

SELECTED FINANCIAL INFORMATION

***For the First Half of Fiscal 2017
(Supplementary)***

November 14, 2017

TOKYO
S T A R
B A N K 

東京スター銀行

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I. Selected Financial Information for the First Half of Fiscal 2017

1. Operating Results

1) Consolidated

(in millions of yen)

	For the First Half of Fiscal 2017	For the First Half of Fiscal 2016	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit (Note 1)	21,641	23,939	(2,298)
Net Interest Income	16,923	16,939	(16)
Net Fees and Commissions	2,749	2,273	476
Net Other Ordinary Income	1,968	4,726	(2,758)
General & Administrative Expenses	17,485	17,981	(495)
Net Operating Income before General Allowance and Goodwill (Note 2)	4,156	5,958	(1,802)
Provision for General Allowance for Loan Losses	-	-	-
Net Operating Income (Note 3)	4,156	5,958	(1,802)
Non-recurring Income & Expenses	1,116	2,387	(1,271)
Net Gain & Loss on Stocks and Other Securities	441	-	441
Problem Claims related Costs	44	61	(17)
Written-offs of Loans	41	56	(15)
Provision of Specific Allowance for Loan Losses	-	-	-
Net Loss on Sales of Loans	3	5	(1)
Reversal of Allowance for Loan Losses	213	743	(529)
Recoveries of Written-off Claims	0	2	(1)
Others	505	1,703	(1,197)
Ordinary Profit	5,272	8,346	(3,073)
Extraordinary Income & Loss	(90)	(12)	(78)
Net Gain & Loss on Disposal of Noncurrent Assets	(90)	(12)	(78)
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	90	12	78
Others	-	-	-
Income before Income Taxes	5,181	8,334	(3,152)
Income Taxes	1,409	2,445	(1,035)
Income Taxes - Current	1,058	2,447	(1,389)
Income taxes for prior periods	(259)	(317)	57
Income Taxes - Deferred	611	314	296
Net Income	3,772	5,889	(2,117)
Net income attributable to non-controlling interests	-	-	-
Net income attributable to owners of the parent	3,772	5,889	(2,117)

Notes: 1. Gross Operating Profit = (Interest Income - Interest Expenses) + (Fees and Commissions - Fees and Commissions Payments)
+ (Other Ordinary Income - Other Ordinary Expenses)

2. Net Operating Income (before General Allowance and Goodwill) = Gross Operating Profit - General & Administrative Expenses

3. Net Operating Income = Gross Operating Profit - General & Administrative Expenses - Provision of General Allowance for Loan Losses

Credit Costs (Note 4)	13	(413)	426
excluding Recoveries of Written-off Claims	14	(410)	424

Note: 4. Credit Costs = (Provision for General Allowance for Loan Losses + Problem Claims related Costs)

- (Reversal of Allowance for Loan Losses + Recoveries of Written-off Claims) + Adjustment on purchased loan

	For the First Half of Fiscal 2017	For the First Half of Fiscal 2016	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	2	2	-

1. Operating Results (continued)

2) Non-consolidated

(in millions of yen)

	For the First Half of Fiscal 2017	For the First Half of Fiscal 2016	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit	20,500	22,546	(2,045)
Net Interest Income	16,752	16,755	(2)
Net Fees and Commissions	1,779	1,064	715
Net Other Ordinary Income	1,968	4,726	(2,758)
of which Net Gain & Loss on Bonds	16	2,330	(2,314)
General & Administrative Expenses (excluding non-recurring expenses)	17,209	17,586	(377)
Personnel Expenses	8,393	8,323	69
Nonpersonnel Expenses	7,931	8,269	(338)
Taxes	885	994	(108)
Net Operating Income before General Allowance and Goodwill	3,290	4,959	(1,668)
Core Net Operating Income (excluding Net Gain & Loss on Bonds)	3,274	2,628	646
Provision for General Allowance for Loan Losses	-	-	-
Amortization of Goodwill	-	-	-
Net Operating Income	3,290	4,959	(1,668)
Non-recurring Income & Expenses	1,696	3,123	(1,427)
Net Gain & Loss on Stocks and Other Securities	441	-	441
Problem Claims related Costs	(12)	(10)	(2)
Written-offs of Loans	-	-	-
Provision for Specific Allowance for Loan Losses	-	-	-
Net Gain & Loss on Sales of Loans	(12)	(10)	(2)
Reversal of Allowance for Loan Losses	759	1,511	(752)
Recoveries of Written-off Claims	0	-	0
Others	483	1,602	(1,118)
Ordinary Profit	4,987	8,083	(3,095)
Extraordinary Income & Loss	(90)	(12)	(78)
Net Gain & Loss on Disposal of Noncurrent Assets	(90)	(12)	(78)
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	90	12	78
Others	-	-	-
Income before Income Taxes	4,897	8,070	(3,173)
Income Taxes	1,252	2,309	(1,056)
Income Taxes - Current	924	2,334	(1,409)
Income taxes for prior periods	(259)	(317)	57
Income Taxes - Deferred	587	292	295
Net Income	3,644	5,761	(2,117)

