

# ***SELECTED FINANCIAL INFORMATION***

***For the Fiscal Year Ended March 31, 2024  
(Supplementary)***

May 15, 2024



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東京スター銀行

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# I. Selected Financial Information For the Fiscal Year Ended March 31, 2024

## 1. Operating Results

### (1) Consolidated

(Millions of yen)

	For the Year Ended March 31, 2024	For the Year Ended March 31, 2023	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
<b>Gross operating profit</b> (Note 1)	<b>41,730</b>	<b>37,416</b>	<b>4,314</b>
Net interest income	37,945	32,414	5,531
Net fees and commissions	3,756	2,974	781
Net other ordinary income	28	2,028	(1,999)
General and administrative expenses	30,346	29,002	1,343
<b>Net operating income before general allowance and goodwill</b> (Note 2)	<b>11,384</b>	<b>8,413</b>	<b>2,970</b>
Provision for general allowance for loan losses	(680)	(685)	5
<b>Net operating income</b> (Note 3)	<b>12,065</b>	<b>9,099</b>	<b>2,965</b>
Non-recurring income and expenses	(2,368)	(2,941)	573
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	2,689	3,995	(1,306)
Written-off of loans	100	97	2
Provision for specific allowance for loan losses	2,161	3,295	(1,134)
Net loss on sales of loans	427	602	(174)
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	7	0	7
Others	312	1,053	(740)
<b>Ordinary profit</b>	<b>9,696</b>	<b>6,157</b>	<b>3,538</b>
Extraordinary income and loss	(72)	(168)	96
Net gain and loss on disposal of non-current assets	(72)	(168)	96
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	72	168	(96)
Others	—	—	—
<b>Income before income taxes</b>	<b>9,623</b>	<b>5,988</b>	<b>3,634</b>
Income taxes	3,081	1,030	2,051
Income taxes - current	2,935	2,337	597
Income taxes - deferred	146	(1,306)	1,453
<b>Net income</b>	<b>6,541</b>	<b>4,958</b>	<b>1,583</b>
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	6,541	4,958	1,583

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 and administrative expenses

3. Net operating income = Gross operating profit - General and administrative expenses  
- Provision for general allowance for loan losses

Credit costs (Note 4)	2,019	3,336	(1,317)
Excluding recoveries of written-off claims	2,026	3,337	(1,310)

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 Year Ended March 31, 2024	For the Year Ended March 31, 2023	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	1	1	—

# 1. Operating Results (continued)

## (2) Non-consolidated

(Millions of yen)

	For the Year Ended March 31, 2024	For the Year Ended March 31, 2023	Increase/ (Decrease) (A)-(B)
	(A)	(B)	
<b>Gross operating profit</b>	<b>39,482</b>	<b>35,280</b>	<b>4,202</b>
Net interest income	37,900	32,360	5,539
Net fees and commissions	1,552	891	661
Net other ordinary income	28	2,028	(1,999)
of which net gain and loss on bonds	(92)	(1,390)	1,297
General and administrative expenses (excluding non-recurring expenses)	29,728	28,501	1,226
Personnel expenses	14,120	13,533	586
Nonpersonnel expenses	14,032	13,535	497
Taxes	1,575	1,432	143
<b>Net operating income before general allowance and goodwill</b>	<b>9,754</b>	<b>6,779</b>	<b>2,975</b>
Core net operating income (excluding net gain and loss on bonds)	9,847	8,169	1,677
Excluding gain and loss on cancellation of investment trusts	9,847	8,169	1,677
Provision for general allowance for loan losses	(977)	(695)	(281)
Amortization of goodwill	—	—	—
<b>Net operating income</b>	<b>10,731</b>	<b>7,474</b>	<b>3,257</b>
Non-recurring income and expenses	(1,374)	(2,147)	773
Net gain and loss on stocks and other securities	—	—	—
Problem claims related costs	1,426	3,013	(1,587)
Written-off of loans	1	1	0
Provision for specific allowance for loan losses	1,430	2,762	(1,332)
Net gain and loss on sales of loans	(5)	249	(255)
Reversal of allowance for loan losses	—	—	—
Recoveries of written-off claims	6	0	6
Others	45	866	(820)
<b>Ordinary profit</b>	<b>9,357</b>	<b>5,327</b>	<b>4,030</b>
Extraordinary income and loss	(72)	(168)	96
Net gain and loss on disposal of non-current assets	(72)	(168)	96
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	72	168	(96)
Others	—	—	—
<b>Income before income taxes</b>	<b>9,285</b>	<b>5,158</b>	<b>4,126</b>
Income taxes	2,915	722	2,193
Income taxes - current	2,659	2,022	636
Income taxes - deferred	256	(1,299)	1,556
<b>Net income</b>	<b>6,369</b>	<b>4,436</b>	<b>1,933</b>

