

# THE KYOTO CHUO SHINKIN BANK

## ANNUAL REPORT 2022

### Company profile of the Kyoto Chuo Shinkin Bank

**Customers/  
members**

**Number of  
members: 232,438**  
**Capital: 19.8 billion yen**

Deposits  
Capital

**Head Office:** 91 Kankoboko-cho,  
Shijo-dori Muromachi Higashi-iru,  
Shimogyo-ku, Kyoto City, Kyoto Prefecture

**Established:** June 18, 1940

**Deposit / Certificate  
of Deposit:** 5,268.6 billion yen

**Loan balance:** 3,119.6 billion yen

**Net business profit:** 15.7 billion yen

**Ordinary profit:** 16.0 billion yen

**Net profit:** 12.0 billion yen

**Capital adequacy ratio:** 10.93%

**Number of employees:** 2,478

**Number of branches:** 132

Loans  
Support  
services

**Customers/  
members**

(Year ended March 2022)

The Kyoto Chuo Shinkin Bank is a cooperative financial institution that operates under the shared philosophy of prosperity for all, including for local SMEs and individuals. The Kyoto Chuo Shinkin Bank serves Kyoto City and parts of Kyoto, Shiga, Osaka and Nara prefecture.

The deposits we look after for our customers in the community are used for investments in customers that require capital, such as venture corporations, in order to foster the continued development of local economies and businesses.

Moreover, we have formed a strong network characterized by close ties to the community. With a broad branch system, we provide products and services in-line with the demand of customers and assist them in improving their lives.

We are also actively involved in activities designed to help the cultivation of human resources and engage in activities geared toward protecting and passing on to the next generation the local natural environment, scenery, and traditional culture in our community, including within an international city of culture and tourism; Kyoto. Thus, we contribute to development in our community not just financially, but in other various ways as well.

### We are actively involved in activities that contribute to a society to which we are thankful.

Unlike city-based commercial banks, which do business on a national scale, credit associations are limited in their terms of where they do business. As such, credit associations cannot hope for their own development without the development of the communities where they do business. The Kyoto Chuo Shinkin Bank (as a financial institution headquartered in the land of the Kyoto Protocol) not only serves to help the region prosper through financial institution activities, but is also actively involved with environmental issues and continuously engages in various activities that contribute to a society we are grateful for.

## Fund procurement and management

### Deposit balances by account type

(Unit : million yen)

	Year ended March 2021 (Component ratio)	Year ended March 2022 (Component ratio)	Changes
Current deposits	107,332 (2.12%)	116,164 (2.20%)	8,832 (0.08%)
Ordinary deposits	2,447,234 (48.34%)	2,615,037 (49.63%)	167,802 (1.29%)
Savings deposits	55,799 (1.10%)	56,759 (1.07%)	959 (△0.02%)
Deposits at notice	41,022 (0.81%)	20,837 (0.39%)	△20,184 (△0.41%)
Time deposits	2,116,308 (41.80%)	2,197,995 (41.71%)	81,687 (△0.08%)
Fixed savings deposits	37,232 (0.73%)	33,514 (0.63%)	△3,717 (△0.09%)
Other deposits	97,393 (1.92%)	36,358 (0.69%)	△61,034 (△1.23%)
<b>Total deposit reserve</b>	<b>4,902,323 (96.83%)</b>	<b>5,076,667 (96.35%)</b>	<b>174,344 (△0.48%)</b>
Certificate of deposit	160,000 (3.16%)	192,000 (3.64%)	32,000 (0.48%)
<b>Total</b>	<b>5,062,323 (100.00%)</b>	<b>5,268,667 (100.00%)</b>	<b>206,344 (-)</b>

(Note) Foreign currency deposits are included in "Other deposits".