2. Return on Equity

(%)

	For the First Half of Fiscal 2017 (A)	For the First Half of Fiscal 2016 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	5.42	9.12	(3.70)
Non-consolidated Basis	5.67	9.84	(4.17)

3. Net Interest Margin after General & Administrative Expenses

1) Non-consolidated

(%)

	For the First Half of Fiscal 2017 (A)	For the First Half of Fiscal 2016 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.63	1.54	0.09
(a) Yields on Loans and Bills discounted	1.91	1.93	(0.02)
(b) Yields on Securities	1.91	1.43	0.48
(2) Financing Costs including General & Administrative Expenses (b)	1.73	1.65	0.08
(a) Yields on Deposits	0.18	0.20	(0.02)
(b) Yields on Other External Liabilities	0.11	0.04	0.07
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.10)	(0.11)	0.01

2) Non-consolidated, excluding International Operations

(%)

	For the First Half of Fiscal 2017 (A)	For the First Half of Fiscal 2016 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.30	1.31	(0.01)
(a) Yields on Loans and Bills discounted	1.74	1.86	(0.12)
(b) Yields on Securities	0.90	0.63	0.27
(2) Financing Costs including General & Administrative Expenses (b)	1.57	1.52	0.05
(a) Yields on Deposits	0.12	0.14	(0.02)
(b) Yields on Other External Liabilities	0.00	0.04	(0.04)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.27)	(0.21)	(0.06)

4. Gain & Loss on Securities (Non-consolidated)

(in millions of yen)

	For the First Half of Fiscal 2017 (A)	For the First Half of Fiscal 2016 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	16	2,330	(2,314)
Gain on Sales	800	2,880	(2,080)
Gain on Redemption	46	30	15
Loss on Sales	626	93	533
Loss on Redemption	203	323	(120)
Loss on Devaluation	-	163	(163)
Net Gain & Loss on Stocks and Other Securities	441	-	441
Gain on Sales	613	-	613
Loss on Sales	172	-	172
Loss on Devaluation	-	-	-

5. Financial Instruments at Fair Value (Consolidated)

(in millions of yen)

	As of September 30, 2017			As of March 31, 2017			As of September 30, 2016		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	361,259	361,259	-	428,726	428,726	-	413,201	413,201	-
Call loans	27,271	27,271	-	32,681	32,681	-	14,434	14,434	-
Securities									
Trading securities	94,709	94,709	-	41,340	41,340	-	-	-	-
Held-to-maturity securities	-	-	-	-	-	-	-	-	-
Available-for-sale securities	336,858	336,858	-	268,747	268,747	-	508,221	508,221	-
Loans and bills discounted	1,708,829			1,661,483			1,655,368		
Allowance for loan losses	(13,339)			(14,164)			(19,589)		
	1,695,489	1,779,718	84,229	1,647,318	1,729,848	82,529	1,635,778	1,724,923	89,145
Total Assets	2,515,587	2,599,816	84,229	2,418,815	2,501,344	82,529	2,571,635	2,660,780	89,145
Deposits	1,899,321	1,900,799	1,477	1,994,450	1,995,931	1,480	1,986,570	1,988,835	2,264
Negotiable certificates of deposit	371,515	371,515	-	284,764	284,764	-	284,044	284,044	-
Payables under securities lending transactions	121,326	121,326	-	9,846	9,846	-	152,122	152,122	-
Bonds payable	8,200	8,305	105	16,300	16,685	385	16,300	16,883	583
Total Liabilities	2,400,363	2,401,946	1,583	2,305,360	2,307,227	1,866	2,439,036	2,441,884	2,848
Derivative transactions									
Hedge accounting not applied	(751)	(751)	-	1,283	1,283	-	(262)	(262)	-
Hedge accounting applied	(537)	(537)	-	-	-	-	(624)	(624)	-
Total Derivative transactions	(1,289)	(1,289)	-	1,283	1,283	-	(886)	(886)	-

