

SELECTED FINANCIAL INFORMATION

***For the Fiscal Year Ended March 31, 2018
(Supplementary)***

May 15, 2018



東京スター銀行

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I. Selected Financial Information for the Fiscal Year Ended March 31, 2018

1. Operating Results

1) Consolidated

(Millions of yen)

	For the Year Ended March 31, 2018	For the Year Ended March 31, 2017	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit (Note 1)	46,421	44,531	1,889
Net Interest Income	34,763	33,295	1,468
Net Fees and Commissions	6,639	5,697	942
Net Other Ordinary Income	5,017	5,539	(521)
General & Administrative Expenses	34,875	35,897	(1,022)
Net Operating Income before General Allowance and Goodwill (Note 2)	11,545	8,634	2,911
Provision of General Allowance for Loan Losses	—	—	—
Net Operating Income (Note 3)	11,545	8,634	2,911
Other Income & Expenses	6,317	7,413	(1,095)
Net Gain & Loss on Stocks and Other Securities	1,360	(212)	1,573
Problem Claims related Costs	630	687	(57)
Written-offs of Loans	209	249	(39)
Provision of Specific Allowance for Loan Losses	—	—	—
Net Gain & Loss on Sales of Loans	420	438	(17)
Reversal of Allowance for Loan Losses	686	5,515	(4,828)
Recoveries of Written-off Claims	1	4	(2)
Others	4,898	2,794	2,104
Ordinary Profit	17,863	16,047	1,815
Extraordinary Income & Loss	(198)	(91)	(106)
Net Gain & Loss on Disposal of Noncurrent Assets	(198)	(91)	(106)
Gain on Disposal of Non-current Assets	0	—	0
Loss on Disposal of Non-current Assets	198	91	107
Income before Income Taxes	17,665	15,956	1,709
Income Taxes	5,181	4,549	632
Income Taxes - Current	5,248	3,574	1,673
Income taxes for prior periods	(259)	(317)	57
Income Taxes - Deferred	192	1,291	(1,098)
Net Income	12,483	11,406	1,076
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	12,483	11,406	1,076

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)	172	(4,522)	4,695
excluding Recoveries of Written-off Claims	174	(4,518)	4,692

Note: 4. Credit Costs = (Provision of 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 Year Ended March 31, 2018	For the Year Ended March 31, 2017	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	2	2	—

1. Operating Results (continued)

2) Non-consolidated

(Millions of yen)

	For the Year Ended March 31, 2018	For the Year Ended March 31, 2017	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit	44,224	41,861	2,363
Net Interest Income	34,433	32,925	1,508
Net Fees and Commissions	4,772	3,396	1,376
Net Other Ordinary Income	5,017	5,539	(521)
of which Net Gain & Loss on Bonds	(3,299)	(2,845)	(453)
General & Administrative Expenses	34,311	34,987	(675)
Personnel Expenses	16,890	16,751	138
Nonpersonnel Expenses	15,630	16,413	(782)
Taxes	1,790	1,822	(32)
Net Operating Income (before General Allowance and Goodwill)	9,913	6,873	3,039
Core Net Operating Income (excluding Net Gain & Loss on Bonds)	13,212	9,719	3,492
Provision of General Allowance for Loan Losses	—	—	—
Amortization of Goodwill	—	—	—
Net Operating Income	9,913	6,873	3,039
Other Income & Expenses	7,373	8,292	(918)
Net Gain & Loss on Stocks and Other Securities	1,360	(212)	1,573
Problem Claims related Costs	(2)	(24)	21
Written-offs of Loans	6	—	6
Provision of Specific Allowance for Loan Losses	—	—	—
Net Gain & Loss on Sales of Loans	(9)	(24)	15
Reversal of Allowance for Loan Losses	1,395	6,061	(4,665)
Recoveries of Written-off Claims	0	—	0
Others	4,614	2,418	2,195
Ordinary Profit	17,286	15,166	2,120
Extraordinary Income & Loss	(198)	(88)	(109)
Net Gain & Loss on Disposal of Non-current Assets	(198)	(88)	(109)
Gain on Disposal of Non-current Assets	—	—	—
Loss on Disposal of Non-current Assets	198	88	109
Others	—	—	—
Income before Income Taxes	17,088	15,077	2,010
Income Taxes	4,946	4,299	646
Income Taxes - Current	5,114	3,432	1,681
Income taxes for prior periods	(259)	(317)	57
Income Taxes - Deferred	92	1,185	(1,092)
Net Income	12,141	10,777	1,364

