

SELECTED FINANCIAL INFORMATION

***For the First Half of Fiscal 2013
(Supplementary)***

November 15, 2013

TOKYO
S T A R
B A N K 

東京スター銀行

CONTENTS

	Page
I. Selected Financial Information for the First Half of Fiscal 2013	
1. Operating Results	1
2. Return on Equity	3
3. Net Interest Margin after General & Administrative Expenses	3
4. Gain & Loss on Securities	3
5. Financial Instruments at Fair Value	4
6. Securities at Fair Value	4
7. Capital Adequacy Ratio (Preliminary)	5
II. Loan Portfolio & Deposits	
1. Status of Risk-Managed Loans & Bills Discounted	6
2. Disclosed Claims under Financial Revitalization Law	8
3. Allowance for Loan Losses	9
4. Classifications of Loans & Bills Discounted	
1) Classification by Type of Borrower Industry	9
2) Consumer Loans	10
3) Loans to Small- and Medium-sized Enterprises and Individuals	10
5. Balances of Loans and Deposits	10

I. Selected Financial Information for the First Half of Fiscal 2013

1. Operating Results

1) Consolidated

(in millions of yen)

	For the First Half of Fiscal 2013	For the First Half of Fiscal 2012	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit (Note 1)	23,153	21,724	1,428
Net Interest Income	15,711	15,650	60
Net Fees and Commissions	4,003	2,901	1,101
Net Other Ordinary Income	3,438	3,172	266
General & Administrative Expenses	15,295	14,354	941
Net Operating Income (before General Allowance and Goodwill) (Note 2)	7,857	7,370	487
Provision of General Allowance for Loan Losses	(5,864)	(4,503)	(1,360)
Net Operating Income (Note 3)	13,721	11,874	1,847
Other Income & Expenses	(4,614)	(7,820)	3,206
Net Gain & Loss on Stocks and Other Securities	1,545	(43)	1,589
Problem Claims related Costs	7,129	9,752	(2,622)
Written-offs of Loans	88	155	(66)
Provision of Specific Allowance for Loan Losses	6,896	9,615	(2,718)
Net Gains & Loss on Sales of Loans	143	(19)	163
Reversal of Allowance for Loan Losses	-	-	-
Recoveries of Written-off Claims	18	62	(43)
Other	950	1,913	(962)
Ordinary Profit (Loss)	9,107	4,053	5,053
Extraordinary Income & Loss	(35)	22	(58)
Net Gain & Loss on Disposal of Noncurrent Assets	(35)	22	(58)
Gain on Disposal of Noncurrent Assets	-	29	(29)
Loss on Disposal of Noncurrent Assets	35	7	28
Other	-	-	-
Income (Loss) before Income Taxes	9,072	4,076	4,995
Income Taxes	2,322	1,723	598
Income Taxes - Current	452	1,245	(793)
Income Taxes - Deferred	1,869	477	1,391
Income (Loss) before Minority Interests	6,749	2,352	4,397
Minority Interests in Income (Loss)	7	7	-
Net Income (Loss)	6,742	2,345	4,397

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)	1,681	5,675	(3,994)
excluding Recoveries of Written-off Claims	1,699	5,737	(4,037)

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 2013	For the First Half of Fiscal 2012	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	3	4	(1)

