

ANNUAL REPORT 2021

Year ended March 31, 2021

Message

Thank you for choosing THE SEIBU SHINKIN BANK.

I would like to express my deepest sympathy to all those affected by the spread of novel coronavirus disease (COVID-19), and I would like to express my deepest gratitude to all of you who are committed to maintaining social infrastructure, including medical professionals who are still devoted to the front lines of medical care.

The fiscal year ended March 31, 2021 was the first year of our medium-term management plan "Back to Our Origins and then Evolve," during which we devoted ourselves to working as a whole in various businesses based on 'customer support activities', which are the origin of our business model, including supporting customers who were affected by the spread of COVID-19.

Specifically, to provide support for cash flow through COVID-19-related finance and to provide operation support to boost our customers' top line (net sales), we focused on our customers, implementing a broad range of business support activities, including tendering and contracting consultations and business matching support, specialist contract staffing as solutions to management problems to address changes in the business environment, along with support to utilize public support systems such as grants and subsidies, industry-academia collaborations and more.

Moreover, to ensure that our support for our customers was complementary to activities to prevent the spread of COVID-19, we changed to holding various business events online and set up dedicated websites to disseminate information of business operators in the region. We also provided support for business operations through methods that utilize DX (digital transformation) such as business meetings by web-conferencing systems and video streaming of seminars.

As a result of these activities, for the fiscal year ended March 31, 2021, we were able to maintain solid business results with profit of ¥7.4 billion, a capital adequacy ratio of 11.92%, and non-performing loan ratio of 1.82%.

In addition, we were able to further increase financial soundness of the Bank by booking ¥20.1 billion in allowance for doubtful accounts, including precautionary special provisions in preparation for the impact of COVID-19.

We would also like to express our sincere gratitude for the support of the local community.

The fiscal year ending March 31, 2022 is the second year of our medium-term management plan "Back to Our Origins and then Evolve." Amid the uncertainty about when the spread of COVID-19 will come to an end, we are committed to fulfilling our original mission as a regional financial institution to 'circulate local funds to the local community' by further strengthening 'customer support activities' while also embracing new challenges such as DX, in order to make sustainable business activities and affluent lifestyles a reality for our customers, even in the post-COVID-19 age or in the time of coexistence with it.

We look forward to your continued support and patronage.

July 2021

President, THE SEIBU SHINKIN BANK

Ichiro Takahashi



Outline

THE SEIBU SHINKIN BANK, which has an operating area covering Tokyo Metropolis (excluding the Tokyo Islands) and portions of Saitama and Kanagawa Prefectures, is a cooperative financial institution that operates, longing for prosperity for all local companies and residents.

The Bank takes care of the deposits from the local community and provides finance to respond to the demand for funds for the continuous development of the regional economy and business and better lives. By striving to fulfill its function as a consultant to bring solutions to the broad range of challenges facing the local community, the Bank is also engaging in activities that contribute to the sustainable development of the region.

Customers (Capital investors)

Deposits ↓ Capital

Loans ↑ Consulting

As of March 31, 2021

THE SEIBU SHINKIN BANK

Date of establishment: June 30, 1969
Location of head office: 2-29-10 Nakano, Nakano-ku, Tokyo
Deposits: ¥2,223.3 billion
Loans: ¥1,575.9 billion
Paid-in members' capital: ¥23.9 billion
Number of capital investors: 102,882
Profit: ¥7.4 billion
Core banking profit: ¥14.3 billion

Capital adequacy ratio: 11.92%
Non-performing loan ratio: 1.82%
Number of branches: 76
Number of full-time personnel: 1,142

●JCR ratings Assigned September 2020

A+ The Bank has earned an 'A+' rating from Japan Credit Rating Agency, Ltd. (JCR) as a long-term issuer rating.

*JCR ratings are reviewed annually.

Philosophy

Basic Philosophy

"Humanism" = All for people

The term "humanism" refers to all officers and employees demonstrating their individuality and capabilities to the maximum extent while being part of an organization and achieving growth and development together by deepening bonds with local customers; in other words, it is a way of thinking that treats people as the origin of everything in business.

Management Principles

1. To fulfill societal responsibilities, the Bank manages operations soundly.
2. The Bank contributes to the growth and development of regional society through activities for supporting customers.
3. The Bank provides workplaces where all employees can demonstrate their individuality and capabilities to the maximum extent.

Contents

Message	1
Outline	2
Topics	3
Business Support	5
Overseas Business Expansion Support	6

Earnings Highlights	7
Financial Statements	10
Compliance (legal compliance) System	15
Officers, etc/Business Organization	16
Outline	17

Numbers presented herein are, as a rule, rounded down to the whole unit. Consequently, totals and subtotals may not match the sum of their constituent line-item values. Additionally, increases/decreases and ratios are, as a rule, calculated based on the data presented in that table or graph.

This publication is a disclosure document (explanation of state of business operations and assets) prepared in accordance with Article 89 of the Shinkin Bank Act (which applies, mutatis mutandis, Article 21 of the Banking Act).



THE SEIBU SHINKIN BANK's Declaration of "Sustainable Development Goals (SDGs)"

The SEIBU SHINKIN BANK issued its 'Declaration of SDGs' on February 1, 2020, whereby it will endeavor to resolve local community issues through the Bank's core business and to contribute to the creation of a sustainable society for the benefit of future generations.

SUSTAINABLE DEVELOPMENT GOALS



THE SEIBU SHINKIN BANK's SDGs Initiatives

THE SEIBU SHINKIN BANK is working on SDGs to resolve issues through coordinated response in the three areas of the economy, society and the environment toward the realization of a sustainable society.

Economy Financial Social

Priority Items 1 Local Economic Development and Revitalization of Local Industry

THE SEIBU SHINKIN BANK is advancing its problem-solving capability which leverages its collaborative skills and know-how developed over many years, and by supporting the resolution of issues for local businesses and various issues of local communities, it is contributing to sustainable local economic development and revitalization of local industry.



Practical Examples

Business Support Activities

- Problem-solving support through provision of specialist dispatch services
- Support to obtain and utilize public support programs
- Business matching support
- Holding business fairs
- From Tokyo: holding trade fairs of foods and fine products
- Support for industry-academia collaboration

- Support for business succession
- Support for a new business
- Overseas business expansion support
- Venture business investment through Seibu Shinkin Capital Corporation
- Support for the spread of AI and cashless payment
- Support for business revitalization

Priority Items **2** Creating Prosperous and Attractive Cities

THE SEIBU SHINKIN BANK provides support to local businesses and organizations working to resolve local community/social issues such as welfare, education, and support for the vulnerable, strengthening partnerships with various stakeholders in the local community, contributing toward the realization of prosperous, attractive and sustainable cities where local residents can feel secure.



Practical Examples

Support Activities of Urban Development

- Granting of subsidies to NPOs and other organizations working to resolve local community/social issues through Donation-type Time Deposits
- Offering "SEIBU Community Loans" which support organizations and businesses engaged in social community business
- Granting "Chiiki Mirai Project" subsidies to universities and other organizations which carry out collaborative industry-academia projects with local Chambers of Commerce and Industry, Commerce and Industry Associations, and SMEs engaged in local revitalization projects
- Cooperation with local events

Asset Formation and Management Support Activities

- Reverse mortgage loans
- Commercial trusts, civil trusts and testamentary trusts
- Investment trusts
- Life insurance

Priority Items **3** Diverse HR Development

THE SEIBU SHINKIN BANK is focused on developing human resources capable of responding to diversity issues and needs.

In addition, the Bank is focused on creating a rewarding workplace and a society where all employees can feel secure and play active roles, paying attention to the individuality of each executive and employee.



Practical Examples

The Bank's Initiatives

- Improving the working environment and facilities reflecting employee requests
- Review and revitalization of adequate and appropriate training etc. according to the skill and position levels of employees
- Extending the eligibility for the short-time work system for employees with children from under 3 years old to employees with children that are up to elementary school graduates

Environment

Priority Items **4** Environmental Activities

THE SEIBU SHINKIN BANK is committed to environmentally friendly business activities.

In addition, the Bank is contributing to local environmental conservation by supporting local businesses and organizations that are implementing environmental activities.



Practical Examples

The Bank's Initiatives

- Initiatives which contribute to EcoAction 21
- Participate in the related events in support of the Ministry of the Environment's 'COOL CHOICE' program for the prevention of global warming supporting
- Implement Eco-Cap Campaigns
- Follow the CoolBiz and WarmBiz guidelines
- Adopt environmentally friendly facilities and fixtures (LED lighting, environmentally friendly branches, and disclosures using Forest Stewardship Council (FSC)-certified paper, as well as for small gifts provided at business fairs)

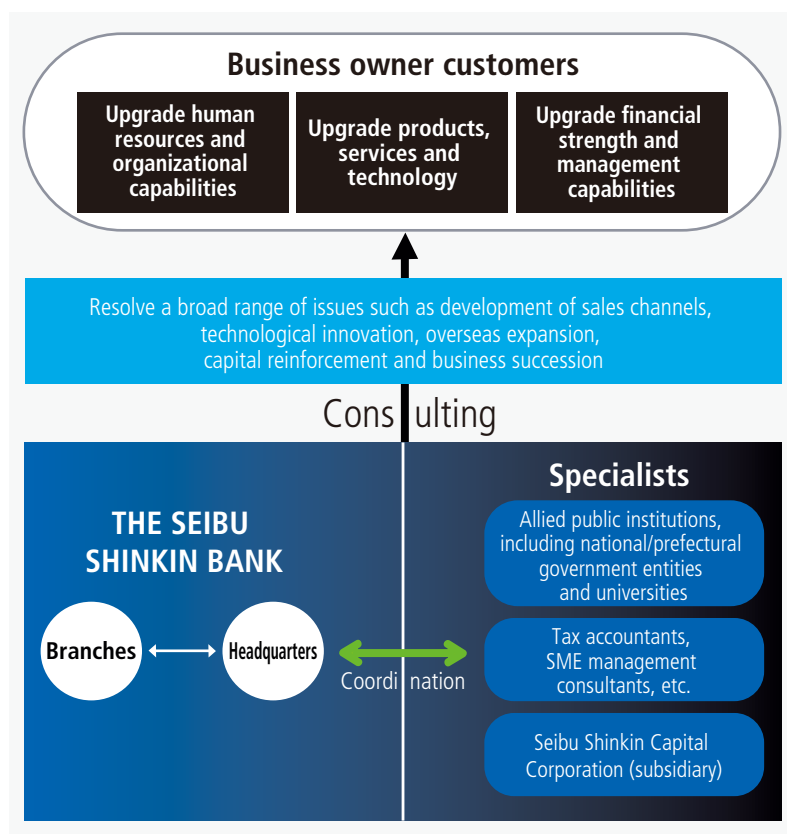
Initiatives to Promote Dissemination

- Hold customer seminars under the theme of the environment and SDGs
- Co-sponsor the Management "Environmental Capability" Grand Prix sponsored by Japan Association of Environment and Society for the 21st Century (JAES21), and conduct educational and proposal activities

Business Support

We call our bank the “Customer Support Center.” All of our staff members engage in customer support activities. In its function as a “certified management innovation support institution” of Japan, the Bank is working together with specialists to provide appropriate consulting to customers and support the sustained growth and development of all SMEs, which are the drivers of local growth.