2. Return on Equity (%)

	For the Year Ended March 31, 2018 (A)	For the Year Ended March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	8.75	8.67	0.08
Non-consolidated Basis	9.45	8.93	0.52

3. Net Interest Margin after General & Administrative Expenses

1) Non-consolidated (%)

	For the Year Ended March 31, 2018 (A)	For the Year Ended March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.64	1.54	0.10
(i) Yields on Loans and Bills discounted	1.91	1.92	(0.01)
(ii) Yields on Securities	1.95	1.41	0.54
(2) Financing Costs including General & Administrative Expenses (b)	1.69	1.67	0.02
(i) Yields on Deposits	0.16	0.19	(0.03)
(ii) Yields on Other External Liabilities	0.23	0.06	0.17
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.05)	(0.13)	0.08

2) Non-consolidated, excluding International Operations (%)

	For the Year Ended March 31, 2018 (A)	For the Year Ended March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.31	1.31	—
(i) Yields on Loans and Bills discounted	1.76	1.84	(0.08)
(ii) Yields on Securities	0.92	0.56	0.36
(2) Financing Costs including General & Administrative Expenses (b)	1.52	1.54	(0.02)
(i) Yields on Deposits	0.09	0.14	(0.05)
(ii) Yields on Other External Liabilities	0.00	0.03	(0.03)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.21)	(0.23)	0.02

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

	For the Year Ended March 31, 2018 (A)	For the Year Ended March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	(3,299)	(2,845)	(453)
Gain on Sales	1,194	3,263	(2,069)
Gain on Redemption	89	78	11
Loss on Sales	4,110	5,292	(1,181)
Loss on Redemption	473	731	(258)
Loss on Devaluation	—	163	(163)
Net Gain & Loss on Stocks and Other Securities	1,360	(212)	1,573
Gain on Sales	1,855	0	1,855
Loss on Sales	494	212	281
Loss on Devaluation	—	—	—

5. Financial Instruments at Fair Value (Consolidated)

(Millions of yen)

	As of March 31, 2018			As of March 31, 2017		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	374,979	374,979	—	428,726	428,726	—
Call loans	27,901	27,901	—	32,681	32,681	—
Securities						
Trading securities	33,918	33,918	—	41,340	41,340	—
Held-to-maturity securities	—	—	—	—	—	—
Other securities	296,162	296,162	—	268,747	268,747	—
Loans and bills discounted	170,836			1,661,483		
Allowance for loan losses	(12,491)			(14,164)		
	1,728,344	1,810,459	82,114	1,647,318	1,729,848	82,529
Total Assets	2,461,305	2,543,419	82,114	2,418,815	2,501,344	82,529
Deposits	1,878,581	1,879,659	1,077	1,994,450	1,995,931	1,480
Negotiable certificates of deposit	359,685	359,685	—	284,764	284,764	—
Payables under securities lending transactions	77,567	77,567	—	9,846	9,846	—
Bonds payable	4,100	4,122	22	16,300	16,685	385
Total Liabilities	2,319,933	2,321,034	1,100	2,305,360	2,307,227	1,866
Derivative transactions						
Hedge accounting not applied	276	276	—	1,283	1,283	—
Hedge accounting applied	289	289	—	—	—	—
Total Derivative transactions	566	566	—	1,283	1,283	—

6. Securities at Fair Value (Consolidated)

1) Trading securities

(Millions of yen)

	As of March 31, 2018	As of March 31, 2017
Valuation difference included in net gain/(loss)	(880)	117

2) Available-for-sale securities

(Millions of yen)

	As of March 31, 2018			As of March 31, 2017			
	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	48,421	47,695	725	52,000	51,370	629
	Government bonds	502	500	2	20,552	20,515	37
	Municipal bonds	3,169	3,161	7	—	—	—
	Corporate bonds	44,749	44,033	715	31,447	30,855	592
	Others	102,159	100,820	1,339	83,446	82,139	1,306
	Sub-Total	150,580	148,515	2,064	135,446	1,936	
Balance sheet amount not in excess of Cost	Equities	—	—	—	—	—	
	Bonds	48,506	48,846	(340)	80,945	81,656	(711)
	Government bonds	43,309	43,640	(331)	48,356	48,993	(636)
	Municipal bonds	—	—	—	8,029	8,048	(18)
	Corporate bonds	5,196	5,206	(9)	24,558	24,614	(55)
	Others	99,967	102,580	(2,613)	52,356	53,472	(1,116)
	Sub-Total	148,473	151,427	(2,954)	133,301	(1,827)	
Total	299,053	299,942	(889)	268,747	268,639	108	

Note: "Available-for-sale securities" include "Securities" and Negotiable certificates of deposit in "Cash and due from banks".