1. Operating Results (continued)**2) Non-consolidated***(in millions of yen)*

	For the First Half of Fiscal 2013	For the First Half of Fiscal 2012	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit	27,655	20,088	7,567
Net Interest Income	21,569	15,420	6,148
Net Fees and Commissions	2,649	1,495	1,153
Net Other Ordinary Income	3,437	3,171	265
of which Net Gain & Loss on Bonds	505	650	(145)
General & Administrative Expenses	15,077	13,969	1,107
Personnel Expenses	6,362	5,673	688
Nonpersonnel Expenses	8,110	7,670	439
Taxes	604	624	(20)
Net Operating Income (before General Allowance and Goodwill)	12,578	6,118	6,460
Core Net Operating Income (excluding Net Gain & Loss on Bonds)	12,073	5,467	6,605
Provision of General Allowance for Loan Losses	(5,572)	(2,565)	(3,007)
Amortization of Goodwill	-	-	-
Net Operating Income	18,151	8,683	9,467
Other Income & Expenses	(4,422)	(7,317)	2,895
Net Gain & Loss on Stocks and Other Securities	1,545	(43)	1,589
Problem Claims related Costs	6,743	9,166	(2,422)
Written-offs of Loans	0	64	(64)
Provision of Specific Allowance for Loan Losses	6,599	9,121	(2,521)
Net Gains & Loss on Sales of Loans	143	(19)	163
Reversal of Allowance for Loan Losses	-	-	-
Recoveries of Written-off Claims	1	12	(11)
Other	773	1,879	(1,105)
Ordinary Profit (Loss)	13,728	1,366	12,362
Extraordinary Income & Loss	(3,862)	(3)	(3,859)
Net Gain & Loss on Disposal of Noncurrent Assets	(35)	(3)	(32)
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	35	3	32
Other	(3,827)	-	(3,827)
Income (Loss) before Income Taxes	9,866	1,362	8,503
Income Taxes	2,874	660	2,214
Income Taxes - Current	40	881	(841)
Income Taxes - Deferred	2,834	(221)	3,055
Net Income (Loss)	6,991	701	6,289

2. Return on Equity

(%)

	For the First Half of Fiscal 2013 (A)	For the First Half of Fiscal 2012 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	13.28	4.72	8.56
Non-consolidated Basis	11.82	1.18	10.64

3. Net Interest Margin after General & Administrative Expenses

1) Non-consolidated

(%)

	For the First Half of Fiscal 2013 (A)	For the First Half of Fiscal 2012 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	2.26	1.95	0.31
(a) Yields on Loans and Bills discounted	2.18	2.37	(0.19)
(b) Yields on Securities	2.69	1.02	1.67
(2) Financing Costs including General & Administrative Expenses (b)	1.80	1.86	(0.06)
(a) Yields on Deposits	0.44	0.53	(0.09)
(b) Yields on Other External Liabilities	0.13	0.32	(0.19)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	0.46	0.09	0.37

2) Non-consolidated, excluding International Operations

(%)

	For the First Half of Fiscal 2013 (A)	For the First Half of Fiscal 2012 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	2.13	1.78	0.35
(a) Yields on Loans and Bills discounted	2.12	2.26	(0.14)
(b) Yields on Securities	2.97	0.76	2.21
(2) Financing Costs including General & Administrative Expenses (b)	1.72	1.82	(0.10)
(a) Yields on Deposits	0.39	0.49	(0.10)
(b) Yields on Other External Liabilities	0.13	0.32	(0.19)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	0.41	(0.04)	0.45

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

(in millions of yen)

	For the First Half of Fiscal 2013 (A)	For the First Half of Fiscal 2012 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	505	650	(145)
Gain on Sales	376	677	(300)
Gain on Redemption	156	0	155
Loss on Sales	13	27	(13)
Loss on Redemption	13	-	13
Loss on Devaluation	-	-	-
Net Gain & Loss on Stocks and Other Securities	1,545	(43)	1,589
Gain on Sales	1,546	-	1,546
Loss on Sales	0	9	(8)
Loss on Devaluation	-	34	(34)

5. Financial Instruments at Fair Value (Consolidated)

(in millions of yen)