SME consulting program



● Main business support services provided in March 31, 2021

1. Provision of specialist dispatch services	1,305
Of which were for COVID-19 response	542
2. Support rendered using public support programs	1,155
Of which were for COVID-19 response	994
3. Business matchmaking support	4,045
4. Order-booking/ordering support	1,411
5. Industry-academia collaboration support	68

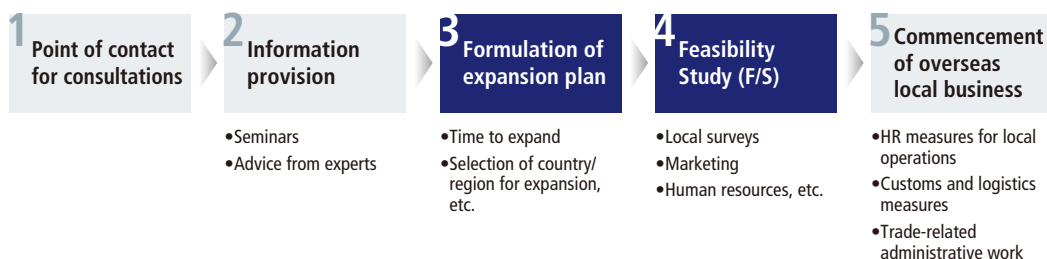
Overseas business expansion support

We established an “Overseas Business Expansion Support Desk”, a consulting service specializing in overseas expansion, in response to SMEs’ growing need for overseas business expansion.

We make ourselves constantly available to provide consultations.

Additionally, working in cooperation with specialist institutions with the know-how and networking required for overseas expansion, for financing, market entry, etc. in overseas locations, we work to make overseas expansion more accessible.

■ Support flow chart in “Overseas Business Expansion Support Desk”



Overseas Business Expansion Support

The 21st business fair online/Online business meeting with Philippine companies held on December 11, 2020

Support for Overseas Expansion Through Business Meetings With Foreign (Philippine) Companies

We held online business meetings with Philippine companies at our business event site, the "21st business fair online," on December 11, 2020. With cooperation from the Embassy of the Republic of the Philippines in Japan and ASEAN-Japan Centre, we conducted 15 business meetings with five Philippine companies, who wished to engage in a business alliance, joint venture, technological alliance, etc. with Japanese companies.



Funded cross-border loan to Vietnam (direct loan to a locally incorporated company)

Offering support for overseas development both financially and through collaboration with support organizations and experts

On March 23, 2021, the Bank provided a cross-border loan to SKMVIETNAM COMPANY LIMITED, the Vietnam local subsidiary of SK MECHANICS CO., LTD. (manufacturer of parts for industrial facilities and equipment; headquarters: City of Iruma, Saitama Prefecture).

The direct loan of ¥149 million (denominated in Japanese yen) was provided for funds to construct the second factory of SKMVIETNAM COMPANY LIMITED.



History

2011.6.14	Overseas Expansion Support Desk established	2015.11.6	Entered into MOU with TICON Industrial Connection Public Company Limited (a company in Thailand that operates rental factories)	2017.11.2	Entered into MOU with the Tokyo Branch of State Bank of India concerning business cooperation agreement
2013.5.15	Entered into business cooperation agreement with Japan Bank for International Cooperation	2016.1.28	Funded first direct foreign currency loan to an overseas subsidiary	2018.7.27	Entered into MOU with Joint Stock Commercial Bank for Investment and Development of Vietnam concerning a business cooperation agreement.
2013.7.4	Entered into MOU with the Tokyo Air Service Branch of NIPPON EXPRESS CO., LTD. concerning overseas expansion support	2016.4.27	Entered into business cooperation agreement with Metropolitan Bank and Trust Company (Republic of the Philippines)	2018.11.6	Entered into MOU with Pakse-Japan SME SEZ Development Co., Ltd., Laos, concerning a mutual cooperation agreement.
2014.3.25	Invested in industrial park for Japanese SMEs in Ho Chi Minh City, Vietnam	2016.6.27	Hosted One-on-One Meetings with Thai Companies	2019.3.27	Entered into MOU with King's Town Bank, Co., Ltd. (Taiwan) concerning a business cooperation agreement.
2014.8.25	Funded first direct loan to an overseas subsidiary	2016.11.22	Entered into agreements with Hong Kong Trade Development Council (HKTD) and UPS Japan Co., Ltd.	2020.12.11	Held online business meetings with Philippine companies.
2015.7.2	Entered into MOU with Konica Minolta Business Solutions Japan Co., Ltd. concerning overseas expansion support	2017.3.29	Entered into business cooperation agreement with BDO Unibank, Inc. (Republic of the Philippines)	2021.3.23	Funded cross-border loan to Vietnam (direct loan to a locally incorporated company)
2015.7.10	Entered into agreement with Uniden Holdings Corporation concerning comprehensive cooperation and collaboration	2017.6.26	Entered into business cooperation agreement with JESCO Holdings, Inc.		
2015.7.27	Entered into MOU with General Incorporated Foundation Asian Food Business Association	2017.10.2	Entered into MOU with the Department of Trade and Industry of the Republic of the Philippines concerning business cooperation		
2015.10.1	Entered into outsourcing agreement with Nippon Export and Investment Insurance				

Earnings Highlights

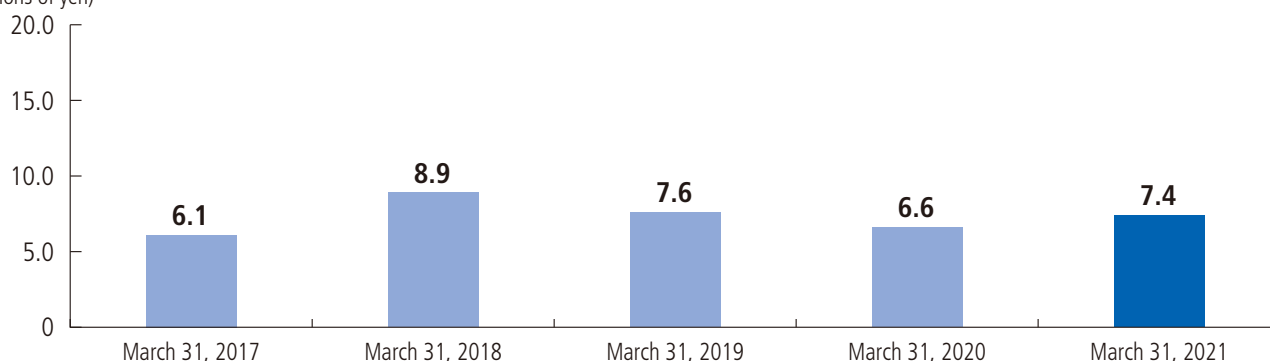
We were able to deliver solid results with profit of ¥7.4 billion and a capital adequacy ratio of 11.92%.

Profit and Loss

The Bank recorded a ¥7.4 billion profit which is the ultimate profit.

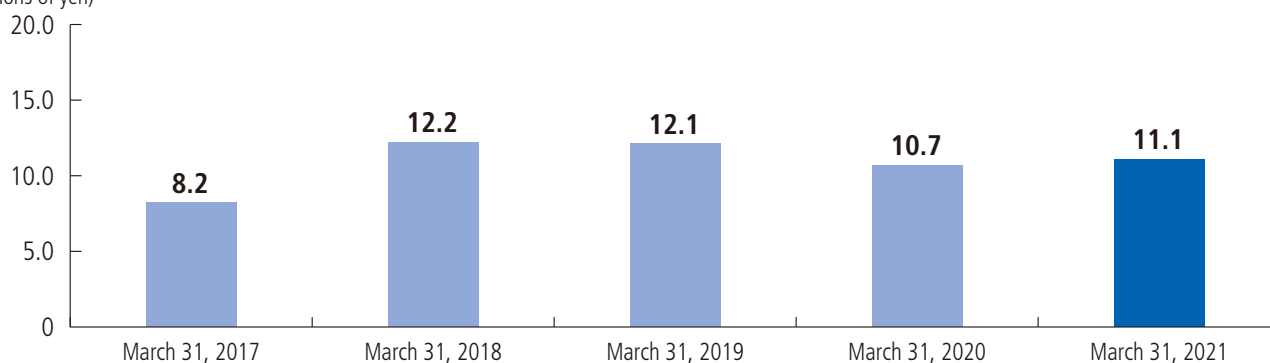
■ Profit **¥7.4 billion**

(Billions of yen)