7. Capital Adequacy Ratio (Preliminary)

1) Consolidated

(Millions of yen)

	As of March 31, 2018 (Preliminary) (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
1. Capital Adequacy Ratio (%) 2. /3. X100%	9.09%	9.98%	(0.89)%
2. Capital	154,653	156,204	(1,551)
3. Risk-weighted Assets	1,699,656	1,563,823	135,833
4. Minimum Capital Requirements 3. X4%	67,986	62,552	5,433

2) Non-consolidated

(Millions of yen)

	As of March 31, 2018 (Preliminary) (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
1. Capital Adequacy Ratio (%) 2. /3. X100%	8.54%	9.42%	(0.88)%
2. Capital	144,305	146,060	(1,755)
3. Risk-weighted Assets	1,687,859	1,550,114	137,745
4. Minimum Capital Requirements 3. X4%	67,514	62,004	5,509

Notes: "Risk-weighted Assets" is calculated on "Standardised Approach".

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

(Millions of yen)

	As of March 31, 2018 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	587	609	(22)
Past Due Loans	14,531	14,340	191
Loans Past Due 3 Months or More	281	437	(155)
Restructured Loans	67	78	(10)
Total (a)	15,468	15,465	3
Ending Balance of Loans and Bills Discounted (b)	1,738,009	1,657,780	80,228
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.89	0.93	(0.04)
Amounts Secured (c)	11,527	11,235	292
Coverage Ratio (%) (c/a X 100)	74.52	72.64	1.88

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

(Millions of yen)

	As of March 31, 2018 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	1,183	998	185
Past Due Loans	16,761	17,653	(891)
Loans Past Due 3 Months or More	281	437	(155)
Restructured Loans	67	78	(10)
Total (a)	18,295	19,168	(873)
Ending Balance of Loans and Bills Discounted (b)	1,740,836	1,661,483	79,352
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	1.05	1.15	(0.10)
Amounts Secured (c)	14,354	14,937	(583)
Coverage Ratio (%) (c/a X 100)	78.45	77.92	0.53

1. Status of Risk-Managed Loans & Bills Discounted (Continued)

2) Non-consolidated

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

(Millions of yen)

	As of March 31, 2018 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	217	212	4
Past Due Loans	12,712	12,385	326
Loans Past Due 3 Months or More	281	437	(155)
Restructured Loans	67	78	(10)
Total (a)	13,279	13,114	164
Ending Balance of Loans and Bills Discounted (b)	1,733,217	1,652,459	80,757
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.76	0.79	(0.03)
Amounts Secured (c)	11,818	11,783	34
Coverage Ratio (%) (c/a X 100)	88.99	89.84	(0.85)

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

(Millions of yen)

	As of March 31, 2018 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	467	264	202
Past Due Loans	13,162	13,754	(592)
Loans Past Due 3 Months or More	281	437	(155)
Restructured Loans	67	78	(10)
Total (a)	13,980	14,536	(555)
Ending Balance of Loans and Bills Discounted (b)	1,733,918	1,653,880	80,037
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.80	0.87	(0.07)
Amounts Secured (c)	12,518	13,204	(685)
Coverage Ratio (%) (c/a X 100)	89.54	90.83	(1.29)

2. Disclosed Claims under Financial Revitalization Law

1) Consolidated

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

(Millions of yen)

	As of March 31, 2018 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	4,624	4,644	(20)
Doubtful	10,668	10,409	259
Sub-standard	349	516	(166)
Sub-Total (a)	15,642	15,569	73
Normal	1,741,489	1,659,988	81,501
Total (b)	1,757,132	1,675,557	81,574
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.89	0.92	(0.03)
Amounts Secured (c)	11,570	11,257	313
Coverage Ratio (%) (c/a X 100)	73.97	72.30	1.67

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2018 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	7,450	8,346	(896)
Doubtful	10,668	10,409	259
Sub-standard	349	516	(166)
Sub-Total (a)	18,469	19,272	(803)
Normal	1,741,489	1,659,988	81,501
Total (b)	1,759,958	1,679,260	80,698
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.04	1.14	(0.10)
Amounts Secured (c)	14,397	14,959	(562)
Coverage Ratio (%) (c/a X 100)	77.95	77.62	0.33

2) Non-consolidated

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

(Millions of yen)