	As of September 30, 2013			As of March 31, 2013			As of September 30, 2012		
	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	160,596	160,596	-	195,204	195,204	-	97,958	97,958	-
Call loans	34,314	34,314	-	30,470	30,470	-	105,324	105,324	-
Securities									
Held-to-maturity securities	17,595	17,860	265	16,929	17,072	143	13,968	13,579	(389)
Available-for-sale securities	696,794	696,794	-	575,571	575,571	-	546,116	546,116	-
Loans and bills discounted	1,543,493			1,529,358			1,520,077		
Allowance for loan losses	(38,909)			(41,529)			(57,463)		
	1,504,584	1,554,083	49,498	1,487,828	1,532,097	44,268	1,462,613	1,486,450	23,837
Total Assets	2,413,885	2,463,649	49,764	2,306,004	2,350,417	44,412	2,225,981	2,249,429	23,448
Deposits	2,146,391	2,153,329	6,938	2,105,560	2,114,926	9,366	2,067,588	2,079,618	12,030
Bonds payable	40,400	40,749	349	43,900	44,439	539	44,400	44,658	258
Total Liabilities	2,186,791	2,194,079	7,288	2,149,460	2,159,365	9,905	2,111,988	2,124,276	12,288
Derivative transactions									
Hedge accounting not applied	(980)	(980)	-	(300)	(300)	-	387	387	-
Hedge accounting applied	1,144	1,144	-	1,393	1,393	-	1,650	1,650	-
Total Derivative transactions	164	164	-	1,092	1,092	-	2,038	2,038	-

6. Securities at Fair Value (Consolidated)

Held-to-maturity securities

(in millions of yen)

		As of September 30, 2013			As of March 31, 2013			As of September 30, 2012		
		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)
Fair value in excess of Balance sheet amount	Government bonds	-	-	-	-	-	-	-	-	-
	Municipal bonds	-	-	-	-	-	-	-	-	-
	Short-term bonds	-	-	-	-	-	-	-	-	-
	Corporate bonds	-	-	-	-	-	-	-	-	-
	Others	17,595	17,860	265	14,107	14,269	161	-	-	-
	Sub-Total	17,595	17,860	265	14,107	14,269	161	-	-	-
Fair Value not in excess of Balance sheet amount	Government bonds	-	-	-	-	-	-	-	-	-
	Municipal bonds	-	-	-	-	-	-	-	-	-
	Short-term bonds	-	-	-	-	-	-	-	-	-
	Corporate bonds	-	-	-	-	-	-	-	-	-
	Others				2,821	2,803	(17)	13,968	13,579	(389)
	Sub-Total				2,821	2,803	(17)	13,968	13,579	(389)
Total	17,595	17,860	265	16,929	17,072	143	13,968	13,579	(389)	

Available-for-sale securities

(in millions of yen)

		As of September 30, 2013			As of March 31, 2013			As of September 30, 2012		
		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	Domestic equities	-	-	-	-	-	-	-	-	-
	Domestic bonds	423,966	418,663	5,302	314,382	308,876	5,506	336,922	332,030	4,892
	Government bonds	326,137	322,390	3,747	241,967	238,133	3,834	277,076	274,067	3,009
	Municipal bonds	-	-	-	104	103	0	104	103	1
	Corporate bonds	97,828	96,273	1,554	72,310	70,639	1,671	59,742	57,859	1,883
	Others	161,366	158,850	2,516	144,218	141,180	3,037	102,734	100,279	2,455
Sub-Total	585,332	577,514	7,818	458,601	450,056	8,544	439,657	432,310	7,347	
Balance sheet amount not in excess of Cost	Domestic equities	-	-	-	-	-	-	39	39	-
	Domestic bonds	46,877	47,048	(170)	66,354	66,606	(251)	76,913	77,687	(774)
	Government bonds	39,949	39,957	(8)	59,994	59,995	(1)	44,940	44,942	(2)
	Municipal bonds	-	-	-	-	-	-	-	-	-
	Corporate bonds	6,928	7,090	(162)	6,360	6,610	(249)	31,973	32,744	(771)
	Others	75,234	76,128	(893)	61,337	61,748	(411)	40,382	41,049	(667)
Sub-Total	122,112	123,176	(1,063)	127,691	128,354	(662)	117,335	118,776	(1,441)	
Total	707,445	700,690	6,754	586,293	578,411	7,882	556,993	551,086	5,907	

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

7. Capital Adequacy Ratio (Preliminary)

1) Consolidated

(in millions of yen)

