62	57
Deposits by Employees	4,032	4,091	36	37
Financial Derivatives	2,763	696	24	6
Cash Collateral Received for Financial Instruments	13,985	14,943	126	137
Asset Retirement Obligations	2,502	2,684	22	24
Debenture Principal Payable	38	106	0	0
Other Liabilities	37,451	38,192	338	350
<b>Reserve for Bonuses</b>	4,330	4,380	39	40
<b>Reserve for Retirement Benefits</b>	1,155	9,582	10	88
<b>Reserve for Retirement Benefits for Directors</b>	58	44	0	0
<b>Reserve for Losses on Refund for Dormant Bonds</b>	48,979	51,776	442	475
<b>Reserve for Environmental Measures</b>	67	116	0	1
<b>Acceptances and Guarantees</b>	112,070	110,779	1,012	1,017
Acceptances and Guarantees	111,067	109,681	1,003	1,007
Guarantees for Agency Loans	1,003	1,098	9	10
<b>Total Liabilities</b>	¥ 12,042,640	¥ 10,192,669	\$ 108,776	\$ 93,656
<b>NET ASSETS</b>				
<b>Capital</b>	218,653	218,653	1,975	2,009
<b>Crisis Response Reserve</b>	129,500	129,500	1,169	1,189
<b>Special Reserve under the Shoko Chukin Bank Law</b>	400,811	400,811	3,620	3,682
<b>Capital Surplus</b>	0	0	0	0
Other Capital Surplus	0	0	0	0
<b>Retained Earnings</b>	201,099	196,822	1,816	1,808
Earnings Reserve	24,210	23,310	218	214
Other Retained Earnings	176,888	173,511	1,597	1,594
Reserve for Advanced Depreciation of Noncurrent Assets	377	404	3	3
Reserve for Particular Purposes	49,570	49,570	447	455
Retained Earnings Brought Forward	126,940	123,536	1,146	1,135
Treasury Stock	(1,136)	(1,072)	(10)	(9)
<b>Total Shareholders' Equity</b>	948,927	944,714	8,571	8,680
<b>Unrealized Gains on Other Securities</b>	21,060	11,879	190	109
<b>Deferred Hedge Gains</b>	(25)	85	(0)	0
<b>Total Valuation and Translation Adjustments</b>	21,035	11,964	190	109
<b>Total Net Assets</b>	969,963	956,679	8,761	8,790
<b>Total Liabilities and Net Assets</b>	¥ 13,012,603	¥ 11,149,348	\$ 117,537	\$ 102,447

## Non-Consolidated Statement of Operations

The Shoko Chukin Bank, Ltd. For the years ended March 31, 2021 and 2020

	Millions of yen		Millions of U.S. dollars	
	2021	2020	2021	2020
<b>Operating Income</b>	¥ 117,932	¥ 119,021	\$ 1,065	\$ 1,093
Interest Income	102,905	95,032	929	873
Interest on Loans	96,996	87,250	876	801
Interest and Dividends on Securities	3,725	4,397	33	40
Interest on Call Loans	130	1,022	1	9
Interest on Deposits	1,101	1,218	9	11
Interest on Interest Swaps	23	28	0	0
Other Interest Income	927	1,114	8	10
Fees and Commissions	9,133	9,741	82	89
Domestic and Foreign Exchange Commissions	1,410	1,384	12	12
Other Fees and Commissions	7,722	8,356	69	76
Trading Revenue	2,202	3,871	19	35
Revenue from Trading-related Financial Derivatives	2,202	3,871	19	35
Other Operating Income	1,060	3,424	9	31
Revenue from Foreign Exchange Trading	847	1,163	7	10
Revenue from Sales of Government and Other Bonds	213	2,261	1	20
Other Income	2,631	6,951	23	63
Collection of Written-off Claims	88	10	0	0
Revenue from Sales of Stocks and Other Securities	650	127	5	1
Other Income	1,891	6,813	17	62
<b>Operating Expenses</b>	110,262	98,440	995	904
Interest Expenses	4,994	6,355	45	58
Interest on Deposits	2,670	3,109	24	28
Interest on Negotiable Certificates of Deposit	190	1,014	1	9
Interest on Debentures	1,107	1,006	9	9
Interest on Call Money	(3)	(2)	(0)	(0)
Interest on Payables under Repurchase Agreements	—	0	—	0
Interest on Debenture Rental Transactions	21	44	0	0
Interest on Borrowed Money	934	1,145	8	10
Interest on Corporate Bonds	27	—	0	—
Other Interest Expenses	46	37	0	0
Fees and Commissions	2,567	1,522	23	13
Domestic and Foreign Exchange Commissions	360	382	3	3
Other Fees and Commissions	2,206	1,139	19	10
Trading Expenses	—	31	—	0
Expenses on Securities and Derivatives Related to Trading Transactions	—	31	—	0
Other Operating Expenses	2,254	3,384	20	31
Losses on Sales of Government and Other Bonds	2,029	2,955	18	27
Losses on Redemption of Government and Other Bonds	22	—	0	—
Amortization of Government and Other Bonds	8	130	0	1
Amortization of Debenture Issue Expenses	26	16	0	0
Expenses on Financial Derivatives	166	281	1	2
Other Operating Expenses	1	0	0	0
General and Administrative Expenses	79,175	74,983	715	688
Other Expenses	21,270	12,163	192	111
Provision for Possible Loan Losses	19,067	6,040	172	55
Write-off of Loans	317	86	2	0
Losses on Sales of Stocks and Other Securities	627	16	5	0
Write-off of Stocks	93	220	0	2
Other Expenses	1,165	5,800	10	53
<b>Profit before Income Taxes and Other</b>	7,670	20,581	69	189