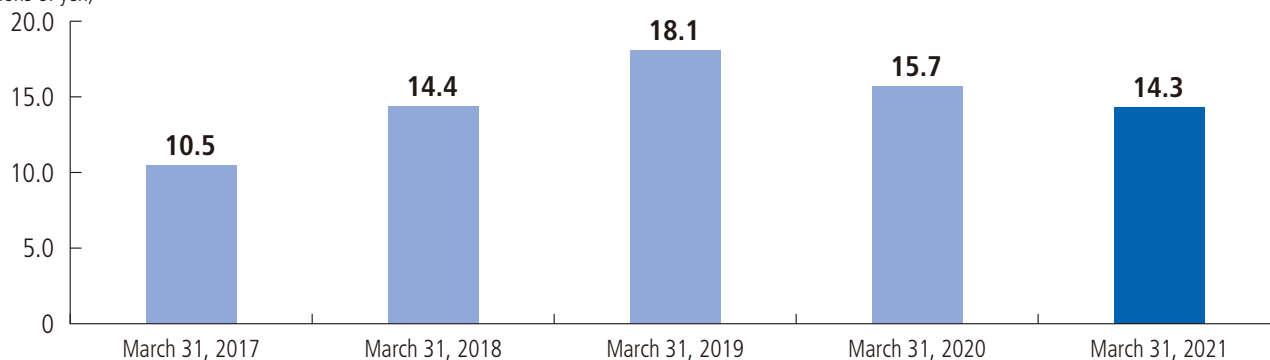
■ Ordinary Profit **¥11.1 billion**

(Billions of yen)



■ Core Banking Profit **¥14.3 billion**

(Billions of yen)



What is Core Banking Profit?

Excluding temporary variable factors from the Net Business Profit such as provisions of general reserve for possible loan losses and gains/losses related to bonds such as on Japanese government bonds.

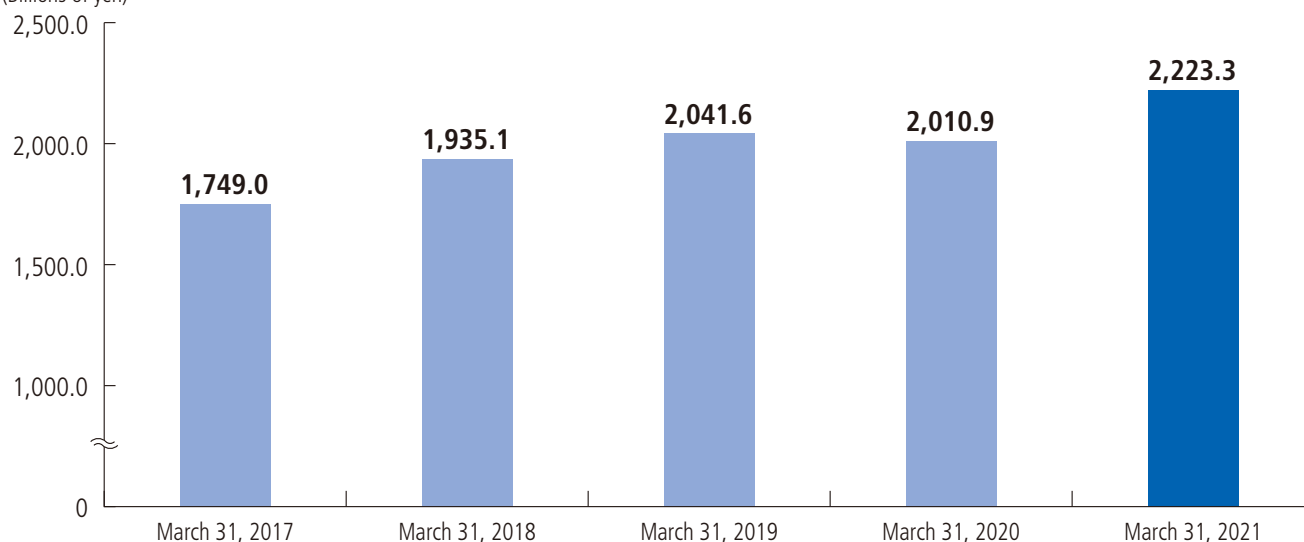
This refers to the fundamental profitability of the financial institution in leading business, etc.

Deposits and Loans

The Bank recorded deposits exceeding ¥2 trillion and loans in the range of ¥1.5 trillion.

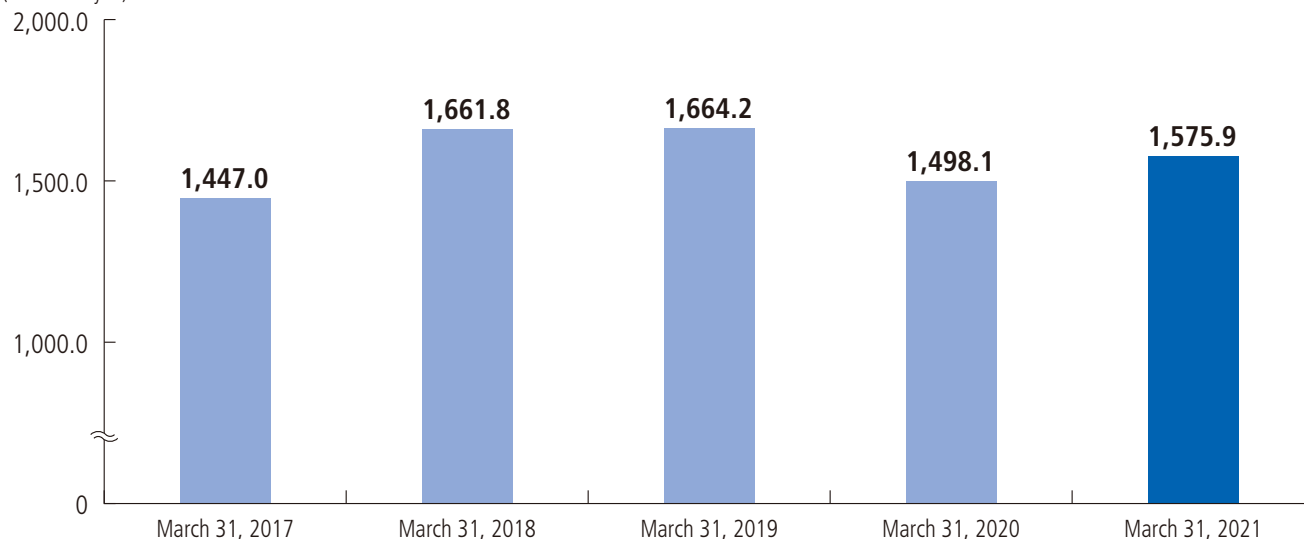
Deposits **¥2,223.3 billion**

(Billions of yen)



Loans **¥1,575.9 billion**

(Billions of yen)



History of Earnings

(Billions of yen)

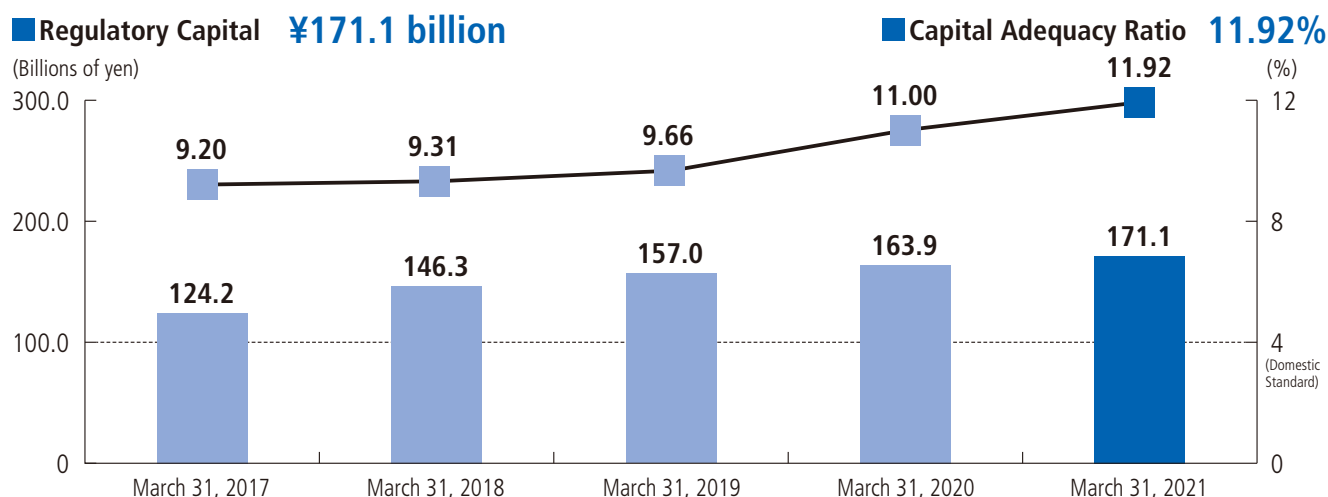
Item	March 31, 2017	March 31, 2018	March 31, 2019	March 31, 2020	March 31, 2021
Profit	6.1	8.9	7.6	6.6	7.4
Ordinary Profit	8.2	12.2	12.1	10.7	11.1
Net Business Profit	9.7	11.9	12.4	13.2	11.9
Core Banking Profit	10.5	14.4	18.1	15.7	14.3
Deposits	1,749.0	1,935.1	2,041.6	2,010.9	2,223.3
Loans	1,447.0	1,661.8	1,664.2	1,498.1	1,575.9