		As of September 30, 2013 Preliminary (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2012 (C)	Increase/ (Decrease) (A)-(C)
(1)	Capital Adequacy Ratio	10.15%	10.08%	0.07%	10.92%	(0.76)%
(2)	Tier I Capital	94,087	87,345	6,742	95,835	(1,748)
	Tier I Ratio	6.71%	6.34%	0.36%	7.07%	(0.36)%
(3)	Tier II Capital	49,163	52,272	(3,109)	52,860	(3,696)
(4)	Deductions	835	848	(12)	863	(28)
(5)	Capital (2)+(3)-(4)	142,415	138,769	3,646	147,831	(5,416)
(6)	Credit Risk-adjusted Assets	1,308,905	1,280,275	28,629	1,256,826	52,078
(7)	Operational Risks	93,239	95,707	(2,467)	96,794	(3,554)
(8)	Risk-adjusted Assets (6)+(7)	1,402,144	1,375,983	26,161	1,353,620	48,524

2) Non-consolidated

(in millions of yen)

		As of September 30, 2013 Preliminary (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2012 (C)	Increase/ (Decrease) (A)-(C)
(1)	Capital Adequacy Ratio	9.78%	9.34%	0.44%	10.54%	(0.75)%
(2)	Tier I Capital	87,563	80,572	6,991	89,300	(1,737)
	Tier I Ratio	6.30%	5.85%	0.45%	6.65%	(0.34)%
(3)	Tier II Capital	49,073	48,892	181	53,034	(3,961)
(4)	Deductions	835	848	(12)	863	(28)
(5)	Capital (2)+(3)-(4)	135,801	128,616	7,185	141,471	(5,670)
(6)	Credit Risk-adjusted Assets	1,298,680	1,290,427	8,253	1,254,892	43,788
(7)	Operational Risks	89,102	86,611	2,490	86,674	2,428
(8)	Risk-adjusted Assets (6)+(7)	1,387,783	1,377,038	10,744	1,341,566	46,217

Notes: 1. "Credit Risk-adjusted Assets" is calculated on "Standard Method."

2. "Operational Risks" is equivalent amounts of operational risks divided by 8%.

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, 2013 (A)	March 31, 2013 (B)		September 30, 2012 (C)	
Loans to Bankrupt Borrowers	929	1,409	(480)	3,097	(2,168)
Past Due Loans	61,229	47,664	13,565	72,310	(11,081)
Loans Past Due 3 Months or More	3	-	3	-	3
Restructured Loans	10,915	14,855	(3,939)	14,288	(3,373)
Total (a)	73,077	63,929	9,147	89,697	(16,620)
Ending Balance of Loans and Bills Discounted (b)	1,535,707	1,516,634	19,073	1,499,290	36,416
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	4.75	4.21	0.54	5.98	(1.22)
Amounts Secured (c)	57,003	45,383	11,620	73,268	(16,264)
Coverage Ratio (%) (c/a X 100)	78.00	70.99	7.01	81.68	(3.67)

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, 2013 (A)	March 31, 2013 (B)		September 30, 2012 (C)	
Loans to Bankrupt Borrowers	1,997	3,164	(1,167)	6,729	(4,732)
Past Due Loans	67,947	58,633	9,313	89,465	(21,517)
Loans Past Due 3 Months or More	3	-	3	-	3
Restructured Loans	10,915	14,855	(3,939)	14,288	(3,373)
Total (a)	80,863	76,653	4,209	110,483	(29,620)
Ending Balance of Loans and Bills Discounted (b)	1,543,493	1,529,358	14,135	1,520,077	23,416
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	5.23	5.01	0.22	7.26	(2.03)
Amounts Secured (c)	64,789	58,107	6,681	94,054	(29,264)
Coverage Ratio (%) (c/a X 100)	80.12	75.80	4.31	85.12	(5.00)

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 September 30, 2013 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2012 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	482	572	(89)	2,137	(1,654)
Past Due Loans	58,798	44,925	13,873	60,492	(1,693)
Loans Past Due 3 Months or More	3	-	3	-	3
Restructured Loans	10,915	14,855	(3,939)	14,288	(3,373)
Total (a)	70,199	60,353	9,846	76,918	(6,718)
Ending Balance of Loans and Bills Discounted (b)	1,532,355	1,512,429	19,926	1,485,247	47,107
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	4.58	3.99	0.59	5.17	(0.59)
Amounts Secured (c)	58,326	46,282	12,044	65,487	(7,160)
Coverage Ratio (%) (c/a X 100)	83.08	76.68	6.40	85.13	(2.05)