## 2. Return on Equity

(%)

	For the Year Ended March 31, 2024 (A)	For the Year Ended March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	3.80	2.98	0.82
Non-consolidated Basis	4.01	2.93	1.08

## 3. Net Interest Margin after General & Administrative Expenses

### (1) Non-consolidated

(%)

	For the Year Ended March 31, 2024 (A)	For the Year Ended March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	2.03	1.72	0.31
(i) Yields on Loans and Bills discounted	2.25	2.02	0.23
(ii) Yields on Securities	4.61	2.79	1.82
Financing Costs including General & Administrative Expenses (b)	1.77	1.63	0.14
(i) Yields on Deposits	0.23	0.14	0.09
(ii) Yields on Other External Liabilities	0.68	0.60	0.08
Net Interest Margin after General & Administrative Expenses (a) - (b)	0.26	0.09	0.17

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

(%)

	For the Year Ended March 31, 2024 (A)	For the Year Ended March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.41	1.35	0.06
(i) Yields on Loans and Bills discounted	1.99	1.85	0.14
(ii) Yields on Securities	0.82	0.89	(0.07)
Financing Costs including General & Administrative Expenses (b)	1.42	1.40	0.02
(i) Yields on Deposits	0.06	0.04	0.02
(ii) Yields on Other External Liabilities	0.00	—	0.00
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.01)	(0.05)	0.04

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

(Millions of yen)

	For the Year Ended March 31, 2024 (A)	For the Year Ended March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	(92)	(1,390)	1,297
Gain on Sales	234	—	234
Gain on Redemption	25	32	(7)
Loss on Sales	338	1,422	(1,084)
Loss on Redemption	14	—	14
Loss on Devaluation	—	—	—
Net Gain & Loss on Stocks and Other Securities	—	—	—
Gain on Sales	—	—	—
Loss on Sales	—	—	—
Loss on Devaluation	—	—	—

5. Financial Instruments at Fair Value (Consolidated)

(Millions of yen)

	As of March 31, 2024			As of March 31, 2023		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Securities						
Held-to-maturity securities	179,396	179,553	156	83,743	82,699	(1,043)
Other securities	82,083	82,083	—	93,105	93,105	—
Loans and bills discounted	1,464,174			1,431,282		
Allowance for loan losses	(15,813)			(16,647)		
	1,448,361	1,514,039	65,678	1,414,635	1,478,458	63,822
Total Assets	1,709,840	1,775,675	65,835	1,591,485	1,654,264	62,778
Deposits	1,804,678	1,805,112	434	1,611,521	1,611,595	74
Negotiable certificates of deposit	128,200	128,200	—	210,100	210,100	—
Total Liabilities	1,932,878	1,933,312	434	1,821,621	1,821,695	74
Derivative transactions						
Hedge accounting not applied	(2,792)	(2,792)	—	(1,403)	(1,403)	—
Total Derivative transactions	(2,792)	(2,792)	—	(1,403)	(1,403)	—

6. Securities at Fair Value (Consolidated)

1) Held-to-maturity securities

(Millions of yen)

		As of March 31, 2024			As of March 31, 2023		
		Balance sheet amount	Fair Value	Net unrealized gain/(loss)	Balance sheet amount	Fair Value	Net unrealized gain/(loss)
Fair value in excess of Balance sheet amount	Government bonds	—	—	—	—	—	—
	Corporate bonds	—	—	—	—	—	—
	Foreign Securities	115,322	115,676	353	7,153	7,162	9
	Sub-Total	115,322	115,676	353	7,153	7,162	9
Fair value not in excess of Balance sheet amount	Government bonds	—	—	—	—	—	—
	Corporate bonds	—	—	—	—	—	—
	Foreign Securities	64,074	63,876	(197)	76,590	75,537	(1,053)
	Sub-Total	64,074	63,876	(197)	76,590	75,537	(1,053)
Total		179,396	179,553	156	83,743	82,699	(1,043)