Earnings Highlights

Regulatory Capital and Capital Adequacy Ratio

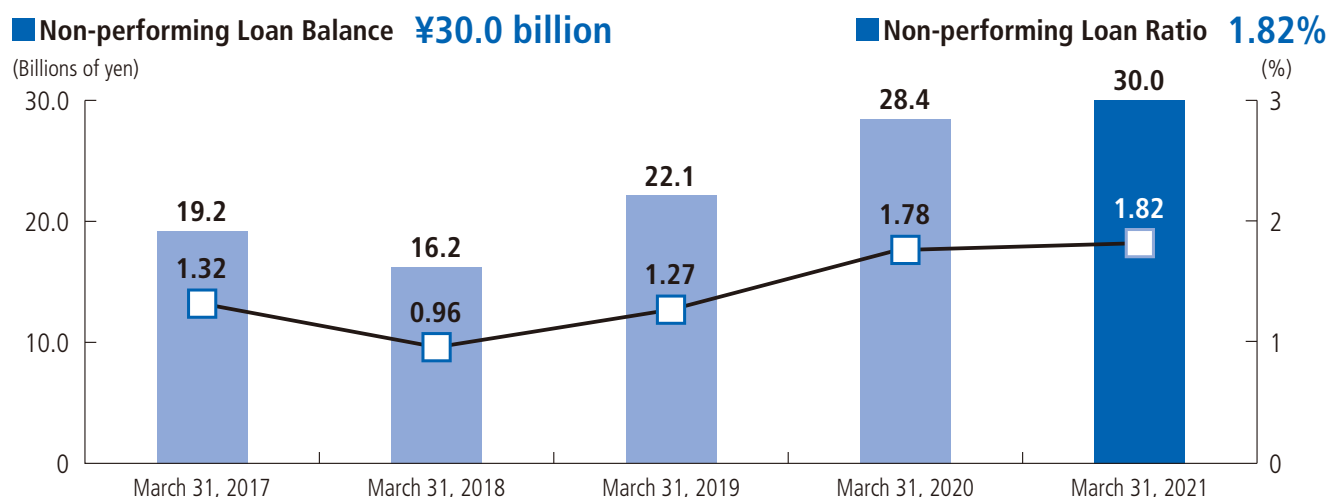
Regulatory capital, owing to the accumulation of profit, etc., rose to ¥171.1 billion.

The capital adequacy ratio was 11.92%. This far exceeds the 4% domestic standard for financial institution soundness.



Non-performing Loan Balance and Non-performing Loan Ratio

Non-performing loan balance was at ¥30.0 billion, however non-performing loan ratio stayed at the low level of 1.82%.



Change in Earnings

Item		March 31, 2017	March 31, 2018	March 31, 2019	March 31, 2020	March 31, 2021
Regulatory capital ^{*1}	(Billions of yen)	124.2	146.3	157.0	163.9	171.1
Capital adequacy ratio ^{*1}	(%)	9.20	9.31	9.66	11.00	11.92
Non-performing loan balance ^{*2}	(Billions of yen)	19.2	16.2	22.1	28.4	30.0
Non-performing loan ratio ^{*2}	(%)	1.32	0.96	1.27	1.78	1.82

^{*1} Non-consolidated; Under Domestic Standard

^{*2} Non-Consolidated; Under Financial Reconstruction Act

Financial Statements (non-consolidated)

● Non-Consolidated Balance Sheets

THE SEIBU SHINKIN BANK

March 31, 2018, 2019 and 2020

Million of yen

	March 31, 2021	March 31, 2020	March 31, 2019
Assets			
Cash	¥ 12,896	¥ 12,669	¥ 18,873
Due From Banks	731,427	596,329	739,886
Money Held in Trust	7,880	7,983	2,985
Securities	78,062	74,490	89,308
Japanese Government Bonds	4,004	7,525	23,064
Local Government Bonds	654	751	908
Corporate Bonds	3,562	4,278	5,687
Stocks	4,683	3,878	4,000
Other Securities	65,157	58,056	55,645
Loans	1,575,991	1,498,104	1,664,246
Bills Discounted	1,356	2,242	3,790
Loans on Bills	15,022	16,439	27,468
Loans on Deeds	1,542,809	1,461,997	1,615,735
Overdrafts	16,802	17,425	17,250
Foreign Exchange	141	219	280
Due From Foreign Banks	141	219	280
Other Assets	11,603	10,411	11,000
Outstanding Bank Transfer Advanced	649	564	823
Investment in the Shinkin Central Bank	6,895	6,895	6,895
Prepaid Expenses	93	94	64
Accrual Income	2,458	1,263	1,576
Derivative Transactions	0	0	0
Others	1,506	1,592	1,640
Tangible Fixed Assets	19,782	19,449	19,251
Buildings	4,375	4,496	4,551
Land	13,996	13,996	14,053
Leased Assets	247	119	65
Construction in Progress	268	199	10
Other Tangible Assets	893	636	571
Intangible Fixed Assets	2,608	978	809
Software	945	551	398
Leased Assets	65	86	76
Others	1,597	340	335
Prepaid Pension Expense	2,129	1,806	1,180
Deferred Tax Assets	1,064	1,613	1,378
Reverse Against Debt Guarantee	69,381	95,650	76,797
Reserve for Possible Loan Losses	(20,123)	(16,702)	(13,356)
(Specific Reserve for Possible Loan Losses)	(3,911)	(2,553)	(1,211)
Total Assets	2,492,846	2,303,004	2,612,641

Million of yen

	March 31, 2021	March 31, 2020	March 31, 2019
Liabilities			
Deposit	¥ 2,223,316	¥ 2,010,966	¥ 2,041,645
Current Accounts	31,336	24,587	24,017
Ordinary Deposits	1,004,147	805,810	790,542
Saving Deposits	6,943	6,687	6,696
Deposits at Notice	1,824	2,321	2,652
Time Deposits	1,148,669	1,140,013	1,190,546
Installment Savings	13,640	14,263	14,847
Other Deposits	16,754	17,283	12,343
Borrowed Money	19,100	27,285	47,364
Loans payable	19,100	27,285	47,364
Call Money	132	174	280,221
Foreign Exchange	56	6	10
Foreign Bills of Exchange Payable	56	6	10
Other Liabilities	11,099	8,475	11,185
Outstanding Bank Transfer Received	788	946	1,212
Accrued Expenses	1,470	1,214	1,084
Reserve for Future Interest Payment of Installment Savings	5	6	7
Income Taxes Payable	3,809	3,783	4,363
Unearned Income	193	251	304
Unsettled Refunds	—	—	15
Unsettled Equity Refunds	27	69	75
Deposits from Employees	1,152	1,103	1,153
Derivative Transactions	0	0	0
Lease Obligations	333	207	139
Asset Retirement Obligations	150	162	153
Other Liabilities	3,166	730	2,675
Reserve for Employee Bonuses	908	904	952
Reserve for Director's Retirement Benefits	122	124	246
Provision for Reimbursement of Deposits	95	109	126
Provision for Contingent Loss	399	355	267
Deferred Tax Liabilities for Revaluation	2,307	2,306	2,321
Debt Guarantee	69,381	95,650	76,797
Total Liabilities	2,326,920	2,146,359	2,461,140
Net Assets			
Paid-in Member's Capital	23,942	24,022	24,132
Common shares	23,942	24,022	24,132
Retained Earnings	133,774	127,027	121,056
Legal reserve	23,198	20,198	15,198
Voluntary Reserve	110,575	106,828	105,857
Reserve for Specific Purpose	102,409	99,431	97,454
Reserve for Amortization	(1,000)	(1,000)	(1,000)
Reserve for Local Industry Assistance Fund's	(—)	(200)	(200)
Reserve for Regional Mirai Project	(200)	(—)	(—)
Reserve for Tax Purpose Reduction Entry of Tangible Assets	(568)	(579)	(591)
Reserve for Specific Future Bad Debt	(10)	(21)	(32)
Retained Earnings for Current Term	8,166	7,396	8,403
Treasury Shares	(110)	(312)	(204)
Total Member's Equity	157,605	150,737	144,984
Unrealized Gains on Available-for-sale Securities	2,749	335	905
Land Revaluation and Transaction Adjustment	5,570	5,571	5,611
Deferred Gains or Losses on Hedge	8,319	5,907	6,516
Total Net Assets	165,925	156,644	151,501
Total Liabilities and Net Assets	2,492,846	2,303,004	2,612,641

(Notes) 1. If an item is listed in the balance sheets or in the statements of income and retained earnings but has no balance against it, it is not presented here.

2. The allowance for doubtful accounts includes a special reserve for performing loans (¥6.9 billion as of March 31, 2020 and ¥7.3 billion as of March 31, 2021), a special reserve for financing real estate for leasing (¥3.1 billion as of March 31, 2020 and ¥2.7 billion as of March 31, 2021) and a special reserve for COVID-19 financing measures (¥2.2 billion as of March 31, 2020 and ¥4.1 billion as of March 31, 2021).