	Millions of yen		Millions of U.S. dollars	
	2021	2020	2021	2020
<b>Other Gains</b>	4,443	—	40	—
Gains on Disposal of Fixed Assets	651	—	5	—
Compensation Received	3,792	—	34	—
<b>Other Losses</b>	1,449	4,520	13	41
Losses on Disposal of Fixed Assets	196	19	1	0
Impairment Losses	1,253	4,501	11	41
<b>Profit before Income Taxes</b>	10,664	16,060	96	147
<b>Provision for Income Taxes</b>	2,400	2,265	21	20
<b>Adjustment for Income Taxes</b>	(510)	60	4	0
<b>Total Income Taxes</b>	1,890	2,325	17	21
<b>Profit</b>	¥ 8,773	¥ 13,735	\$ 79	\$ 126

**PRINCIPAL SHAREHOLDERS**
**Common Stock**

Shareholder Name	Number of Stocks Held (Thousand shares)	Percentage of Total Common Stock Issued and Outstanding (%)
The Minister of Finance	1,016,000	46.69
National Federation of Fire Insurance	9,300	0.42
Chubu Automobile Insurance Cooperative for Truck Transport Companies	8,085	0.37
Kantoh Automobile Insurance Cooperative for Truck Transport Companies	6,639	0.30
Koeisha Co., Ltd.	6,087	0.27
BOT LEASE CO., LTD.	5,300	0.24
Kagoshima Prefecture Fire Insurance Cooperative	5,006	0.23
Tokyo Mokuzai Tonya Kyoudou Kumiai	5,000	0.22
Kyodokumiai Koyama Kyoiku Sangyo Group	4,823	0.22
OSAKA SEMBA FASHION CO-OPERATIVE ASSOCIATION	4,810	0.22
Total	1,071,050	49.22

Notes: 1. As of March 31, 2021.

2. In addition to the principal shareholder information presented in the preceding chart, the Shoko Chukin Bank holds 10,618 thousand shares of treasury stock, representing 0.48% of total common stock issued and outstanding.

**CAPITAL RATIO (Uniform International Standards)**

(¥100 million, %)

	(As of March 31, 2021)
1. Total Risk-weighted Capital Ratio (4/7)	12.68
2. Tier 1 Risk-weighted Capital Ratio (5/7)	11.74
3. Common Equity Tier 1 Risk-weighted Capital Ratio (6/7)	11.74
4. Total Capital	10,104
5. Tier 1 Capital	9,355
6. Common Equity Tier 1 Capital	9,355
7. Risk-weighted Assets	79,682
8. Total Required Capital	6,374

**LEVERAGE RATIO (Uniform International Standards)**

(%)

	(As of March 31, 2021)
Leverage Ratio	7.96

**The Bank's Capital Ratio, etc.:**

The Bank's capital ratio is calculated in accordance with the formula stipulated in "Standard for Assessment of Management Soundness under Announcement No. 2 of 2008 from the Financial Services Agency, the Ministry of Finance and the Ministry of Economy, Trade and Industry pursuant to Article 23, Paragraph 1 of the Shoko Chukin Bank Law." In addition to applying the uniform international standard, the Bank adopts the standard method for Credit Risk-weighted Assets calculation and the basic method for Operational Risk calculation. Market Risk is not calculated according to special provision for exclusion.