### Deposit balances by depositor

(Unit : million yen)

	Year ended March 2021 (Component ratio)	Year ended March 2022 (Component ratio)	Changes
Individual customers	3,488,591 (68.91%)	3,576,861 (67.88%)	88,269 (△1.02%)
Corporate customers	1,129,755 (22.31%)	1,229,142 (23.32%)	99,387 (1.01%)
Public institutions	144,769 (2.85%)	189,788 (3.60%)	45,019 (0.74%)
Financial institutions	139,207 (2.74%)	80,874 (1.53%)	△58,332 (△1.21%)
<b>Total deposit reserve</b>	<b>4,902,323 (96.83%)</b>	<b>5,076,667 (96.35%)</b>	<b>174,344 (△0.48%)</b>
Certificate of deposit	160,000 (3.16%)	192,000 (3.64%)	32,000 (0.48%)
<b>Total</b>	<b>5,062,323 (100.00%)</b>	<b>5,268,667 (100.00%)</b>	<b>206,344 (-)</b>

### Loan balances by account type

(Unit : million yen)

	Year ended March 2021	Year ended March 2022	Changes
Bills discounted	4,310	4,299	△10
Loans on bills	74,153	79,472	5,318
Loans on deeds	2,866,837	2,955,186	88,349
Overdrafts	80,283	80,739	456
<b>Total</b>	<b>3,025,584</b>	<b>3,119,697</b>	<b>94,112</b>

(Note) The Bank does not distinguish between domestic and international operations.

## Breakdown of loan balances by business type

(Unit : number, million yen)

	Year ended March 2021			Year ended March 2022		
	Number of borrowers	Loan balance	Component ratio	Number of borrowers	Loan balance	Component ratio
Manufacturing	2,695	157,327	5.19%	2,708	168,075	5.38%
Agriculture, forestry	60	1,252	0.04%	67	1,166	0.03%
Fishing	—	—	—	—	—	—
Mining, quarrying, sand and gravel gathering	8	1,599	0.05%	8	1,649	0.05%
Construction	4,161	168,300	5.56%	4,276	177,243	5.68%
Electricity, gas, heat supply, water	36	1,045	0.03%	36	1,611	0.05%
Telecommunications	250	8,312	0.27%	254	9,616	0.30%
Transportation, postal industry	443	41,843	1.38%	467	42,242	1.35%
Wholesale business	1,489	98,032	3.24%	1,482	99,892	3.20%
Retail business	1,819	69,900	2.31%	1,862	70,419	2.25%
Finance, insurance	75	137,465	4.54%	88	137,715	4.41%
Real estate	6,062	645,944	21.34%	6,343	685,220	21.96%
Rental industry	53	2,931	0.09%	56	3,218	0.10%
Scientific research, specialist/technical services	569	13,919	0.46%	623	15,265	0.48%
Accommodation industry	200	20,750	0.68%	197	19,763	0.63%
Restaurant industry	1,735	45,643	1.50%	1,797	48,339	1.54%
Lifestyle-related service industries, entertainment industry	733	50,605	1.67%	780	49,815	1.59%
Education, study support industry	177	15,715	0.51%	189	17,525	0.56%
Medicine, welfare	1,026	71,275	2.35%	1,087	75,400	2.41%
Other services	1,586	71,893	2.37%	1,638	74,028	2.37%
<b>Subtotal</b>	<b>23,177</b>	<b>1,623,759</b>	<b>53.66%</b>	<b>23,958</b>	<b>1,698,210</b>	<b>54.43%</b>
Local public entities	26	167,198	5.52%	28	162,802	5.21%
Individual ( housing, consumption, tax payment funds, etc. )	124,602	1,234,626	40.80%	121,380	1,258,683	40.34%
<b>Total</b>	<b>147,805</b>	<b>3,025,584</b>	<b>100.00%</b>	<b>145,366</b>	<b>3,119,697</b>	<b>100.00%</b>

(Notes) 1. Business categories are based on the large classification of Japan Standard Industry Classification.

2. Loans outside Japan are classified in the same manner as those in Japan and are included within their respective business category.

## Fund management and securities business

### Average balance by type of security

(Unit : million yen)

	Year ended March 2021	Year ended March 2022	Changes
Japanese government bonds	346,763	404,942	58,178
Local government bonds	417,445	436,175	18,730
Corporate bonds	516,490	512,264	△4,226
Stocks	44,491	41,716	△2,775
Foreign securities	221,272	229,154	7,882
Other securities	98,463	108,623	10,160
<b>Total</b>	<b>1,644,927</b>	<b>1,732,877</b>	<b>87,950</b>

## Other indicators

### Foreign exchange transaction handling performance

(Unit : million US\$)

	Year ended March 2021	Year ended March 2022	Changes
Export exchange	72	88	15
Import exchange	162	171	9
<b>Total</b>	<b>234</b>	<b>259</b>	<b>25</b>