●Non-Consolidated Statements of Income and Retained Earnings

THE SEIBU SHINKIN BANK

March 31, 2018, 2019 and 2020

Million of yen

	March 31, 2021	March 31, 2020	March 31, 2019
Operating Revenue	¥ 36,838	¥ 36,001	¥ 38,758
Interest Income	29,740	30,462	33,520
Loans	27,833	28,862	31,565
Deposits in Other Banks	521	444	583
Investment Securities	1,216	986	1,201
Others	169	169	169
Fees and Commissions Received	3,287	3,420	2,920
Exchange Commissions Received	1,470	1,463	1,402
Others	1,816	1,956	1,517
Other Operating Income	250	553	687
Gains on Foreign Exchange	29	46	72
Gains on Sale of Bonds Such as Japanese Government Bonds	—	—	21
Others	221	507	593
Other Income	3,560	1,564	1,630
Gain on Bad Debts Recovered	174	294	262
Gains on Sale of Shares and Other Securities	2,791	1,094	986
Gains on Money Held in Trust	206	93	71
Others	388	82	310
Operating Expenses	¥ 25,645	¥ 25,285	¥ 26,643
Interest Expenses	1,155	1,289	1,213
Deposits	881	921	861
Provision for Future Interest Payment of Installment Savings	2	2	3
Interest on Borrowings	264	352	359
Interest on Call Money	0	7	(17)
Others	6	5	5
Fees and Commissions Paid	1,462	1,619	1,774
Exchange Commissions Paid	496	535	529
Others	966	1,083	1,244
Other Operating Expenses	412	513	1,130
Loss on Sale of Bonds Such as Japanese Government Bonds	—	9	14
Loss on Redemption of Bonds Such as Japanese Government Bonds	408	501	1,113
Others	3	2	2
General and Administrative Expenses	16,265	15,790	15,661
Salaries and Employee Benefits	9,299	8,886	8,931
Other General and Administrative Expenses	6,578	6,575	6,389
Tax	388	328	340
Other Expenses	6,348	6,072	6,863
Provisions of Reserve for Possible Loan Losses	3,507	3,414	4,785
Write-off of Loans	479	1,062	863
Loss on Sale of Shares and Other Securities	779	987	646
Loss on Money Held in Trust	120	29	198
Amortization of Other Assets	4	28	24
Others	1,457	549	345
Operating Profit	11,193	10,715	12,115
Extraordinary Income	1	0	13
Gain on Disposal of Fixed Assets	1	0	13
Extraordinary Loss	82	73	161
Loss on Disposal of Fixed Assets	25	7	161
Impairment loss	56	59	—
Other special losses	—	7	—
Profit Before Income Taxes	11,112	10,641	11,967
Income Taxes Current	4,035	4,017	4,535
Income Taxes Deferred	(385)	(29)	(168)
Total Income Taxes	3,649	3,988	4,367
Profit	7,462	6,653	7,600
Retained Earnings at Beginning of Year	704	703	641
Cumulative Effects of Changes in Accounting Policies	—	—	—
Restated Balance	—	—	—
Reversal of Land Revaluation Excess	0	39	161
Unappropriated Retained Earnings at End of Year	8,166	7,396	8,403

●Statements of Appropriation of Surplus

Million of yen

	March 31, 2021	March 31, 2020	March 31, 2019
Unappropriated Retained Earnings at End of Year	¥ 8,166	¥ 7,396	¥ 8,403
Reversal of Reserve (Reversal of Reserve for Tax Purpose Reduction Entry of Tangible Assets)	11	11	11
Reversal of Reserve (Reversal of Reserve for Specific Future Bad Debt)	10	10	10
Reversal of Reserve (Reversal of Reserve for Local Industry Assistance Funds)	—	200	—
Appropriation of Surplus	7,456	6,915	7,722
Legal Retained Earnings	744	3,000	5,000
Dividends for Common Shares (Annual 3%)	712	715	722
Reserve for Chiiki Mirai Projects	—	200	—
Reserve for Specific Purpose	6,000	3,000	2,000
Retained Earnings at End of Year	732	704	703

●Audit by the Accounting Auditor

The Bank's balance sheets, statements of income, and notes (hereinafter the "financial statements") and proposed appropriation of surplus have been audited by PricewaterhouseCoopers Aarata LLC based on the provisions of Article 38-2, paragraph (3) of the Shinkin Bank Act, and the Bank accepted audit reports to the effect that the financial statements are appropriate and that the proposed appropriation of surplus is in compliance with laws and regulations and the Articles of Incorporation.

●Affirmation of appropriateness of financial statements and validity of internal audits, etc. for preparation of financial statements by Representative Directors

We affirm the appropriateness and validity of the balance sheets, statements of income, and statements of appropriation of surplus (hereafter the "financial statements") and the internal audit related to the preparation of the financial statements for the fiscal year ended March 31, 2021.

June 30, 2021 THE SEIBU SHINKIN BANK **President Ichiro Takahashi**

Performance Indicators (non-consolidated)

Principal Management Benchmark

Million of yen

		March 31, 2021	March 31, 2020	March 31, 2019	March 31, 2018	March 31, 2017
Profit or Loss	Operating Revenue	¥ 36,838	¥ 36,001	¥ 38,758	¥ 36,714	¥ 32,666
	Operating Expenses	25,645	25,285	26,643	24,426	24,367
	Operating Profit	11,193	10,715	12,115	12,287	8,298
	Net Business Profit	11,922	13,223	12,431	11,960	9,772
	Core Banking Profit	14,394	15,738	18,121	14,438	10,549
	Profit	7,462	6,653	7,600	8,980	6,175
Balance	Deposits and Savings	2,223,316	2,010,966	2,041,645	1,935,136	1,749,021
	Loans and Bills Discounted	1,575,991	1,498,104	1,664,246	1,661,855	1,447,097
	Securities	78,062	74,490	89,308	105,890	122,251
	Net Assets	165,925	156,644	151,501	143,910	122,128
	Total Assets	2,492,846	2,303,004	2,612,641	2,259,478	1,992,855
Share Capital	Paid-in Members' Capital	23,942	24,022	24,132	24,012	11,198
	Dividends (Per Share) (Yen)	1.5	1.5	1.5	1.5	2
	Number of Capital Investors	102,882	102,823	104,336	103,942	105,240
	Number of Shares (Million Shares)	478	480	482	480	223
Capital Adequacy Ratio (Non-Consolidated)		11.92%	11.00%	9.66%	9.31%	9.20%
Non-Performing Loan Ratio (Non-Consolidated; Under Financial Reconstruction Act)		1.82%	1.78%	1.27%	0.96%	1.32%
Number of Directors and Other Officers		15	13	16	15	15
Of Which, Number of Full-Time Directors and Other Officers		11	9	12	11	11
Number of Personnel		1,131	1,192	1,188	1,175	1,153

Gross Operating Profit

Million of yen

	March 31, 2021	March 31, 2020	March 31, 2019
Net Interest Income	¥ 28,589	¥ 29,176	¥ 32,311
Interest Income	29,740	30,462	33,520
Interest Expenses	1,151	1,285	1,208
Net Fees and Commissions	1,824	1,801	1,146
Fees and Commissions Received	3,287	3,420	2,920
Fees and Commissions Paid	1,462	1,619	1,774
Net Other Operating Income (Expenses)	(161)	40	(442)
Other Operating Income	250	553	687
Other Operating Expenses	412	513	1,130
Gross Operating Profit	30,251	31,018	33,014
Gross Operating Profit Ratio	1.28%	1.39%	1.31%

- (Notes) 1. Interest Expenses exclude expenses commensurate with expenses for money held in trust (¥4 million for the fiscal year ended March 31, 2020 and ¥3 million for the fiscal year ended March 31, 2021).
2. Gross operating profit ratio = Gross operating profit / Average balance of interest-earning assets × 100
3. There is no distinction made between the domestic divisions and the international divisions.

Net Business Profit

Million of yen

	March 31, 2021	March 31, 2020	March 31, 2019
Net Business Profit	¥ 11,922	¥ 13,223	¥ 12,431
Substantive Net Business Profit	13,986	15,227	17,014
Core Banking Profit	14,394	15,738	18,121
Core Banking Profit (Excluding loss (gain) on cancellation of investment trust)	14,265	15,625	18,051

- (Notes) 1. Net Business Profit = Operating Income - (Operating Expenses - Expenses for Money Held In Trust)
Operating Expenses do not include temporary expenses such as director bonuses etc.
In addition, if the provisions of reserve for possible loan losses exceed the provision as a whole, the provisions of general reserve for possible loan losses (or reversal amount) is included.
2. Net core Business Profit = Net Business Profit + Provisions of General Reserve for Possible Loan Losses
Net Core business profit excludes the effect of the provisions of general reserve for possible loan losses from net business profit.
3. Core Banking Profit = Net Core Business Profit - Gains/Losses related to Bonds such as Japanese Government Bonds
Gains/losses related bonds such as on Japanese government bonds are the total of gain on sale of Japanese government bonds, etc., gain on redemption of Japanese government bonds, etc., loss on sale of Japanese government bonds, etc., loss on redemption of Japanese government bonds, etc., and amortization of Japanese government bonds, etc.

Components of Net Interest Income

Million of yen

		March 31, 2021	March 31, 2020	March 31, 2019
Interest-Earning Assets	Ave. Balance	¥ 2,346,403	¥ 2,226,496	¥ 2,503,057
	Interest	29,740	30,462	33,520
	Yield	1.26%	1.36%	1.33%
Of Which, Loans and Bills Discounted	Ave. Balance	1,543,650	1,563,720	1,703,807
	Interest	27,833	28,862	31,565
	Yield	1.80%	1.84%	1.85%
Of Which, Deposits with Banks (Excl. Interest-Free)	Ave. Balance	722,115	576,714	690,171
	Interest	521	444	583
	Yield	0.07%	0.07%	0.08%
Of Which, Securities	Ave. Balance	73,564	78,942	101,990
	Interest	1,216	986	1,201
	Yield	1.65%	1.24%	1.17%
Interest-Bearing Liabilities	Ave. Balance	2,208,099	2,099,319	2,380,446
	Interest	1,155	1,289	1,213
	Yield	0.05%	0.06%	0.05%
Of Which, Deposits and Savings	Ave. Balance	2,160,826	2,000,685	2,024,648
	Interest	883	923	865
	Yield	0.04%	0.04%	0.04%
Of Which, Borrowed Money	Ave. Balance	22,671	39,881	41,950
	Interest	264	352	359
	Yield	1.16%	0.88%	0.85%

- (Notes) 1. The average balance of non-interest deposits with banks (¥4,220 million for the fiscal year ended March 31, 2020, and ¥5,785 million for the fiscal year ended March 31, 2021) is excluded from interest-earning assets. The average balance of an amount commensurate with money held in trust (¥6,720 million for the fiscal year ended March 31, 2020, and ¥7,927 million for the fiscal year ended March 31, 2021) and the corresponding interest (¥4 million for the fiscal year ended March 31, 2020, and ¥3 million for the fiscal year ended March 31, 2021) are excluded from interest-bearing liabilities.
2. There is no distinction made between the domestic divisions and the international divisions.