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

	As of September 30, 2013 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2012 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	814	919	(105)	4,333	(3,519)
Past Due Loans	61,647	49,418	12,229	69,165	(7,517)
Loans Past Due 3 Months or More	3	-	3	-	3
Restructured Loans	10,915	14,855	(3,939)	14,288	(3,373)
Total (a)	73,380	65,193	8,186	87,788	(14,407)
Ending Balance of Loans and Bills Discounted (b)	1,535,536	1,517,269	18,266	1,496,117	39,419
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	4.77	4.29	0.48	5.86	(1.08)
Amounts Secured (c)	61,506	51,122	10,384	76,356	(14,849)
Coverage Ratio (%) (c/a X 100)	83.81	78.41	5.40	86.97	(3.15)

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, 2013 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2012 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	6,687	7,461	(774)	23,988	(17,300)
Doubtful	55,733	41,816	13,916	51,681	4,051
Sub-standard	10,918	14,855	(3,936)	14,288	(3,370)
Sub-Total (a)	73,339	64,133	9,205	89,959	(16,619)
Normal	1,483,128	1,476,519	6,609	1,434,990	48,138
Total (b)	1,556,468	1,540,652	15,815	1,524,949	31,518
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	4.71	4.16	0.54	5.89	(1.18)
Amounts Secured (c)	57,097	45,508	11,589	73,392	(16,294)
Coverage Ratio (%) (c/a X 100)	77.85	70.95	6.89	81.58	(3.73)

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of September 30, 2013 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2012 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	14,473	20,186	(5,712)	44,774	(30,301)
Doubtful	55,733	41,816	13,916	51,681	4,051
Sub-standard	10,918	14,855	(3,936)	14,288	(3,370)
Sub-Total (a)	81,125	76,858	4,267	110,745	(29,620)
Normal	1,483,128	1,476,519	6,609	1,434,990	48,138
Total (b)	1,564,254	1,553,377	10,877	1,545,736	18,518
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	5.18	4.94	0.23	7.16	(1.97)
Amounts Secured (c)	64,883	58,232	6,651	94,178	(29,295)
Coverage Ratio (%) (c/a X 100)	79.97	75.76	4.21	85.04	(5.06)

2) Non-consolidated

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

(in millions of yen)

	As of September 30, 2013 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2012 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	3,891	4,009	(118)	11,345	(7,454)
Doubtful	55,474	41,590	13,884	51,394	4,079
Sub-standard	10,918	14,855	(3,936)	14,288	(3,370)
Sub-Total (a)	70,283	60,455	9,828	77,028	(6,744)
Normal	1,468,519	1,460,330	8,189	1,416,743	51,776
Total (b)	1,538,803	1,520,785	18,017	1,493,772	45,031
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	4.56	3.97	0.59	5.15	(0.58)
Amounts Secured (c)	58,403	46,372	12,031	65,591	(7,187)
Coverage Ratio (%) (c/a X 100)	83.09	76.70	6.39	85.15	(2.05)

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of September 30, 2013 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2012 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	7,071	8,850	(1,778)	22,214	(15,143)
Doubtful	55,474	41,590	13,884	51,394	4,079
Sub-standard	10,918	14,855	(3,936)	14,288	(3,370)
Sub-Total (a)	73,464	65,295	8,168	87,898	(14,433)
Normal	1,468,519	1,460,330	8,189	1,416,743	51,776
Total (b)	1,541,984	1,525,626	16,358	1,504,641	37,342
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	4.76	4.27	0.48	5.84	(1.07)
Amounts Secured (c)	61,584	51,212	10,371	76,461	(14,876)
Coverage Ratio (%) (c/a X 100)	83.82	78.43	5.39	86.98	(3.16)