6. Securities at Fair Value (Consolidated)

(1) Trading securities

	As of September 30, 2017	As of March 31, 2017	As of September 30, 2016
Valuation difference included in net gain/(loss)	(370)	117	-

(2) Available-for-sale securities

(in millions of yen)

	As of September 30, 2017			As of March 31, 2017			As of September 30, 2016			
	Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)	
Balance sheet amount in excess of Cost	Equities	-	-	-	-	-	-	-	-	
	Bonds	37,291	36,650	641	52,000	51,370	629	97,450	96,790	659
	Government bonds	502	500	2	20,552	20,515	37	50,651	50,534	116
	Municipal bonds	-	-	-	-	-	-	2,368	2,367	0
	Corporate bonds	36,788	36,149	638	31,447	30,855	592	44,429	43,888	541
	Others	165,383	163,702	1,680	83,446	82,139	1,306	192,980	190,884	2,095
	Sub-Total	202,674	200,353	2,321	135,446	133,510	1,936	290,431	287,675	2,755
Balance sheet amount not in excess of Cost	Equities	-	-	-	-	-	-	-	-	
	Bonds	64,274	64,833	(559)	80,945	81,656	(711)	95,219	95,574	(354)
	Government bonds	45,307	45,822	(514)	48,356	48,993	(636)	81,889	82,234	(344)
	Municipal bonds	-	-	-	8,029	8,048	(18)	5,709	5,714	(5)
	Corporate bonds	18,966	19,011	(44)	24,558	24,614	(55)	7,620	7,625	(4)
	Others	69,909	70,896	(986)	52,356	53,472	(1,116)	122,570	124,304	(1,733)
	Sub-Total	134,183	135,729	(1,546)	133,301	135,129	(1,827)	217,790	219,878	(2,088)
	Total	336,858	336,082	775	268,747	268,639	108	508,221	507,554	667

7. Capital Adequacy Ratio (Preliminary)

1) Consolidated

(in millions of yen)

	As of September 30, 2017 Preliminary (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2016 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	9.28%	9.98%	(0.70)%	9.33%	(0.05)%
2. Capital	151,738	156,204	(4,466)	151,791	(53)
3. Risk-weighted Assets	1,633,886	1,563,823	70,062	1,625,939	7,946
4. Minimum Capital Requirements 3. X4%	65,355	62,552	2,802	65,037	317

2) Non-consolidated

(in millions of yen)

	As of September 30, 2017 Preliminary (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2016 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	8.73%	9.42%	(0.69)%	8.80%	(0.07)%
2. Capital	141,649	146,060	(4,411)	141,875	(226)
3. Risk-weighted Assets	1,621,359	1,550,114	71,245	1,611,339	10,020
4. Minimum Capital Requirements 3. X4%	64,854	62,004	2,849	64,453	400

Notes: "Risk-weighted Assets" is calculated on "Standard Method."

II. Loan Portfolio & Deposits

Risk-Managed Loans & Bills Discounted ("**Risk-Managed Loans**") and Disclosed Claims under Financial Revitalization Law ("**Disclosed Claims**") are shown under two calculation methods.

Category IV claims are defined as those claims against legally or virtually bankrupt borrowers that have been judged as uncollectible. In such claims, any amount in excess of the value of the collateral or guarantees are either fully written-off ("**Chart-A**") or fully reserved against ("**Chart-B**").

The Chart-A's have excluded all Category IV claims from Risk-Managed Loans/Disclosed Claims since these claims have been deemed as uncollectible and the remaining balance is fully covered with collateral and guarantees after writing off the excess. Most Japanese banks have adopted this method for reporting Risk-Managed Loans/Disclosed Claims.