● Profit Ratios and Margins

	March 31, 2021	March 31, 2020	March 31, 2019
Return on Assets			
Ratio of Operating Profit to Total Assets	0.45%	0.45%	0.47%
Ratio of Profit to Total Assets	0.30%	0.28%	0.29%
Total Margins			
Yield on Interest-Earning Assets	1.26%	1.36%	1.33%
Cost Ratio of Interest-Bearing Liabilities	0.78%	0.81%	0.72%
Total Margins	0.48%	0.55%	0.61%

(Note) Ratio of operating profit (profit) to total assets = Operating profit (profit) / Average balance of total assets (excluding Debt guarantees as per contra) × 100

● Loan-to-Deposit Ratio/Securities-to-Deposit Ratio

	March 31, 2021	March 31, 2020	March 31, 2019
Loan-to-Deposit Ratio			
End of Period	70.88%	74.49%	81.51%
Average during Period	71.43%	78.15%	84.15%
Securities-to-Deposit Ratio			
End of Period	3.51%	3.70%	4.37%
Average during Period	3.40%	3.94%	5.03%

(Notes) 1. Loan-to-deposit ratio = Loans and bills discounted / (Deposits and savings + Negotiable certificates of deposit) × 100
 2. Securities-to-deposit ratio = Securities / (Deposits and savings + Negotiable certificates of deposit) × 100
 3. There is no distinction made between the domestic divisions and the international divisions.

● Increase/Decrease in Interest Receivable/Payable

Million of yen

	March 31, 2021			March 31, 2020			March 31, 2019		
	Changes Due to Balance	Changes Due to Interest Rate	Net Change	Changes Due to Balance	Changes Due to Interest Rate	Net Change	Changes Due to Balance	Changes Due to Interest Rate	Net Change
Increase (Decrease) in Interest Receivable	¥ 1,577	¥ (2,299)	¥ (721)	¥ (3,786)	¥ 728	¥ (3,057)	¥ 4,297	¥ (1,541)	¥ 2,755
Of Which, Loans and Bills Discounted	(371)	(658)	(1,029)	(2,535)	(166)	(2,702)	2,780	468	3,248
Of Which, Deposits (Excl. Interest-Free)	77	—	77	(79)	(60)	(139)	165	(105)	59
Of Which, Securities	(71)	301	229	(282)	67	(215)	(148)	(404)	(552)
Increase (Decrease) in Interest Payable	67	(201)	(133)	(148)	224	76	139	(248)	(109)
Of Which, Deposits and Savings	76	(116)	(39)	(11)	70	58	82	(134)	(52)
Of Which, Borrowed Money	(179)	91	(87)	(18)	11	(6)	(20)	(12)	(33)

(Notes) 1. Factors that increase or decrease both balance and interest rate are allocated based on the proportion of the increase or decrease in the balance and interest rate.
 2. There is no distinction made between the domestic divisions and the international divisions.

● Average Balance of Deposits and Negotiable Certificates of Deposit

Million of yen

	March 31, 2021		March 31, 2020		March 31, 2019	
	Composition Ratio		Composition Ratio		Composition Ratio	
Liquid Deposits	¥ 960,463	44.44%	¥ 809,349	40.45%	¥ 791,045	39.07%
Of Which, Interest-Bearing Deposits	871,660	40.33%	728,841	36.42%	714,840	35.30%
Fixed-term Deposits	1,191,878	55.15%	1,182,187	59.08%	1,224,045	60.45%
Of Which, Time Deposits with Fixed Interest Rates	1,177,927	54.51%	1,167,715	58.36%	1,208,936	59.71%
Of Which, Time Deposits with Floating Interest Rates	17	0.00%	46	0.00%	72	0.00%
Other Deposits	8,485	0.39%	9,148	0.45%	9,558	0.47%
Subtotal	2,160,826	100.00%	2,000,685	100.00%	2,024,648	100.00%
Negotiable Certificates of Deposit	—	—	—	—	—	—
Total	2,160,826	100.00%	2,000,685	100.00%	2,024,648	100.00%

(Notes) 1. Liquid deposits: Current deposits + Ordinary deposits + Saving deposits + Deposits at notice
 2. Fixed-term deposits: Time deposits + Installment savings
 Time deposits with fixed interest rate: Time deposits whose interest rate until date of maturity is determined when deposited
 Time deposits with floating interest rate: Time deposits whose interest rates vary in response to changes in market rates during the term of deposit
 3. There is no distinction made between the domestic divisions and the international divisions.

● Balance by Type of Time Deposits

Million of yen

	March 31, 2021	March 31, 2020	March 31, 2019
Time Deposits with Fixed Interest Rate	¥ 1,148,655	¥ 1,139,992	¥ 1,190,477
Time Deposits with Floating Interest Rate	13	20	68
Other Time Deposits	—	—	—
Total	1,148,669	1,140,013	1,190,546

● Average Balance by Loans and Bills Discounted Account

Million of yen

	March 31, 2021		March 31, 2020		March 31, 2019	
	Composition Ratio		Composition Ratio		Composition Ratio	
Bills Discounted	¥ 1,742	0.11%	¥ 3,117	0.19%	¥ 3,572	0.20%
Loans on Bills	15,359	0.99%	19,911	1.27%	37,882	2.22%
Loans on Deeds	1,510,780	97.87%	1,523,867	97.45%	1,646,257	96.62%
Overdrafts	15,767	1.02%	16,824	1.07%	16,095	0.94%
Total	1,543,650	100.00%	1,563,720	100.00%	1,703,807	100.00%

(Note) There is no distinction made between the domestic divisions and the international divisions.

● Ending Balance by Type of Loans

Million of yen

	March 31, 2021	March 31, 2020	March 31, 2019
Loans with Fixed Interest Rate	¥ 389,862	¥ 235,400	¥ 282,135
Loans with Floating Interest Rate	1,186,129	1,262,704	1,382,111
Total	1,575,991	1,498,104	1,664,246

Service Indicators

● Loan Portfolio by Industry

Million of yen

	March 31, 2021				March 31, 2020				March 31, 2019			
	Number of Customers	Composition Ratio	Balance	Composition Ratio	Number of Customers	Composition Ratio	Balance	Composition Ratio	Number of Customers	Composition Ratio	Balance	Composition Ratio
Manufacturing	¥ 1,205	2.73%	¥ 49,129	3.11%	¥ 1,168	2.62%	¥ 39,060	2.60%	¥ 1,265	2.70%	¥ 44,064	2.64%
Agriculture and Forestry	8	0.01%	89	0.00%	8	0.01%	76	0.00%	11	0.02%	196	0.01%
Fisheries	—	—	—	—	—	—	—	—	—	—	—	—
Mining and Quarrying of Stone and Gravel	2	0.00%	1,187	0.07%	2	0.00%	1,216	0.08%	3	0.00%	1,623	0.09%
Construction	2,139	4.86%	59,569	3.77%	1,956	4.40%	41,321	2.75%	2,058	4.39%	44,151	2.65%
Electricity, Gas, Heat Supply and Water	43	0.09%	2,097	0.13%	35	0.07%	1,892	0.12%	38	0.08%	2,248	0.13%
Information and Communications	1,522	3.46%	33,299	2.11%	1,340	3.01%	20,803	1.38%	1,364	2.91%	22,692	1.36%
Transport and Postal Activities	284	0.64%	15,963	1.01%	253	0.56%	11,804	0.78%	266	0.56%	11,982	0.71%
Wholesale and Retail Trade	2,484	5.64%	75,037	4.76%	2,338	5.26%	55,792	3.72%	2,493	5.32%	65,000	3.90%
Financial and Insurance	72	0.16%	3,964	0.25%	64	0.14%	3,370	0.22%	66	0.14%	8,871	0.53%
Real Estate	1,304	2.96%	131,523	8.34%	1,266	2.84%	137,114	9.15%	1,353	2.89%	186,248	11.19%
Real Estate Lessors	5,427	12.33%	698,548	44.32%	5,465	12.29%	707,713	47.24%	5,729	12.23%	767,187	46.09%
[Of Which, Specializing in This Category]	[3,932]	[8.93%]	[504,344]	[32.00%]	[4,112]	[9.25%]	[537,341]	[35.86%]	[4,274]	[9.13%]	[573,307]	[34.44%]
Goods Rental and Leasing	52	0.11%	2,996	0.19%	46	0.10%	2,230	0.14%	49	0.10%	2,154	0.12%
Scientific Research, Professional and Technical Services	1,361	3.09%	31,711	2.01%	1,110	2.49%	23,574	1.57%	1,138	2.43%	24,539	1.47%
Accommodations	54	0.12%	3,530	0.22%	36	0.08%	2,887	0.19%	35	0.07%	3,024	0.18%
Restaurant	1,723	3.91%	36,356	2.30%	1,367	3.07%	22,268	1.48%	1,403	2.99%	25,355	1.52%
Living-related and Personal Services and Amusement Services	1,054	2.39%	20,771	1.31%	819	1.84%	13,342	0.89%	819	1.74%	15,092	0.90%
Education, Learning Support	250	0.56%	12,450	0.78%	203	0.45%	9,722	0.64%	210	0.44%	9,562	0.57%
Medical, Health Care and Welfare	849	1.93%	46,977	2.98%	748	1.68%	41,054	2.74%	771	1.64%	41,992	2.52%
Miscellaneous Services	1,457	3.31%	45,376	2.87%	1,272	2.86%	37,349	2.49%	1,333	2.84%	39,688	2.38%
Subtotal	21,290	48.40%	1,270,579	80.62%	19,496	43.86%	1,172,595	78.27%	20,404	43.58%	1,315,677	79.05%
National and Local Government Bodies, etc.	7	0.01%	666	0.04%	8	0.01%	995	0.06%	7	0.01%	1,302	0.07%
Individuals (Funds for Housing, Consumption, Tax Payment, etc.)	22,689	51.58%	304,745	19.33%	24,944	56.11%	324,514	21.66%	26,401	56.39%	347,266	20.86%
Total	43,986	100.00%	1,575,991	100.00%	44,448	100.00%	1,498,104	100.00%	46,812	100.00%	1,664,246	100.00%

(Notes) 1. The industrial classification is shown in accordance with divisions of Japan Standard Industrial Classification.