In addition, the Bank's leverage ratio, an indicator that supplements the capital ratio, is calculated in accordance with the formula stipulated in "Standard for Assessment of Soundness Concerning Leverage that is Stipulated as Indicator that Supplements Standard for Assessment of Management Soundness under Announcement No. 3 of 2019 from the Financial Services Agency, the Ministry of Finance and the Ministry of Economy, Trade and Industry pursuant to Article 23, Paragraph 1 of the Shoko Chukin Bank Law."

\* The amount of risk-weighted assets prior to December 31, 2020 has been found to be miscategorized for some real estate-related loans. We offer our sincere apologies on this matter. As the impact of this error on the capital ratio is minimal, corrections will not be made to the values already disclosed.

**SUMMARY OF INCOME**

(¥100 million)

Fiscal period ended	March 31, 2021	March 31, 2020
Gross Operating Profit	1,054	1,007
General and Administrative Expenses (Excluding Nonrecurring Items)	725	725
Net operating profit	329	282
Provision for the General Reserve for Possible Loan Losses	105	44
Operating Profit	224	237
Nonrecurring Loss (Including Nonrecurring Expenses)	(147)	(31)
Income before Income Taxes and Other	76	205
Other Gains and Losses	29	(45)
Provision for Income Taxes — Corporate Tax, Inhabitant Tax and Enterprise Tax	24	22
Adjustment of Income Taxes	(5)	0
Net Income	87	137

Note: Operating Profit is income generated by the Bank's primary businesses and is calculated using the following formula:

$$\text{Operating Profit} = \text{Gross Operating Profit} - (\text{Provision for the General Reserve for Possible Loan Losses} + \text{General and Administrative Expenses (Excluding Nonrecurring Items)})$$

$$\text{Net operating profit} = (\text{Gross operating profit}) - (\text{General and administrative expenses (excluding nonrecurring items)})$$
**GROSS OPERATING PROFIT**

(¥100 million, %)

Fiscal period ended	March 31, 2021			March 31, 2020		
	Domestic	International	Total	Domestic	International	Total
Net Interest Income	958	20	979	858	28	886
Fees and Commissions	55	10	65	75	7	82
Trading Revenue	9	12	22	23	14	38
Other Operating Income	(18)	6	(11)	(8)	9	0
Gross Operating Profit	1,004	50	1,054	948	59	1,007
Gross Operating Profit Ratio (%)	0.82	2.19	0.85	0.84	2.56	0.89

Notes: 1. Domestic departments handle transactions in yen with Japanese residents through the domestic offices. International departments handle transactions with non-residents in Japan, foreign currency transactions and transactions made on special international financial accounts (transactions in the Tokyo Offshore Market) through the domestic offices and those operated through the New York branch.

$$2. \text{Gross Operating Profit Ratio} = \frac{\text{Gross Operating Profit}}{\text{Average Balance of Interest Earning Assets}} \times 100$$
**Operating profit, etc.**

(¥100 million)

	March 31, 2021	March 31, 2020
Operating profit	224	237
Net operating profit	329	282
Core operating profit	347	290
Core operating profit (excluding gains (losses) on cancellation of investment trusts)	347	290

(Note) Core operating profit = (Gross operating profit) – (General and administrative expenses (excluding nonrecurring items)) – (Net gains (losses) related to bonds, including Japanese government bonds)

**BALANCE OF LOANS**

(¥100 million)

Fiscal period ended	March 31, 2021			March 31, 2020		
	Domestic	International	Total	Domestic	International	Total
Loans on Deeds	77,241	1,301	78,542	63,084	1,289	64,373
Loans on Notes	2,835	460	3,295	3,537	383	3,920
Overdraft	12,360	—	12,360	13,205	—	13,205
Bills Discounted	1,015	—	1,015	1,441	—	1,441
<b>Total</b>	<b>93,452</b>	<b>1,761</b>	<b>95,214</b>	<b>81,268</b>	<b>1,672</b>	<b>82,941</b>
Average Balance						
Loans on Deeds	73,872	1,315	75,187	63,755	1,281	65,036
Loans on Notes	3,137	410	3,547	3,197	349	3,546
Overdraft	12,670	—	12,670	11,656	—	11,656
Bills Discounted	1,057	—	1,057	1,454	—	1,454
<b>Total</b>	<b>90,737</b>	<b>1,725</b>	<b>92,462</b>	<b>80,063</b>	<b>1,630</b>	<b>81,694</b>

Note: The average balance of foreign currency loans with domestic offices stated in the International column is calculated by the monthly current method.

