

Summary of Profit/Loss Trends

(Non-Consolidated: March 2019 to March 2023)

(Million yen)

	Mar. 2019	Mar. 2020	Mar. 2021	Mar. 2022	Mar. 2023	Year on Year
Profit from customer services*1	3,472	3,619	3,835	5,097	5,691	+594
Deposit and loan balance*2	22,278	22,837	23,249	23,433	23,027	-406
Profit from service charges*3	5,347	5,400	5,775	6,288	6,754	+468
Expenses	-24,153	-24,618	-25,189	-24,623	-24,090	+533
Profit/loss in Trading Division	3,238	2,054	1,864	1,302	-312	-1,614
Profit/loss in Securities & International Department	1,845	1,778	1,357	537	-988	-1,525
Interest and dividends	2,298	1,597	1,201	1,054	1,883	+829
Gains/losses from forex and commodities trading	821	149	115	60	-919	-979
Balance of 5 bond accounts	-169	421	89	-818	-1,690	-872
Balance of 3 share accounts	-730	-1,089	41	-103	236	+339
Policy-related investment	1,393	276	506	765	676	-89
Net credit costs	217	-869	-3,313	729	1,914	+1,185
General provision for doubtful accounts*4	-644	-1,591	-2,751	880	1,987	+1,107
Miscellaneous, corporate tax, etc.	-1,553	-795	-770	-1,933	-2,098	-165
Net income	5,374	4,009	1,616	5,195	5,195	-0

*1 Profit from Customer Services = Deposit and Loan Balance + Profit from Service Charges – Expenses

*2 Balance of deposits and loans (incl. loan-related fees). Interest on deposits is calculated based on currency swap income in real terms.

*3 Profit from service charges (excl. loan fees).

*4 General provision for doubtful accounts: negative amounts indicate a provision and positive amounts indicate a reversal.