### Foreign currency denominated assets balance

(Unit : million US\$)

	Year ended March 2021	Year ended March 2022	Changes
Balance of foreign currency denominated assets	1,259	1,304	44

## About the capital-to-asset ratio

### Consolidated capital-to-asset ratio (Basel III domestic framework)

(Unit : million yen)

Item		Year ended March 2021	Year ended March 2022	Changes	
Fundamental items related to core capital (A)	Member accounts related to ordinary investment	278,241	289,142	10,901	
	(Investments and capital surplus)	20,126	19,925	△ 200	
	(Earned surplus)	260,301	271,539	11,237	
	(Predicted outflow (△))	745	731	△ 13	
	(Other)	△ 1,441	△ 1,590	△ 149	
	General reserve for possible loan loss	6,004	6,041	36	
	Fundamental items related to core capital among the amount equivalent to 45% of difference in reevaluation of land	1,652	1,101	△ 550	
	Fundamental items related to core capital among non controlling interest	22	15	△ 6	
	(A)	285,920	296,301	10,380	
Adjusted items related to core capital (B)	Intangible fixed assets	2,832	3,230	398	
		(B)	2,832	3,230	398
Owned capital (C)		(A) – (B)	283,087	293,070	9,982
Risk assets, etc. (D)	Trust risk assets	2,457,690	2,521,822	64,131	
	Amount derived by dividing the total amount equivalent to operational risk by 8%	83,609	87,226	3,616	
		(D)	2,541,299	2,609,048	67,748
Consolidated capital-to-asset ratio		$\frac{(C)}{(D)}$	11.13%	11.23%	0.10%

(Note) The above is calculated based on the "Standards for judging whether the owned capital Shinkin Bank or Shinkin Bank Association holds is appropriate according to the assets they possess based on the regulations in Article 14, Section 2 of the Banking Act applying to Article 89, Section 1 of the Shinkin Bank Act (Financial Services Agency announcement 21 of 2006)." Our group has adopted a domestic framework.

## Consolidated Financial Statements

## Consolidated balance sheet

(Unit : million yen)

(Assets)	As of March 31, 2021	As of March 31, 2022	Changes
Cash and due from banks	1,445,215	1,526,772	81,556
Monetary claims purchased	3,000	10,000	7,000
Trust funds	9,903	7,781	△ 2,122
Trading securities	1,129	969	△ 159
Investment securities	1,695,373	1,864,853	169,480
Loans	3,023,162	3,119,143	95,981
Foreign exchange	34,511	972	△ 33,539
Other assets	31,972	33,347	1,374
<b>Tangible fixed assets</b>	<b>54,417</b>	<b>55,577</b>	<b>1,159</b>
Buildings	6,655	7,653	998
Land	43,574	43,954	380
Leased assets	—	1	1
Construction work in progress	662	732	70
Other tangible fixed assets	3,525	3,234	△ 290
<b>Intangible fixed assets</b>	<b>3,932</b>	<b>4,485</b>	<b>552</b>
Software	1,594	4,231	2,636
Other intangible fixed assets	2,338	253	△ 2,084
<b>Deferred tax assets</b>	<b>705</b>	<b>5,748</b>	<b>5,042</b>
Customers' liabilities for acceptances and guarantees	2,653	2,462	△ 190
Reserve for possible loan loss	△ 16,173	△ 15,950	223
Reserve for investment loss	△ 71	△ 61	9
<b>Total assets</b>	<b>6,289,733</b>	<b>6,616,102</b>	<b>326,368</b>