The Chart-B's have included all Category IV claims in Risk-Managed Loans/Disclosed Claims even though any amount in excess of collateral and guarantees has been fully reserved against. The Bank has adopted this method and thus, Category IV claims are not deducted from Risk-Managed Loans/Disclosed Claims until such claims are collected, legally settled, or sold. This results in a higher Disclosed amount and ratio than the calculation method used in the Chart-A.

1. Status of Risk-Managed Loans & Bills Discounted

1) Consolidated

Chart-A: Risk-Managed Loans after writing-off Category IV Claims

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2017 (A)	March 31, 2016 (B)		September 30, 2016 (C)	
Loans to Bankrupt Borrowers	523	609	(86)	570	(47)
Past Due Loans	14,611	14,340	271	24,983	(10,371)
Loans Past Due 3 Months or More	324	437	(113)	412	(88)
Restructured Loans	73	78	(4)	762	(689)
Total (a)	15,532	15,465	67	26,729	(11,196)
Ending Balance of Loans and Bills Discounted (b)	1,705,852	1,657,780	48,072	1,651,293	54,559
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.91	0.93	(0.02)	1.61	(0.70)
Amounts Secured (c)	11,707	11,235	472	21,483	(9,775)
Coverage Ratio (%) (c/a X 100)	75.37	72.64	2.73	80.37	(5.00)

Chart-B: Risk-Managed Loans including Category IV Claims

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2017 (A)	March 31, 2016 (B)		September 30, 2016 (C)	
Loans to Bankrupt Borrowers	943	998	(55)	1,144	(200)
Past Due Loans	17,168	17,653	(485)	28,484	(11,316)
Loans Past Due 3 Months or More	324	437	(113)	412	(88)
Restructured Loans	73	78	(4)	762	(689)
Total (a)	18,509	19,168	(659)	30,803	(12,294)
Ending Balance of Loans and Bills Discounted (b)	1,708,829	1,661,483	47,345	1,655,368	53,460
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	1.08	1.15	(0.07)	1.86	(0.78)
Amounts Secured (c)	14,684	14,937	(253)	25,558	(10,874)
Coverage Ratio (%) (c/a X 100)	79.33	77.92	1.41	82.97	(3.64)

1. Status of Risk-Managed Loans & Bills Discounted (Continued)**2) Non-consolidated****Chart-A: Risk-Managed Loans after writing-off Category IV Claims***(in millions of yen)*

	As of	As of	Increase/ (Decrease)	As of	Increase/ (Decrease)
	September 30, 2017 (A)	March 31, 2016 (B)	(A)-(B)	September 30, 2016 (C)	(A)-(C)
Loans to Bankrupt Borrowers	125	212	(87)	163	(37)
Past Due Loans	12,755	12,385	369	22,877	(10,122)
Loans Past Due 3 Months or More	324	437	(113)	412	(88)
Restructured Loans	73	78	(4)	762	(689)
Total (a)	13,278	13,114	163	24,216	(10,937)
Ending Balance of Loans and Bills Discounted (b)	1,701,036	1,652,459	48,576	1,645,838	55,198
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.78	0.79	(0.01)	1.47	(0.69)
Amounts Secured (c)	11,825	11,783	42	22,013	(10,187)
Coverage Ratio (%) (c/a X 100)	89.06	89.84	(0.78)	90.90	(1.84)

Chart-B: Risk-Managed Loans including Category IV Claims*(in millions of yen)*

	As of	As of	Increase/ (Decrease)	As of	Increase/ (Decrease)
	September 30, 2017 (A)	March 31, 2016 (B)	(A)-(B)	September 30, 2016 (C)	(A)-(C)
Loans to Bankrupt Borrowers	178	264	(86)	312	(134)
Past Due Loans	13,370	13,754	(384)	24,141	(10,770)
Loans Past Due 3 Months or More	324	437	(113)	412	(88)
Restructured Loans	73	78	(4)	762	(689)
Total (a)	13,946	14,536	(589)	25,629	(11,682)
Ending Balance of Loans and Bills Discounted (b)	1,701,704	1,653,880	47,823	1,647,250	54,453
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.81	0.87	(0.06)	1.55	(0.74)
Amounts Secured (c)	12,493	13,204	(710)	23,426	(10,932)
Coverage Ratio (%) (c/a X 100)	89.58	90.83	(1.25)	91.40	(1.82)