**BREAKDOWN OF LOAN BALANCE BY INDUSTRY**

(¥100 million, %)

	As of March 31, 2021	As of March 31, 2020
Manufacturing	29,325 (30.8)	27,004 (32.6)
Machinery and Metal Product Manufacturing	15,483 (16.3)	14,088 (17.0)
Agriculture and Forestry	299 (0.3)	313 (0.4)
Fisheries	61 (0.1)	48 (0.1)
Mining and Quarrying of Stone and Gravel	104 (0.1)	114 (0.1)
Construction	2,998 (3.1)	2,457 (3.0)
Electricity, Gas, Heat Supply and Water	281 (0.3)	255 (0.3)
Information and Communications, Transport and Postal Activities	12,212 (12.8)	10,944 (13.2)
Wholesale and Retail	27,766 (29.2)	25,342 (30.6)
Finance and Insurance	481 (0.5)	443 (0.5)
Real Estate and Goods Rental and Leasing	7,425 (7.8)	6,831 (8.2)
Various Services	13,668 (14.4)	8,616 (10.4)
Local Governments	2 (0.0)	2 (0.0)
Others	106 (0.1)	115 (0.1)
Overseas and Special International Financial Accounts	481 (0.5)	451 (0.5)
<b>Total</b>	<b>95,214</b>	<b>82,941</b>

Note: The figures in parentheses represent percentages of the total.



**PROBLEM LOANS**

(¥100 million, %)

		As of March 31, 2021	As of March 31, 2020
Loans to Bankrupt Companies	(A)	524	579
(Loans to Bankrupt Companies other than Loss Classification Loans)	(B)	(210)	(234)
Overdue Loans	(C)	2,487	2,545
(Overdue Loans other than Loss Classification Loans)	(D)	(2,119)	(2,131)
Loans Overdue for 3 Months or Longer	(E)	1	9
Rescheduled Loans	(F)	258	237
Total Problem Loans	(G) = (A) + (C) + (E) + (F)	3,272	3,371
Loss Classification Loans in Loans to Bankrupt Companies	(H)	314	345
Loss Classification Loans in Overdue Loans	(I)	367	413
Problem Loans other than Loss Classification Loans	(J) = (B) + (D) + (E) + (F)	2,590	2,612
Loans other than Loss Classification Loans	(K)	94,531	82,182
Percentage of Loans (%)	(J)/(K)	2.7	3.2

- Notes: 1. Loans to Bankrupt Companies are loans for which accrued interest is not shown in the accounts\* based on the assumption that principal or interest is likely to be unrecoverable (because interest or principal payments have been long overdue or for other reasons), where the loans in question are affected by the circumstances defined in Article 96, Clause 1, Numbers 3a-e or Number 4 of the Corporation Tax Law Enforcement Ordinance (Cabinet Ordinance No. 97 of 1965).
2. Overdue Loans are loans of which accrued interest is not shown in the accounts, excluding loans to bankrupt companies and loans of which the rescheduling of interest payments have been granted to support the financial restructuring of the borrowers.
3. Loans Overdue for 3 Months or Longer are defined as loans on which principal or interest payments are overdue by 3 months or longer reckoning from the payment date stipulated in the contract. The loans that are classified as loans to bankrupt companies and overdue loans are excluded.
4. Rescheduled Loans are loans other than in Loans to Bankrupt Companies, Overdue Loans or Loans Overdue for 3 Months or Longer for which the terms have been eased to support the financial restructuring of the borrower through measures agreed in favor of the borrower, such as reduction of interests payments, postponement of interest or principal repayments and abandonment of claims.
5. Loss Classification Loans are those that are classified as unrecoverable based on our self-assessment of assets. The full amount of these loans is included in the Reserve for Possible Loan Losses.
6. Problem loans other than loss classification loans equal the amount of problem loans minus the amount of the loans defined in Note 5. (The amount of loss classification loans deducted from problem loan balances at the end of March 2020 was ¥75.8 billion out of the provision for possible loan losses of ¥133.3 billion and at the end of March 2021 was ¥68.2 billion out of the provision for possible loan losses of ¥125.6 billion.)
- \* Loans for which accrued interest is not shown in the accounts: loans to bankrupt companies for which accrued interest is not shown in the accounts based on the assumption that principal or interest is likely to be unrecoverable because the interest or principal payments have been long overdue or for other reasons (excluding loans that have been written off.)