(Liabilities)	As of March 31, 2021	As of March 31, 2022	Changes
Deposits	4,894,296	5,072,847	178,551
Certificate of deposit	145,000	175,000	30,000
Borrowings	554,100	603,766	49,666
Bills sold and call money	33,821	8,747	△ 25,074
Bond lending transaction collateral received	307,357	404,314	96,957
Foreign exchange	110	121	10
Other liabilities	23,738	26,267	2,528
Reserve for bonuses	10	10	0
Retirement benefit liability	11,393	11,171	△ 221
Reserve for retirement bonuses for directors	553	637	84
Reserve for reimbursement of deposits	365	361	△ 4
Reserve for contingent losses	283	270	△ 12
Reserve for reward payments of deposits	47	39	△ 8
Deferred tax liability	721	—	△ 721
Deferred tax liabilities as for land revaluation	4,670	4,670	—
Acceptances and guarantees	2,653	2,462	△ 190
<b>Total liabilities</b>	<b>5,979,125</b>	<b>6,310,689</b>	<b>331,564</b>
<b>(Net assets)</b>			
Investments	20,079	19,879	△ 200
Capital surplus	46	46	—
Earned surplus	260,301	271,539	11,237
Unsettled equity	△ 1,441	△ 1,590	△ 149
<b>Total members' equity</b>	<b>278,986</b>	<b>289,874</b>	<b>10,887</b>
Net unrealized gains on available-for-sale securities	23,685	5,680	△ 18,004
Deferred hedging gains and losses	293	2,211	1,918
Land revaluation surplus	7,566	7,566	—
<b>Total amount on valuation and translation</b>	<b>31,546</b>	<b>15,459</b>	<b>△ 16,086</b>
Non controlling interest	75	78	3
<b>Total net assets</b>	<b>310,607</b>	<b>305,412</b>	<b>△ 5,195</b>
<b>Total liabilities and net assets</b>	<b>6,289,733</b>	<b>6,616,102</b>	<b>326,368</b>

## Consolidated Financial Statements

## Consolidated statement of income

(Unit : thousand yen)

	April 1, 2020 through March 31, 2021	April 1, 2021 through March 31, 2022	Changes
<b>Ordinary income</b>	<b>64,252,939</b>	<b>62,430,934</b>	<b>△ 1,822,004</b>
<b>Fund management income</b>	<b>48,572,066</b>	<b>48,488,388</b>	<b>△ 83,678</b>
Interest on loans	33,514,686	34,314,575	799,888
Interest on deposits	1,352,347	1,702,581	350,234
Interest on bills purchased and call loans	1,584	—	△ 1,584
Interest and dividends on securities	12,054,100	11,910,873	△ 143,227
Other interest income	1,649,347	560,358	△ 1,088,989
<b>Fees and commissions</b>	<b>6,496,956</b>	<b>7,839,745</b>	<b>1,342,789</b>
<b>Other operating income</b>	<b>5,538,652</b>	<b>3,884,015</b>	<b>△ 1,654,636</b>
<b>Other ordinary income</b>	<b>3,645,263</b>	<b>2,218,784</b>	<b>△ 1,426,478</b>
Bad debt recovered	579,673	207,310	△ 372,363
Other ordinary income	3,065,589	2,011,474	△ 1,054,115
<b>Ordinary expenses</b>	<b>50,348,529</b>	<b>45,845,044</b>	<b>△ 4,503,485</b>
<b>Financing expenses</b>	<b>2,637,397</b>	<b>1,269,070</b>	<b>△ 1,368,326</b>
Interest on deposits	2,061,018	638,635	△ 1,422,382
Interest on fixed savings deposits	2,816	1,658	△ 1,157
Certificate of deposit interest	5,243	59,123	53,880
Interest on borrowings	85,113	12,195	△ 72,917
Interest on bills sold and call money	84,596	26,524	△ 58,071
Interest paid in bond lending transactions	251,899	353,555	101,656
Other interest expenses	146,709	177,376	30,666
<b>Fees and commissions</b>	<b>6,112,253</b>	<b>6,337,464</b>	<b>225,210</b>
<b>Other operating expenses</b>	<b>4,957,471</b>	<b>3,707,618</b>	<b>△ 1,249,852</b>
<b>Expenses</b>	<b>33,126,456</b>	<b>32,856,475</b>	<b>△ 269,981</b>
<b>Other ordinary expenses</b>	<b>3,514,951</b>	<b>1,674,415</b>	<b>△ 1,840,535</b>
Provision of allowance for doubtful debt accounts	1,526,157	743,295	△ 782,861
Other ordinary expenses	1,988,793	931,119	△ 1,057,673
<b>Ordinary profit</b>	<b>13,904,409</b>	<b>16,585,890</b>	<b>2,681,480</b>
<b>Extraordinary profit</b>	<b>745,388</b>	<b>60,341</b>	<b>△ 685,047</b>
Gain on disposal of fixed assets	745,388	60,341	△ 685,047
<b>Extraordinary loss</b>	<b>111,661</b>	<b>260,207</b>	<b>148,546</b>
Loss on disposal of fixed assets	111,661	260,207	148,546
<b>Net income before taxes and other adjustments</b>	<b>14,538,136</b>	<b>16,386,024</b>	<b>1,847,887</b>
<b>Corporate tax, inhabitant tax and business tax</b>	<b>3,620,267</b>	<b>4,058,223</b>	<b>437,956</b>
<b>Adjustment with corporate tax, etc.</b>	<b>467,617</b>	<b>350,260</b>	<b>△ 117,356</b>
<b>Total corporate tax, etc.</b>	<b>4,087,885</b>	<b>4,408,484</b>	<b>320,599</b>
<b>Net income</b>	<b>10,450,251</b>	<b>11,977,539</b>	<b>1,527,287</b>
Profit attributable to non-controlling interests	△ 3,010	△ 5,198	△ 2,188
Profit attributable to owners of parent	10,453,261	11,982,738	1,529,476