2. Disclosed Claims under Financial Revitalization Law

1) Consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims

(in millions of yen)

	As of September 30, 2017 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2016 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	4,476	4,644	(167)	4,778	(302)
Doubtful	10,788	10,409	379	20,894	(10,106)
Sub-standard	397	516	(118)	1,175	(777)
Sub-Total (a)	15,662	15,569	93	26,848	(11,185)
Normal	1,707,104	1,659,988	47,116	1,639,816	67,287
Total (b)	1,722,767	1,675,557	47,209	1,666,664	56,102
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.90	0.92	(0.02)	1.61	(0.71)
Amounts Secured (c)	11,583	11,257	326	21,406	(9,822)
Coverage Ratio (%) (c/a X 100)	73.95	72.30	1.65	79.73	(5.78)

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of September 30, 2017 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2016 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	7,452	8,346	(894)	8,853	(1,401)
Doubtful	10,788	10,409	379	20,894	(10,106)
Sub-standard	397	516	(118)	1,175	(777)
Sub-Total (a)	18,638	19,272	(633)	30,923	(12,284)
Normal	1,707,104	1,659,988	47,116	1,639,816	67,287
Total (b)	1,725,742	1,679,260	46,482	1,670,739	55,003
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.08	1.14	(0.06)	1.85	(0.77)
Amounts Secured (c)	14,559	14,959	(400)	25,481	(10,922)
Coverage Ratio (%) (c/a X 100)	78.11	77.62	0.49	82.40	(4.29)

2) Non-consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims

(in millions of yen)

	As of September 30, 2017 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2016 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	2,196	2,290	(93)	2,262	(65)
Doubtful	10,708	10,327	381	20,812	(10,103)
Sub-standard	397	516	(118)	1,175	(777)
Sub-Total (a)	13,303	13,133	169	24,249	(10,946)
Normal	1,697,197	1,649,123	48,074	1,628,338	68,858
Total (b)	1,710,501	1,662,256	48,244	1,652,588	57,912
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.77	0.79	(0.02)	1.46	(0.69)
Amounts Secured (c)	11,846	11,801	45	22,047	(10,200)
Coverage Ratio (%) (c/a X 100)	89.05	89.85	(0.80)	90.91	(1.86)

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of September 30, 2017 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2016 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	2,864	3,711	(846)	3,675	(810)
Doubtful	10,708	10,327	381	20,812	(10,103)
Sub-standard	397	516	(118)	1,175	(777)
Sub-Total (a)	13,971	14,554	(583)	25,662	(11,691)
Normal	1,697,197	1,649,123	48,074	1,628,338	68,858
Total (b)	1,711,169	1,663,677	47,491	1,654,001	57,167
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.81	0.87	(0.06)	1.55	(0.74)
Amounts Secured (c)	12,514	13,222	(708)	23,459	(10,945)
Coverage Ratio (%) (c/a X 100)	89.57	90.84	(1.27)	91.41	(1.84)

3. Allowance for Loan Losses (Non-consolidated)

Non-consolidated

Chart-A: Allowance for Loan Losses after writing-off Category IV Claims

(in millions of yen)

	As of September 30, 2017 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2016 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	4,725	4,827	(101)	4,628	96
Specific Allowance for Loan Losses	4,000	3,932	67	8,944	(4,943)
Total Allowance for Loan Losses (a)	8,726	8,760	(33)	13,573	(4,846)
Total Loans and Bills Discounted (b)	1,701,036	1,652,459	48,576	1,645,838	55,198
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.51	0.53	(0.02)	0.82	(0.31)

Chart-B: Allowance for Loan Losses including Category IV Claims

(in millions of yen)

	As of September 30, 2017 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2016 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	4,725	4,827	(101)	4,628	96
Specific Allowance for Loan Losses	4,668	5,354	(685)	10,357	(5,688)
Total Allowance for Loan Losses (a)	9,394	10,181	(786)	14,985	(5,591)
Total Loans and Bills Discounted (b)	1,701,704	1,653,880	47,823	1,647,250	54,453
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.55	0.61	(0.06)	0.90	(0.35)

