

***SELECTED FINANCIAL
INFORMATION***

***For the Fiscal Year Ended March 31, 2014
(Supplementary)***

May 15, 2014

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 Fiscal Year Ended March 31, 2014

1. Operating Results

1) Consolidated

(in millions of yen)

	For the Year Ended March 31, 2014	For the Year Ended March 31, 2013	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit (Note 1)	44,837	44,870	(32)
Net Interest Income	31,590	30,970	619
Net Fees and Commissions	7,480	7,236	243
Net Other Ordinary Income	5,767	6,663	(896)
General & Administrative Expenses	30,920	29,677	1,243
Net Operating Income (before General Allowance and Goodwill) (Note 2)	13,916	15,193	(1,276)
Provision of General Allowance for Loan Losses	(5,534)	(1,559)	(3,974)
Net Operating Income (Note 3)	19,451	16,752	2,698
Other Income & Expenses	(4,525)	(6,129)	1,604
Net Gain & Loss on Stocks and Other Securities	1,542	664	878
Problem Claims related Costs	7,945	9,450	(1,505)
Written-offs of Loans	463	500	(36)
Provision of Specific Allowance for Loan Losses	7,500	4,871	2,629
Net Gains & Loss on Sales of Loans	(19)	4,078	(4,097)
Reversal of Allowance for Loan Losses	—	—	—
Recoveries of Written-off Claims	46	125	(79)
Other	1,831	2,531	(699)
Ordinary Profit (Loss)	14,926	10,623	4,302
Extraordinary Income & Loss	(56)	(139)	82
Net Gain & Loss on Disposal of Noncurrent Assets	(56)	(139)	82
Gain on Disposal of Noncurrent Assets	—	68	(68)
Loss on Disposal of Noncurrent Assets	56	207	(150)
Other	—	—	—
Income (Loss) before Income Taxes	14,869	10,483	4,385
Income Taxes	4,687	5,971	(1,284)
Income Taxes - Current	650	894	(243)
Income Taxes - Deferred	4,037	5,077	(1,040)
Income (Loss) before Minority Interests	10,181	4,512	5,669
Minority Interests in Income (Loss)	7	7	—
Net Income (Loss)	10,174	4,504	5,669

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)	2,907	8,471	(5,564)
excluding Recoveries of Written-off Claims	2,953	8,597	(5,643)

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, 2014	For the Year Ended March 31, 2013	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 Year Ended March 31, 2014	For the Year Ended March 31, 2013	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit	47,849	41,605	6,243
Net Interest Income	37,343	30,467	6,876
Net Fees and Commissions	4,620	4,479	140
Net Other Ordinary Income	5,885	6,658	(772)
of which Net Gain & Loss on Bonds	1,855	1,563	291
General & Administrative Expenses	30,340	28,523	1,816
Personnel Expenses	13,336	12,070	1,265
Nonpersonnel Expenses	15,976	15,396	579
Taxes	1,026	1,055	(29)
Net Operating Income (before General Allowance and Goodwill)	17,508	13,081	4,426
Core Net Operating Income (excluding Net Gain & Loss on Bonds)	15,653	11,518	4,135
Provision of General Allowance for Loan Losses	(5,123)	806	(5,930)
Amortization of Goodwill	—	—	—
Net Operating Income	22,632	12,275	10,357
Other Income & Expenses	(3,970)	(5,528)	1,558
Net Gain & Loss on Stocks and Other Securities	1,366	664	701
Problem Claims related Costs	6,868	8,565	(1,696)
Written-offs of Loans	19	98	(78)
Provision of Specific Allowance for Loan Losses	6,868	4,388	2,480
Net Gains & Loss on Sales of Loans	(19)	4,078	(4,098)
Reversal of Allowance for Loan Losses	—	—	—
Recoveries of Written-off Claims	5	17	(11)
Other	1,526	2,355	(828)
Ordinary Profit (Loss)	18,662	6,746	11,915
Extraordinary Income & Loss	(3,882)	(155)	(3,726)
Net Gain & Loss on Disposal of Noncurrent Assets	(55)	(155)	100
Gain on Disposal of Noncurrent Assets	—	—	—
Loss on Disposal of Noncurrent Assets	55	155	(100)
Other	(3,827)	—	(3,827)
Income (Loss) before Income Taxes	14,779	6,591	8,188
Income Taxes	4,927	4,117	809
Income Taxes - Current	59	410	(350)
Income Taxes - Deferred	4,867	3,707	1,160
Net Income (Loss)	9,852	2,473	7,378

2. Return on Equity (%)

	For the Year Ended March 31, 2014 (A)	For the Year Ended March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	9.87	4.48	5.39
Non-consolidated Basis	8.27	2.12	6.15

3. Net Interest Margin after General & Administrative Expenses

1) Non-consolidated (%)