	As of March 31, 2018 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	2,410	2,290	120
Doubtful	10,565	10,327	238
Sub-standard	349	516	(166)
Sub-Total (a)	13,325	13,133	192
Normal	1,732,088	1,649,123	82,964
Total (b)	1,745,414	1,662,256	83,157
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.76	0.79	(0.03)
Amounts Secured (c)	11,857	11,801	55
Coverage Ratio (%) (c/a X 100)	88.98	89.85	(0.87)

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2018 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	3,111	3,711	(600)
Doubtful	10,565	10,327	238
Sub-standard	349	516	(166)
Sub-Total (a)	14,026	14,554	(528)
Normal	1,732,088	1,649,123	82,964
Total (b)	1,746,114	1,663,677	82,436
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.80	0.87	(0.07)
Amounts Secured (c)	12,558	13,222	(664)
Coverage Ratio (%) (c/a X 100)	89.53	90.84	(1.31)

3. Allowance for Loan Losses (Non-consolidated)

1) Non-consolidated

Chart-A: Allowance for Loan Losses after writing-off Category IV Claims (Millions of yen)

	As of March 31, 2018 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	4,062	4,827	(764)
Specific Allowance for Loan Losses	4,010	3,932	78
Total Allowance for Loan Losses (a)	8,073	8,760	(686)
Total Loans and Bills Discounted (b)	1,733,217	1,652,459	80,757
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.46	0.53	(0.07)

Chart-B: Allowance for Loan Losses including Category IV Claims (Millions of yen)

	As of March 31, 2018 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	4,062	4,827	(764)
Specific Allowance for Loan Losses	4,711	5,354	(642)
Total Allowance for Loan Losses (a)	8,774	10,181	(1,407)
Total Loans and Bills Discounted (b)	1,733,918	1,653,880	80,037
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.50	0.61	(0.11)

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

1) Classification by Type of Borrower Industry

(Millions of yen)

	As of March 31, 2018 (A)	As of March 31, 2017 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,733,918	1,653,880	80,037
Manufacturing	32,856	27,055	5,801
Agriculture and forestry	81	139	(58)
Fisheries	0	0	0
Mining and quarrying of stone and gravel	—	—	—
Construction	7,570	6,768	802
Electricity, gas, heat supply and water	28,175	12,664	15,511
Information and communications	21,405	18,669	2,736
Transport and postal activities	1,694	1,682	12
Wholesale and retail trade	60,751	43,153	17,598
Finance and insurance	74,729	72,031	2,698
Real estate and goods rental and leasing	227,142	230,428	(3,286)
Other services	287,133	267,813	19,320
Government, except elsewhere classified	—	—	—
Industries unable to classify	992,370	973,468	18,902
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,733,918	1,653,880	80,037

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

2) Consumer Loans

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)
	March 31, 2018 (A)	March 31, 2017 (B)	
Consumer Loans	632,916	680,025	(47,109)
Housing Loans	396,031	440,131	(44,100)
Other Consumer Loans	236,885	239,894	(3,009)

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

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)
	March 31, 2018 (A)	March 31, 2017 (B)	
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,410,493	1,390,074	20,419
Total Loans and Bills Discounted (b)	1,733,918	1,653,880	80,037
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	81.34	84.04	(2.70)

5. Balances of Loans and Deposits

(Millions of yen)

		As of	As of	Increase/ (Decrease) (A)-(B)
		March 31, 2018 (A)	March 31, 2017 (B)	
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	2,238,266	2,279,214	(40,947)
	Non-consolidated (Ending Bal.)	2,247,072	2,287,544	(40,471)
	Non-consolidated (Average Bal.)	2,224,018	2,293,078	(69,059)
Deposits	Consolidated (Ending Bal.)	1,878,581	1,994,450	(115,868)
	Individual	1,614,414	1,807,373	(192,958)
	Corporate	262,042	184,546	77,495
	Public money	17	67	(49)
	Financial institutions	2,107	2,462	(355)
	Non-consolidated (Ending Bal.)	1,887,387	2,002,780	(115,392)
Non-consolidated (Average Bal.)	1,922,555	2,003,559	(81,003)	
Negotiable certificates of deposit	Consolidated (Ending Bal.)	359,685	284,764	74,921
	Non-consolidated (Ending Bal.)	359,685	284,764	74,921
	Non-consolidated (Average Bal.)	301,462	289,518	11,944
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,740,836	1,661,483	79,352
	Non-consolidated (Ending Bal.)	1,733,918	1,653,880	80,037
	Non-consolidated (Average Bal.)	1,677,923	1,666,578	11,345