2) Available-for-sale securities

(Millions of yen)

		As of March 31, 2024			As of March 31, 2023		
		Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)
Balance sheet amount in excess of Cost	Bonds	11,693	11,602	90	28,168	27,988	180
	Government bonds	—	—	—	13,016	13,006	10
	Corporate bonds	11,693	11,602	90	15,151	14,981	170
	Others	22,910	22,653	256	22,113	21,862	250
	Sub-Total	34,603	34,256	347	50,281	49,851	430
Balance sheet amount not in excess of Cost	Bonds	26,055	26,125	(70)	11,539	11,586	(47)
	Government bonds	13,985	13,997	(12)	—	—	—
	Corporate bonds	12,069	12,127	(57)	11,539	11,586	(47)
	Others	26,482	28,192	(1,709)	38,263	40,129	(1,866)
	Sub-Total	52,538	54,317	(1,779)	49,802	51,716	(1,913)
Total		87,141	88,574	(1,432)	100,084	101,567	(1,482)

Note: "Available-for-sale securities" include "Securities" and Trust beneficially interests in "Monetary claims bought".

## 7. Capital Adequacy Ratio (Preliminary)

### (1) Consolidated

(Millions of yen)

	As of March 31, 2024 Preliminary (A)	As of March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
1. <b>Capital Adequacy Ratio</b> 2. /3. X100%	<b>12.12%</b>	<b>11.70%</b>	<b>0.42%</b>
2. Capital	176,433	169,754	6,679
3. Risk-weighted Assets	1,455,186	1,450,872	4,313
4. Minimum Capital Requirements 3. X4%	58,207	58,034	172

### (2) Non-consolidated

(Millions of yen)

	As of March 31, 2024 Preliminary (A)	As of March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
5. <b>Capital Adequacy Ratio</b> 6. /7. X100%	<b>11.43%</b>	<b>11.03%</b>	<b>0.40%</b>
6. Capital	165,546	159,321	6,224
7. Risk-weighted Assets	1,447,097	1,443,222	3,874
8. Minimum Capital Requirements 7. X4%	57,883	57,728	154

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

## II. Loan Portfolio & Deposits

### 1. 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, 2024 (A)	As of March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	3,898	4,096	(197)
Doubtful	9,458	10,540	(1,081)
Sub-standard	2,724	2,039	685
Loans Past Due 3 Months or More	434	463	(29)
Restructured Loans	2,290	1,575	714
<b>Sub-Total (a)</b>	<b>16,082</b>	<b>16,676</b>	<b>(594)</b>
Normal	1,458,297	1,430,535	27,761
Total (b)	1,474,379	1,447,212	27,167
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.09</b>	<b>1.15</b>	<b>(0.06)</b>
Amounts Secured (c)	9,563	10,528	(965)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>59.46</b>	<b>63.13</b>	<b>(3.67)</b>

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2024 (A)	As of March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	11,916	11,961	(44)
Doubtful	9,458	10,540	(1,081)
Sub-standard	2,724	2,039	685
Loans Past Due 3 Months or More	434	463	(29)
Restructured Loans	2,290	1,575	714
<b>Sub-Total (a)</b>	<b>24,100</b>	<b>24,541</b>	<b>(441)</b>
Normal	1,458,297	1,430,535	27,761
Total (b)	1,482,397	1,455,077	27,320
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.62</b>	<b>1.68</b>	<b>(0.06)</b>
Amounts Secured (c)	17,580	18,393	(812)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>72.94</b>	<b>74.94</b>	<b>(2.00)</b>

#### (2) Non-consolidated

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

(Millions of yen)

	As of March 31, 2024 (A)	As of March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	2,474	2,636	(161)
Doubtful	9,436	10,515	(1,078)
Sub-standard	2,714	2,039	674
Loans Past Due 3 Months or More	424	463	(39)
Restructured Loans	2,290	1,575	714
<b>Sub-Total (a)</b>	<b>14,625</b>	<b>15,191</b>	<b>(565)</b>
Normal	1,452,908	1,425,030	27,877
Total (b)	1,467,533	1,440,221	27,312
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>0.99</b>	<b>1.05</b>	<b>(0.06)</b>
Amounts Secured (c)	9,665	10,724	(1,059)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>66.08</b>	<b>70.59</b>	<b>(4.51)</b>