2. In the event that the same debtor receives a business loan and a consumer loan, the borrower is counted under both an appropriate industry and "Individuals" category.

3. Foreign loans are classified in the same way as domestic loans and included in relevant industries.

4. 'Specializing in This Category' is the portion of real estate leasing business whose purpose is to finance the construction and purchase of real estate rental buildings.

● Loan Portfolio by Type of Collateral

Million of yen

	March 31, 2021	March 31, 2020	March 31, 2019
Deposits and Savings with the Bank	¥ 6,614	¥ 8,368	¥ 11,831
Securities	7,618	9,933	10,410
Movables	—	—	—
Real Estate	1,068,527	1,112,152	1,243,341
Secured by Credit Guarantee Corporation and Credit Insurance	303,430	149,187	142,898
Guarantee	164,353	188,130	217,207
Creditability	24,550	29,244	37,344
Others	897	1,088	1,211
Total	1,575,991	1,498,104	1,664,246

● Debt Guarantees as Per Contra by Type of Collateral

Million of yen

	March 31, 2021	March 31, 2020	March 31, 2019
Deposits and Savings with the Bank	¥ 51	¥ 49	¥ 50
Securities	—	—	—
Movables	—	—	—
Real Estate	66,817	92,294	73,203
Secured by Credit Guarantee Corporation and Credit Insurance	—	—	—
Guarantee	0	0	15
Creditability	2,512	3,306	3,527
Others	—	0	0
Total	69,381	95,650	76,797

● Loan Portfolio by Use of Loans

Million of yen

	March 31, 2021		March 31, 2020		March 31, 2019	
	Balance	Composition Ratio	Balance	Composition Ratio	Balance	Composition Ratio
Equipment Funds	¥ 975,583	61.90%	¥ 1,015,860	67.80%	¥ 1,124,483	67.56%
Operating Capital	344,110	21.83%	210,305	14.03%	247,312	14.86%
Personal Housing	256,297	16.26%	271,938	18.15%	292,449	17.57%
Total	1,575,991	100.00%	1,498,104	100.00%	1,664,246	100.00%

● Write-off of Loans

Million of yen

	March 31, 2021	March 31, 2020	March 31, 2019
Write-off of Loans	¥ 479	¥ 1,062	¥ 863

● Ending Balance and Increase/Decrease During Period of General Reserve and Specific Reserve for Possible Loan Losses

Million of yen

	March 31, 2021			March 31, 2020			March 31, 2019		
	Increase during Period	Decrease during Period	Ending Balance	Increase during Period	Decrease during Period	Ending Balance	Increase during Period	Decrease during Period	Ending Balance
General Reserve for Possible Loan Losses	¥ 16,212	¥ 14,149	¥ 16,212	¥ 14,149	¥ 12,145	¥ 14,149	¥ 12,145	¥ 7,562	¥ 12,145
Specific Reserve for Possible Loan Losses	3,911	2,553	3,911	2,553	1,211	2,553	1,211	1,108	1,211
Total	20,123	16,702	20,123	16,702	13,356	16,702	13,356	8,671	13,356

Compliance (legal compliance) System

● Compliance (legal compliance) Initiatives

THE SEIBU SHINKIN BANK considers trust and credence gained from customers and society are irreplaceable assets.

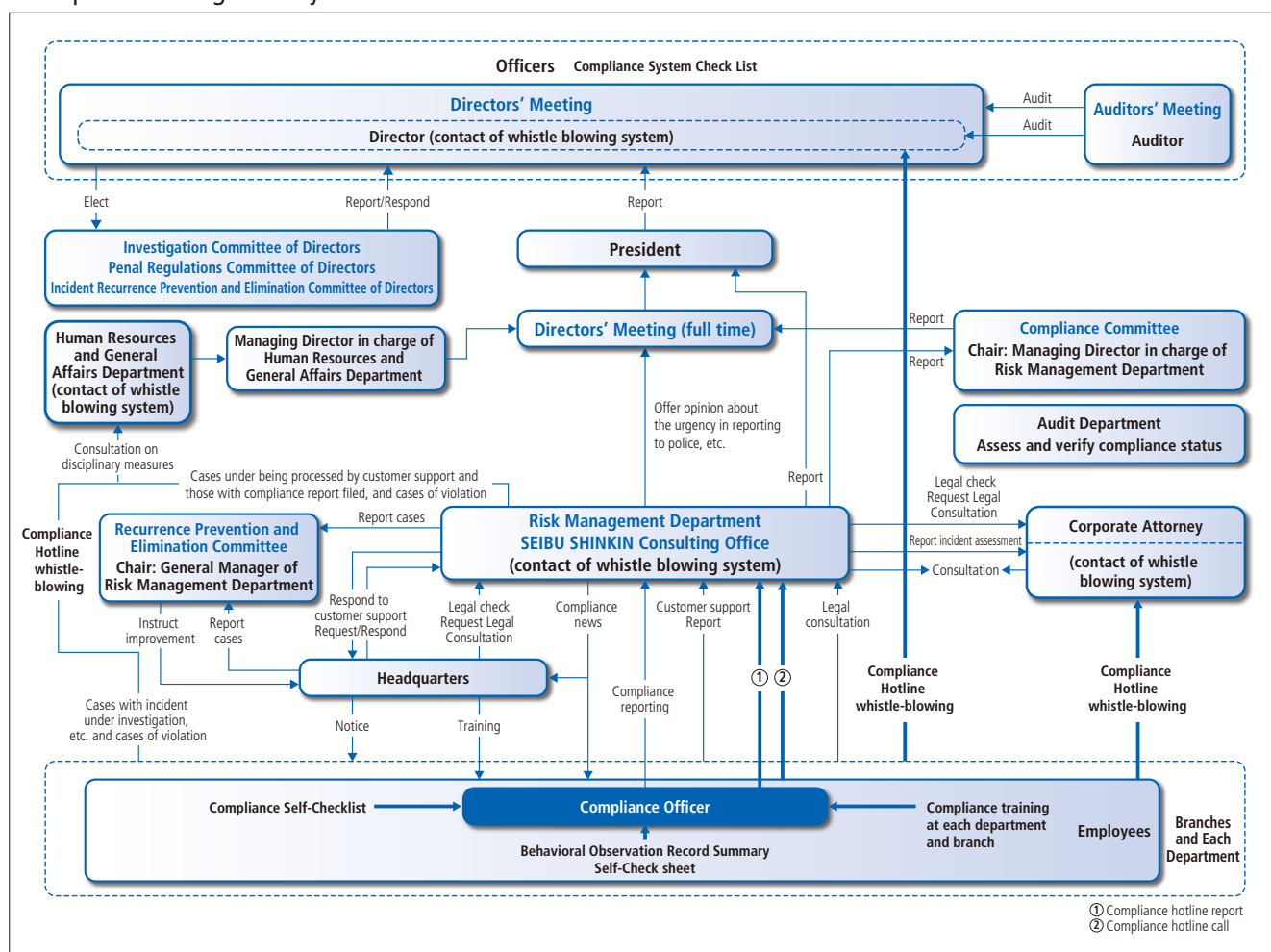
The most crucial aspect in assuring the sound and appropriate management while protecting such assets lies in a corporate culture in which all officers and employees place importance on compliance.

THE SEIBU SHINKIN BANK will establish the Code of Ethics as a basis of the compliance, and lay a foundation for earning unwavering trust in responding to requests raised from society, as a regional financial institution.

● The Code of Ethics

1. THE SEIBU SHINKIN BANK shall acknowledge the Shinkin Bank's social missions and responsibilities that it is obliged to fulfill and execute sound and proper operations.
2. THE SEIBU SHINKIN BANK shall respond to requests from society and govern fair business operations in compliance with laws and regulations.
3. THE SEIBU SHINKIN BANK shall resolutely eliminate anti-social forces that threaten social order and safety.

<Compliance Management System>



(Notes) 1. Directors' Meeting is the final decision-making body in the legal compliance system.

2. Compliance Committee deliberates on cases with the violation of legal compliance and the implementation of specific measures to raise compliance awareness, and reports to the Directors' Meeting (full time) as necessary.

3. SEIBU SHINKIN Consulting Office accepts inquiries, consultations, requests, complaints, etc. from customers to deliver a swift resolution of complaints, etc.

4. Compliance Officer is a person in charge of spearheading the execution of legal compliance system at each department and branch.

● Initiatives to Strengthen the System

- We have established the "Regulations for Legal Compliance," which serves as the fundamental compliance rules, and the "Compliance Manual," which sets forth the guidelines for daily activities, and we have been striving to reinforce the legal compliance system for all officers and employees while swiftly and appropriately reviewing its contents.

- Implementation of the "Compliance Program"

At the Compliance Program with its annual review of the content as needed, we have been working to encourage the acquisition of knowledge and raise compliance awareness by regularly holding study meetings and discussion sessions for all officers and employees and providing them with a self-check to examine the actions of their own.

- We have established the "Regulations of Whistleblower Protection and Management" aimed at early detection and rectification of fraudulent act, etc., with the establishment of the Compliance Hotline, a system allows internal reports to be filed by bypassing designated supervisors, and we have been working to create an environment that facilitates the reporting and consultation to be made securely with peace of mind.

- We have been strengthening our system by putting in place routine monitoring practice to prevent money laundering and terrorist financing from happening, and eliminate transactions involving anti-social forces, etc.