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, 2013 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2012 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	10,936	16,074	(5,137)	12,486	(1,549)
Specific Allowance for Loan Losses	21,337	15,072	6,264	23,429	(2,091)
Total Allowance for Loan Losses (a)	32,274	31,147	1,126	35,915	(3,641)
Total Loans and Bills Discounted (b)	1,532,355	1,512,429	19,926	1,485,247	47,107
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	2.10	2.05	0.04	2.41	(0.31)

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

(in millions of yen)

	As of September 30, 2013 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2012 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	10,936	16,074	(5,137)	12,486	(1,549)
Specific Allowance for Loan Losses	24,518	19,913	4,604	34,299	(9,780)
Total Allowance for Loan Losses (a)	35,455	35,988	(533)	46,785	(11,329)
Total Loans and Bills Discounted (b)	1,535,536	1,517,269	18,266	1,496,117	39,419
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	2.30	2.37	(0.06)	3.12	(0.81)

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

1) Classification by Type of Borrower Industry

(in millions of yen)

	As of September 30, 2013 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2012 (C)	Increase/ (Decrease) (A)-(C)
Domestic (excluding offshore banking account)	1,535,536	1,517,269	18,267	1,496,117	39,419
Manufacturing	15,227	18,205	(2,978)	18,156	(2,929)
Agriculture and forestry	35	36	(1)	274	(239)
Fisheries	90	91	(1)	93	(3)
Mining and quarrying of stone and gravel	16	43	(27)	44	(28)
Construction	5,682	4,783	899	6,293	(611)
Electricity, gas, heat supply and water	1,239	659	580	859	380
Information and communications	3,831	7,904	(4,073)	5,507	(1,676)
Transport and postal activities	4,534	7,971	(3,437)	17,793	(13,259)
Wholesale and retail trade	27,723	33,402	(5,679)	29,330	(1,607)
Finance and insurance	65,744	59,854	5,890	57,374	8,370
Real estate and goods rental and leasing	208,687	191,418	17,269	195,923	12,764
Other services	254,603	247,313	7,290	198,390	56,213
Government, except elsewhere classified	-	-	-	-	-
Industries unable to classify	948,112	945,580	2,532	966,069	(17,957)
Overseas and Offshore Banking Account	-	-	-	-	-
Governments and official institutions	-	-	-	-	-
Financial institutions	-	-	-	-	-
Other	-	-	-	-	-
Total	1,535,536	1,517,269	18,267	1,496,117	39,419

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, 2013 (A)	March 31, 2013 (B)		September 30, 2012 (C)	
Consumer Loans	793,626	800,715	(7,089)	818,228	(24,602)
Housing Loans	612,705	625,146	(12,441)	645,574	(32,869)
Other Consumer Loans	180,921	175,569	5,352	172,654	8,267

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, 2013 (A)	March 31, 2013 (B)		September 30, 2012 (C)	
Loans to Small- and Medium-sized Enterprises and Individuals (a)	1,330,957	1,294,988	35,969	1,295,175	35,782
Total Loans and Bills Discounted (b)	1,535,536	1,517,269	18,267	1,496,117	39,419
Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	86.67	85.34	1.33	86.56	0.11

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, 2013 (A)	March 31, 2013 (B)		September 30, 2012 (C)	
Deposits	Consolidated (Ending Bal.)	2,146,391	2,105,560	40,830	2,067,588	78,802
	Individual	1,845,142	1,829,498	15,643	1,843,167	1,974
	Corporate	249,420	245,057	4,363	199,617	49,802
	Public money	44,642	27,263	17,379	23,796	20,845
	Financial institutions	7,185	3,741	3,444	1,005	6,180
	Non-consolidated (Ending Bal.)	2,154,576	2,132,624	21,951	2,083,877	70,699
	Non-consolidated (Average Bal.)	2,127,315	2,099,126	28,189	2,088,680	38,635
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,543,493	1,529,358	14,135	1,520,077	23,416
	Non-consolidated (Ending Bal.)	1,535,536	1,517,269	18,266	1,496,117	39,419
	Non-consolidated (Average Bal.)	1,537,541	1,501,640	35,901	1,515,700	21,841