## Consolidated statement of retained earnings

(Unit : thousand yen)

	April 1, 2020 through March 31, 2021	April 1, 2021 through March 31, 2022	Changes
<b>(Capital surplus)</b>			
Capital surplus balance at beginning of year	46,756	46,756	—
Increase in capital surplus	—	—	—
Decrease in capital surplus	—	—	—
Capital surplus balance at end of year	46,756	46,756	—
<b>(Earned surplus)</b>			
Earned surplus balance at end of year	250,846,385	260,301,864	9,455,479
Increase in earned surplus	10,588,185	11,982,738	1,394,552
Profit attributable to owners of parent	10,453,261	11,982,738	1,529,476
Reversal of revaluation reserve for land	134,924	—	△ 134,924
Decrease in earned surplus	1,132,706	745,575	△ 387,130
Dividends	1,132,706	745,575	△ 387,130
Earned surplus balance at end of year	260,301,864	271,539,026	11,237,162

## Segment information by business type

Some consolidated companies conduct credit guarantee business, etc., in addition to credit association business, but because the ratio of these business activities to all segments is minimal, segment information by business type is not included here.

## Status of Loan Assets

## Self-assessment and write-off/allowance

For ensuring the health of assets, the Bank has rigorously implemented "self-assessment" in order to scrutinize its own assets individually, as well as "write-off and allowance" in accordance with it.

In the self-assessment, the Bank assesses the repayment capacity of borrowers based on their financial condition, cash position and profitability. In accordance with the results of the assessment, they are classified into one of five groups consisting of "Normal entities," "Entities requiring caution," "Potentially bankrupt entities," "Entities bankrupt in substance" and "Bankrupt entities." Then, the Bank classifies each individual loan into one of four groups consisting of "Unclassified," "Classification II," "Classification III" and "Classification IV," based on the degree of the risk inherent in collection of the loan or based on the risk of damage to the value of the loan. The Bank has fully established regulations for write-off and allowance. It processes based on the classification of borrowers and loans.

## Self-assessment, disclosed loans, and coverage conditions (non-consolidated basis)

(Unit : 100 million yen)

	Self-assessment					Loans and claims required to be disclosed by the Financial Reconstruction Law		Loans and claims required to be disclosed by the Shinkin Bank Act		Coverage conditions		
	Unclassified	Classification II	Classification III	Classification IV*		Classification	Year ended March 2022	Classification	Year ended March 2022	Collectible amount by collateral, guarantees, etc.	Reserve of the Bank	Coverage ratio
Bankrupt entities	16	4	11	—	—	Bankrupt and quasi-bankrupt loans and claims	72	Bankrupt and quasi-bankrupt loans and claims	72	52	20	100.00%
Entities bankrupt in substance	56	8	27	—	20							
Potentially bankrupt entities	557	260	214	82		Doubtful loans and claims	557	Doubtful loans and claims	557	474	64	96.73%
Entities requiring caution	4,405	1,200	3,204			Substandard loans and claims	37	Loans overdue for 3 months or more	—	16	3	53.17%
								Loans with eased lending conditions	37			
						Subtotal	667	Subtotal	667	543	88	94.66%
Normal entities	26,197	26,197				Normal loans and claims	30,605	Normal loans and claims	30,605			
<b>Total</b>			<b>31,233</b>			<b>Total</b>	<b>31,272</b>	<b>Total</b>	<b>31,272</b>			

\* Category IV assessment off balance due to write-off is 500 million yen.