	For the Year Ended March 31, 2014 (A)	For the Year Ended March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	2.02	1.93	0.09
(a) Yields on Loans and Bills discounted	2.19	2.35	(0.16)
(b) Yields on Securities	1.83	1.13	0.70
(2) Financing Costs including General & Administrative Expenses (b)	1.80	1.92	(0.12)
(a) Yields on Deposits	0.44	0.55	(0.11)
(b) Yields on Other External Liabilities	0.11	0.34	(0.23)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	0.22	0.01	0.21

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

	For the Year Ended March 31, 2014 (A)	For the Year Ended March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.86	1.75	0.11
(a) Yields on Loans and Bills discounted	2.13	2.25	(0.12)
(b) Yields on Securities	1.79	0.81	0.98
(2) Financing Costs including General & Administrative Expenses (b)	1.70	1.81	(0.11)
(a) Yields on Deposits	0.38	0.47	(0.09)
(b) Yields on Other External Liabilities	0.11	0.34	(0.23)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	0.16	(0.06)	0.22

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

	For the Year Ended March 31, 2014 (A)	For the Year Ended March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	1,855	1,563	291
Gain on Sales	2,134	2,083	50
Gain on Redemption	172	0	171
Loss on Sales	426	517	(91)
Loss on Redemption	25	—	25
Loss on Devaluation	—	3	(3)
Net Gain & Loss on Stocks and Other Securities	1,366	664	701
Gain on Sales	1,770	714	1,056
Loss on Sales	228	15	212
Loss on Devaluation	176	34	141

5. Financial Instruments at Fair Value (Consolidated)

(in millions of yen)

	As of March 31, 2014			As of March 31, 2013		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	172,520	172,520	—	195,204	195,204	—
Call loans	13,129	13,129	—	30,470	30,470	—
Securities						
Held-to-maturity securities	18,525	18,884	358	16,929	17,072	143
Available-for-sale securities	723,956	723,956	—	575,571	575,571	—
Loans and bills discounted	1,566,884			1,529,358		
Allowance for loan losses	(35,284)			(41,529)		
	1,531,600	1,588,381	56,780	1,487,828	1,532,097	44,268
Total Assets	2,459,731	2,516,871	57,139	2,306,004	2,350,417	44,412
Deposits	2,148,006	2,152,405	4,398	2,105,560	2,114,926	9,366
Bonds payable	40,400	42,110	1,710	43,900	44,439	539
Total Liabilities	2,188,406	2,194,515	6,108	2,149,460	2,159,365	9,905
Derivative transactions						
Hedge accounting not applied	1,187	1,187	—	(300)	(300)	—
Hedge accounting applied	1,220	1,220	—	1,393	1,393	—
Total Derivative transactions	2,408	2,408	—	1,092	1,092	—

6. Securities at Fair Value (Consolidated)

1) Held-to-maturity securities

(millions of yen)

		As of March 31, 2014			As of March 31, 2013		
		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	—	—	—	—	—	—
	Corporate bonds	—	—	—	—	—	—
	Others	18,525	18,884	358	14,107	14,269	161
	Sub-Total	18,525	18,884	358	14,107	14,269	161
Fair Value not in excess of Balance sheet amount	Government bonds	—	—	—	—	—	—
	Municipal bonds	—	—	—	—	—	—
	Corporate bonds	—	—	—	—	—	—
	Others	—	—	—	2,821	2,803	(17)
	Sub-Total	—	—	—	2,821	2,803	(17)
Total	18,525	18,884	358	16,929	17,072	143	

2) Available-for-sale securities

(millions of yen)

		As of March 31, 2014			As of March 31, 2013		
		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	451,159	446,848	4,311	314,382	308,876	5,506
	Government bonds	352,887	350,288	2,599	241,967	238,133	3,834
	Municipal bonds	—	—	—	104	103	0
	Corporate bonds	98,271	96,560	1,711	72,310	70,639	1,671
	Others	208,789	205,355	3,433	144,218	141,180	3,037
	Sub-Total	659,949	652,203	7,745	458,601	450,056	8,544
Balance sheet amount not in excess of Cost	Domestic equities	—	—	—	—	—	—
	Domestic bonds	16,039	16,178	(138)	66,354	66,606	(251)
	Government bonds	10,002	10,005	(3)	59,994	59,995	(1)
	Municipal bonds	—	—	—	—	—	—
	Corporate bonds	6,037	6,173	(135)	6,360	6,610	(249)
	Others	60,760	61,043	(282)	61,337	61,748	(411)
	Sub-Total	76,800	77,221	(421)	127,691	128,354	(662)
Total	736,749	729,425	7,323	586,293	578,411	7,882	

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

7. Capital Adequacy Ratio (Preliminary)

"Basel III" is adopted from the fiscal year ended March 31, 2014.

1) Consolidated

(in millions of yen)

	As of March 31, 2014 (Preliminary)
1. Capital Adequacy Ratio (%) 2. /3. X100%	10.22%
2. Capital	150,859
3. Risk-weighted Assets	1,475,884
4. Minimum Capital Requirements 3. X4%	59,035

2) Non-consolidated

(in millions of yen)

	As of March 31, 2014 (Preliminary)
	As of
1. Capital Adequacy Ratio (%) 2. /3. X100%	9.72%
2. Capital	142,318
3. Risk-weighted Assets	1,462,831
4. Minimum Capital Requirements 3. X4%	58,513

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

(Reference)

"Basel II" was adopted for the fiscal year ended March 31, 2013.