Officers, etc./Business Organization

●Officers As of June 29, 2020

Ichiro Takahashi, President (Representative Director)
 Norihide Goto, Senior Managing Director (Representative Director)
 Yasuhiko Tamura, Managing Director
 Takayoshi Nagasawa, Managing Director
 Takashi Komachi, Managing Director

Yasunori Seki, Director
 Tomio Kawagoe, Director
 Wataru Naitou, Director
 Takeshi Hara, Director
 Osamu Tani, Director ^{*1}

Jun Denda, Director ^{*1}
 Kyoko Uemura, Director ^{*1}
 Shigeki Sato, Auditor
 Hanjiro Tamura, Auditor
 Takao Takasaki, Non-member Auditor ^{*2}

*1. Non-executive directors pursuant to the shinkin bank industry's Industry Arrangement Concerning Measures to Improve the Functions of Member Representatives Meetings.

*2. A non-member auditor as stipulated in Article 32, paragraph 5 of the Shinkin Bank Act.

●Business Improvement Committee Supervisor

Kiyoshi Kurashige, Advisor

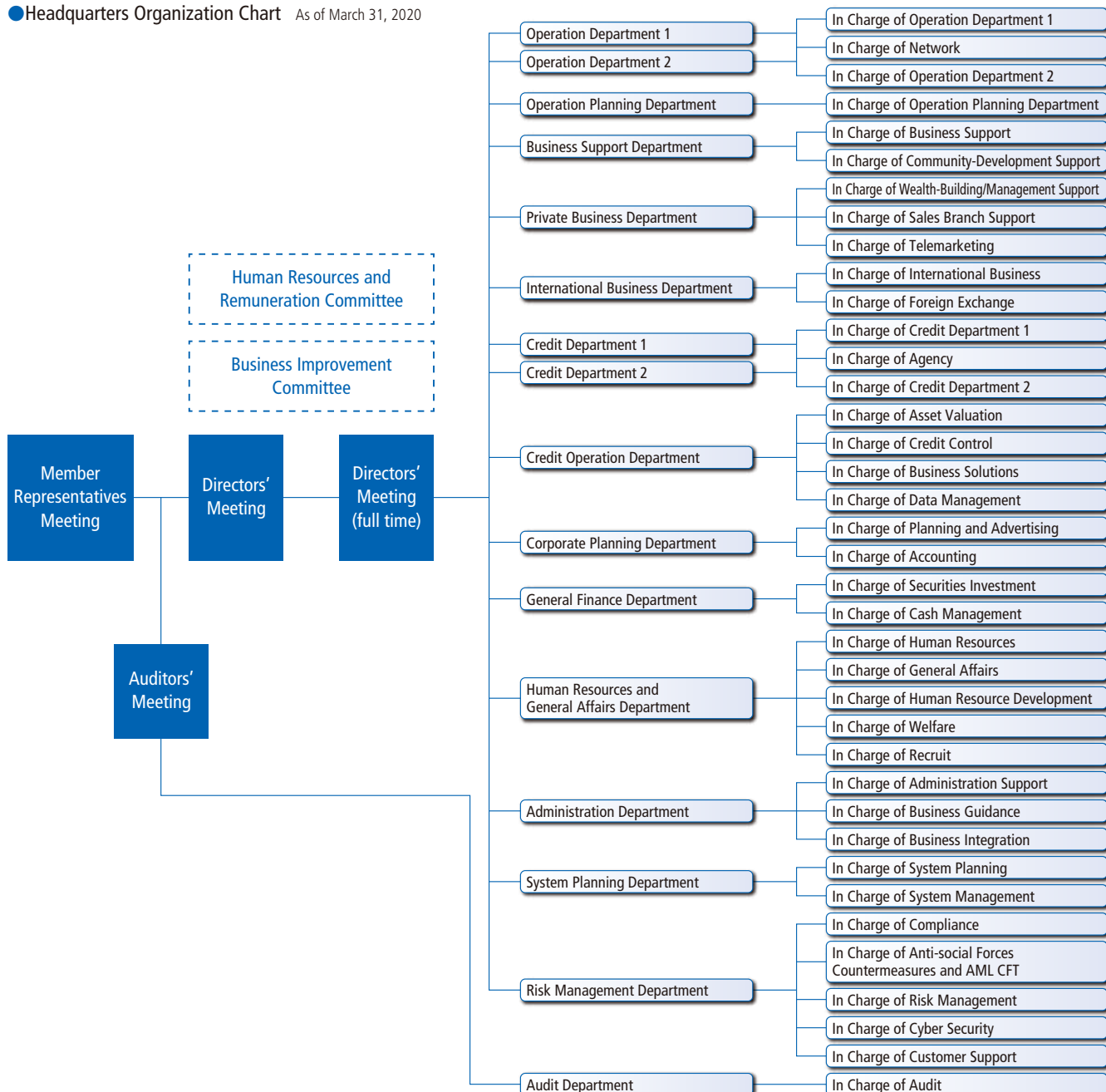
●Executive Officer As of June 29, 2020

Ikuo Shiraishi
 Tsuneyuki Sakamoto
 Yuji Soda
 Daisuke Usami
 Yukio Nakamura
 Mikako Kawatsu
 Yoichi Nakamura

●Counselor, etc. As of May 29, 2020

Tomotaka Kondo, Corporate Attorney
 Hideo Yamada, Corporate Attorney
 Gakuyo Sato, Corporate Attorney
 Nobuo Gohara, Corporate Attorney, Compliance Advisor
 Hongo Tsuji Tax & Consulting, Tax Advisor
 PricewaterhouseCoopers Aarata LLC, Financial Auditor

●Headquarters Organization Chart As of March 31, 2020



Outline



Bank Data (As of March, 2021)

Date of establishment: June 30, 1969

Location of head office: 2-29-10 Nakano, Nakano-ku, Tokyo

Number of full-time personnel: 1,142

Number of branches: 76

ATM (Subbranch): 37

Total assets: ¥2,492.8 billion

Paid-in members' capital (dividend payable on paid-in capital:3% p.a.):
¥23.9 billion

Number of capital investors: 102,882

Inquiries

THE SEIBU SHINKIN BANK International Business Department

Location of head office: 2-29-10 Nakano, Nakano-ku, Tokyo

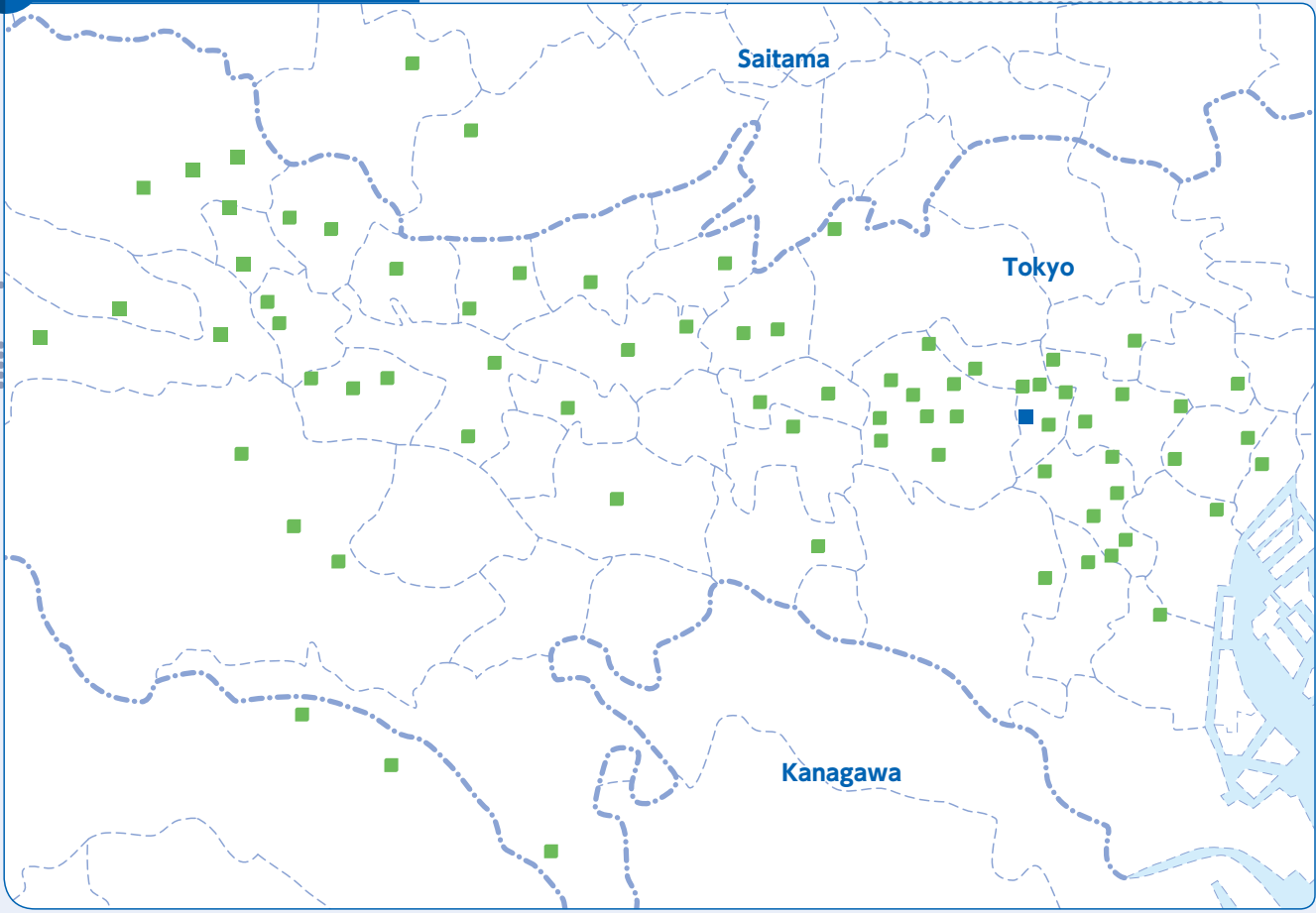
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<https://www.shinkin.co.jp/seibu/>



Branch list (As of March, 2020)

■ Head Office ■ Branch



(As of July, 2021)