\* The values of "Loans and claims required to be disclosed by the Financial Reconstruction Law" and "Loans and claims required to be disclosed by the Shinkin Bank Act" include the values of privately placed bonds that the Bank guarantees. In addition, "Coverage conditions" show ratios in proportion to the values shown under "Loans and claims required to be disclosed by the Financial Reconstruction Law."

\* Coverage ratio is rounded to the second decimal place.

## Explanation of terms

Self-assessment		Financial Reconstruction Law	Shinkin Bank Act	
Disclosed loans	Bankrupt entities	Borrowers who are undergoing legal and formal bankruptcy proceedings	Bankrupt and quasi-bankrupt loans and claims	
	Entities bankrupt in substance	Borrowers who are not undergoing legal and formal bankruptcy proceedings, but who are in serious financial difficulties and bankrupt in substance		"Bankrupt entities" and "Entities bankrupt in substance" in self-assessment
	Potentially bankrupt entities	Borrowers who are not bankrupt at present, but who are in financial difficulties, whose measures for management improvement are not progressing well, and who are recognized to be highly likely to become bankrupt in the future (including borrowers who are receiving support)	Doubtful loans and claims	"Potentially bankrupt entities" in self-assessment
	Entities requiring caution	Borrowers who require caution for the management of loans in the future because business is sluggish and unstable or they have problems in their financial conditions	Substandard loans and claims	i) Loans for which principal and interest payments are overdue for 3 months or more Loans overdue for 3 months or more (Loans only) ii) Loans with eased lending conditions such as a reduction in interest or a moratorium on principal repayment, etc. Loans with eased lending conditions (Loans only)
	Normal entities	Borrowers whose business conditions are good and who have no problems in their financial conditions	Normal loans and claims	"Normal entities" in self-assessment and "Entities requiring caution" other than substandard loans and claims

## Status of Loan Assets

## Disclosure of loan assets

The Bank is obliged to disclose loans and claims based on the Financial Reconstruction Law and the Shinkin Bank Act. The Bank has a total coverage ratio of 94.66% in combination with collateral, guarantees and reserves for disclosed claims based on the Financial Reconstruction Law (excluding normal loans and claims) and continues to maintain a sufficient level of reserves. The Bank believes that its mission is to contribute to the development of and support for the region, while securing sound management through establishing sufficient reserves.

## Coverage conditions and reserve for loans and claims required to be disclosed by the Financial Reconstruction Law and the Shinkin Bank Act (non-consolidated)

(Disclosure criteria specified in Article 6 and Article 7 of the Law Concerning Emergency Measures for the Reconstruction of the Functions of the Financial System)

(Unit : 100 million yen)

Classification	Year ended March 2021	Year ended March 2022
Bankrupt and quasi-bankrupt loans and claims	75	72
Doubtful loans and claims	583	557
Substandard loans and claims	12	37
Loans overdue for 3 months or more	—	—
Loans with eased lending conditions	12	37
Subtotal (A)	671	667
Coverage amount (B)	647	631
Individual reserve for possible loan loss (C)	84	85
General reserve for possible loan loss (D)	0	3
Amount collectible by collateral, guarantee, etc. (E)	562	543
Coverage ratio (B) / (A) (%)	96.39%	94.66%
Reserve rate ((C) + (D)) / ((A) - (E)) (%)	77.82%	71.39%
Normal loans and claims (F)	29,640	30,605
Total credit balance (A) + (F)	30,311	31,272

\* 1. The coverage ratio indicates the coverage ratio for the total amount of disclosed loans and claims (excluding normal loans and claims).

\* 2. The reserve rate indicates the reserve rate for the unsecured balances within disclosed loans and claims (excluding normal loans and claims).

\* 3. All rates within the table are rounded to the second decimal place.

## Loans and claims required to be disclosed by the Shinkin Bank Act [consolidated]

(Disclosure criteria specified in Article 89 of the Shinkin Bank Act)

(Unit : 100 million yen)

Classification	Year ended March 2021	Year ended March 2022
Bankrupt and quasi-bankrupt loans and claims	82	78
Doubtful loans and claims	583	558
Loans overdue for 3 months or more	—	—
Loans with eased lending conditions	12	37
Subtotal (A)	679	674
Normal loans and claims (B)	29,645	30,631
Total credit balance (A) + (B)	30,324	31,305