4. Classifications of Loans & Bills Discounted (Non-consolidated)

1) Classification by Type of Borrower Industry

(in millions of yen)

	As of September 30, 2017 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2016 (C)	Increase/ (Decrease) (A)-(C)
Domestic (excluding offshore banking account)	1,701,704	1,653,880	47,823	1,647,250	54,453
Manufacturing	35,989	27,055	8,934	25,150	10,839
Agriculture and forestry	129	139	(10)	100	29
Fisheries	0	0	0	0	0
Mining and quarrying of stone and gravel	10	-	10	-	10
Construction	6,514	6,768	(254)	7,757	(1,243)
Electricity, gas, heat supply and water	15,613	12,664	2,949	8,353	7,260
Information and communications	22,156	18,669	3,487	20,591	1,565
Transport and postal activities	1,757	1,682	75	1,821	(64)
Wholesale and retail trade	53,880	43,153	10,727	42,012	11,868
Finance and insurance	70,699	72,031	(1,332)	73,994	(3,295)
Real estate and goods rental and leasing	245,695	230,428	15,267	244,223	1,472
Other services	278,823	267,813	11,010	290,099	(11,276)
Government, except elsewhere classified	-	-	-	-	-
Industries unable to classify	970,429	973,468	(3,039)	933,141	37,288
Overseas and Offshore Banking Account	-	-	-	-	-
Governments and official institutions	-	-	-	-	-
Financial institutions	-	-	-	-	-
Other	-	-	-	-	-
Total	1,701,704	1,653,880	47,823	1,647,250	54,453

4. Classifications of Loans & Bills Discounted (Non-consolidated) (continued)

2) Consumer Loans

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2017 (A)	March 31, 2017 (B)		September 30, 2016 (C)	
Consumer Loans	664,295	680,025	(15,730)	717,238	(52,943)
Housing Loans	417,751	440,131	(22,380)	468,293	(50,542)
Other Consumer Loans	246,544	239,894	6,650	248,945	(2,401)

3) Loans to Small and Medium-sized Enterprises and Individuals

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2017 (A)	March 31, 2017 (B)		September 30, 2016 (C)	
Loans to Small- and Medium-sized Enterprises and Individuals (a)	1,423,860	1,390,074	33,786	1,439,983	(16,123)
Total Loans and Bills Discounted (b)	1,701,704	1,653,880	47,823	1,647,250	54,453
Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	83.67	84.04	(0.37)	87.41	(3.74)

5. Balances of Loans and Deposits

(in millions of yen)

		As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
		September 30, 2017 (A)	March 31, 2017 (B)		September 30, 2016 (C)	
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	2,270,836	2,279,214	(8,377)	2,270,614	221
	Non-consolidated (Ending Bal.)	2,279,607	2,287,544	(7,936)	2,278,590	1,017
	Non-consolidated (Average Bal.)	2,197,129	2,293,078	(95,948)	2,298,963	(101,833)
Deposits	Consolidated (Ending Bal.)	1,899,321	1,994,450	(95,128)	1,986,570	(87,249)
	Individual	1,693,822	1,807,373	(113,551)	1,801,812	(107,990)
	Corporate	202,323	184,546	17,776	182,198	20,124
	Public money	44	67	(22)	199	(155)
	Financial institutions	3,131	2,462	668	2,359	771
	Non-consolidated (Ending Bal.)	1,908,092	2,002,780	(94,687)	1,994,546	(86,453)
Non-consolidated (Average Bal.)	1,960,937	2,003,559	(42,622)	2,005,452	(44,515)	
Negotiable certificates of deposit	Consolidated (Ending Bal.)	371,515	284,764	86,751	284,044	87,471
	Non-consolidated (Ending Bal.)	371,515	284,764	86,751	284,044	87,471
	Non-consolidated (Average Bal.)	236,192	289,518	(53,325)	293,511	(57,319)
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,708,829	1,661,483	47,345	1,655,368	53,460
	Non-consolidated (Ending Bal.)	1,701,704	1,653,880	47,823	1,647,250	54,453
	Non-consolidated (Average Bal.)	1,644,161	1,666,578	(22,417)	1,658,096	(13,935)