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of March 31, 2024 (A)	As of March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	9,074	9,242	(168)
Doubtful	9,436	10,515	(1,078)
Sub-standard	2,714	2,039	674
Loans Past Due 3 Months or More	424	463	(39)
Restructured Loans	2,290	1,575	714
<b>Sub-Total (a)</b>	<b>21,225</b>	<b>21,797</b>	<b>(572)</b>
Normal	1,452,908	1,425,030	27,877
Total (b)	1,474,133	1,446,827	27,305
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.43</b>	<b>1.50</b>	<b>(0.07)</b>
Amounts Secured (c)	16,265	17,330	(1,065)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>76.63</b>	<b>79.50</b>	<b>(2.87)</b>



## 2. Allowance for Loan Losses (Non-consolidated)

### Non-consolidated

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

(Millions of yen)

	As of March 31, 2024 (A)	As of March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	3,266	4,225	(958)
Specific Allowance for Loan Losses	2,804	3,133	(329)
Total Allowance for Loan Losses (a)	6,070	7,359	(1,288)
Total Loans and Bills Discounted (b)	1,454,734	1,421,959	32,774
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.41	0.51	(0.10)

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

(Millions of yen)

	As of March 31, 2024 (A)	As of March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	3,266	4,225	(958)
Specific Allowance for Loan Losses	9,403	9,739	(336)
Total Allowance for Loan Losses (a)	12,670	13,965	(1,295)
Total Loans and Bills Discounted (b)	1,461,333	1,428,565	32,767
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.86	0.97	(0.11)

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

### (1) Classification by Type of Borrower Industry

(Millions of yen)

	As of March 31, 2024 (A)	As of March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,461,333	1,428,565	32,767
Manufacturing	27,994	26,829	1,165
Agriculture and forestry	540	571	(31)
Fisheries	0	0	0
Mining and quarrying of stone and gravel	—	—	—
Construction	9,636	12,104	(2,468)
Electricity, gas, heat supply and water	21,827	27,162	(5,335)
Information and communications	7,012	9,434	(2,422)
Transport and postal activities	2,648	2,324	324
Wholesale and retail trade	31,466	35,793	(4,327)
Finance and insurance	97,009	106,238	(9,229)
Real estate and goods rental and leasing	290,825	261,435	29,390
Other services	219,456	207,319	12,137
Government, except elsewhere classified	—	—	—
Industries unable to classify	752,920	739,356	13,564
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,461,333	1,428,565	32,767

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

(2) Consumer Loans

(Millions of yen)

	As of March 31, 2024 (A)	As of March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
Consumer Loans	548,019	529,081	18,938
Housing Loans	195,046	223,101	(28,055)
Other Consumer Loans	352,973	305,980	46,993

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

(Millions of yen)

	As of March 31, 2024 (A)	As of March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,262,330	1,240,045	22,285
Total Loans and Bills Discounted (b)	1,461,333	1,428,565	32,767
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	86.38	86.80	(0.42)

4. Balances of Loans and Deposits

(Millions of yen)

		As of March 31, 2024 (A)	As of March 31, 2023 (B)	Increase/ (Decrease) (A)-(B)
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	1,932,878	1,821,621	111,256
	Non-consolidated (Ending Bal.)	1,945,838	1,834,346	111,492
	Non-consolidated (Average Bal.)	1,905,633	1,841,574	64,059
Deposits	Consolidated (Ending Bal.)	1,804,678	1,611,521	193,156
	Individual	1,138,567	1,122,910	15,656
	Corporate	486,913	428,358	58,554
	Public money	89,189	54,736	34,453
	Financial institutions	90,008	5,516	84,491
	Non-consolidated (Ending Bal.)	1,817,638	1,624,246	193,392
	Non-consolidated (Average Bal.)	1,712,583	1,608,301	104,282
Negotiable certificates of deposit	Consolidated (Ending Bal.)	128,200	210,100	(81,900)
	Non-consolidated (Ending Bal.)	128,200	210,100	(81,900)
	Non-consolidated (Average Bal.)	193,050	233,273	(40,223)
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,464,174	1,431,282	32,892
	Non-consolidated (Ending Bal.)	1,461,333	1,428,565	32,767
	Non-consolidated (Average Bal.)	1,438,861	1,424,252	14,608