1) Consolidated

(in millions of yen)

	As of March 31, 2013
(1) Capital Adequacy Ratio	10.08%
(2) Tier I Capital	87,345
	Tier I Ratio 6.34%
(3) Tier II Capital	52,272
(4) Deductions	848
(5) Capital (2)+(3)-(4)	138,769
(6) Credit Risk-adjusted Assets	1,280,275
(7) Operational Risks	95,707
(8) Risk-adjusted Assets (6)+(7)	1,375,983

2) Non-consolidated

(in millions of yen)

	As of March 31, 2013
(1) Capital Adequacy Ratio	9.34%
(2) Tier I Capital	80,572
	Tier I Ratio 5.85%
(3) Tier II Capital	48,892
(4) Deductions	848
(5) Capital (2)+(3)-(4)	128,616
(6) Credit Risk-adjusted Assets	1,290,427
(7) Operational Risks	86,611
(8) Risk-adjusted Assets (6)+(7)	1,377,038

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 March 31, 2014 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	1,699	1,409	289
Past Due Loans	44,297	47,664	(3,367)
Loans Past Due 3 Months or More	0	—	0
Restructured Loans	8,528	14,855	(6,326)
Total (a)	54,525	63,929	(9,403)
Ending Balance of Loans and Bills Discounted (b)	1,560,505	1,516,634	43,871
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	3.49	4.21	(0.72)
Amounts Secured (c)	43,178	45,383	(2,205)
Coverage Ratio (%) (c/a X 100)	79.18	70.99	8.19

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

(in millions of yen)

	As of March 31, 2014 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	2,679	3,164	(484)
Past Due Loans	49,696	58,633	(8,937)
Loans Past Due 3 Months or More	0	—	0
Restructured Loans	8,528	14,855	(6,326)
Total (a)	60,905	76,653	(15,748)
Ending Balance of Loans and Bills Discounted (b)	1,566,884	1,529,358	37,526
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	3.88	5.01	(1.12)
Amounts Secured (c)	49,557	58,107	(8,550)
Coverage Ratio (%) (c/a X 100)	81.36	75.80	5.56

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 March 31, 2014 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	1,314	572	742
Past Due Loans	42,169	44,925	(2,755)
Loans Past Due 3 Months or More	0	—	0
Restructured Loans	8,528	14,855	(6,326)
Total (a)	52,013	60,353	(8,339)
Ending Balance of Loans and Bills Discounted (b)	1,557,979	1,512,429	45,550
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	3.33	3.99	(0.65)
Amounts Secured (c)	44,357	46,282	(1,924)
Coverage Ratio (%) (c/a X 100)	85.28	76.68	8.59

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

	As of March 31, 2014 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	1,617	919	697
Past Due Loans	43,816	49,418	(5,602)
Loans Past Due 3 Months or More	0	—	0
Restructured Loans	8,528	14,855	(6,326)
Total (a)	53,963	65,193	(11,230)
Ending Balance of Loans and Bills Discounted (b)	1,559,929	1,517,269	42,659
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	3.45	4.29	(0.83)
Amounts Secured (c)	46,307	51,122	(4,815)
Coverage Ratio (%) (c/a X 100)	85.81	78.41	7.39

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 March 31, 2014 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	6,447	7,461	(1,013)
Doubtful	39,755	41,816	(2,061)
Sub-standard	8,528	14,855	(6,326)
Sub-Total (a)	54,732	64,133	(9,401)
Normal	1,525,783	1,476,519	49,264
Total (b)	1,580,516	1,540,652	39,863
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	3.46	4.16	(0.69)
Amounts Secured (c)	43,388	45,508	(2,119)
Coverage Ratio (%) (c/a X 100)	79.27	70.95	8.31

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of March 31, 2014 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	12,827	20,186	(7,358)
Doubtful	39,755	41,816	(2,061)
Sub-standard	8,528	14,855	(6,326)
Sub-Total (a)	61,111	76,858	(15,746)
Normal	1,525,783	1,476,519	49,264
Total (b)	1,586,895	1,553,377	33,518
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	3.85	4.94	(1.09)
Amounts Secured (c)	49,767	58,232	(8,464)
Coverage Ratio (%) (c/a X 100)	81.43	75.76	5.67

2) Non-consolidated

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

(in millions of yen)

	As of March 31, 2014 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	4,036	4,009	26
Doubtful	39,654	41,590	(1,935)
Sub-standard	8,528	14,855	(6,326)
Sub-Total (a)	52,220	60,455	(8,234)
Normal	1,512,684	1,460,330	52,354
Total (b)	1,564,905	1,520,785	44,119
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	3.33	3.97	(0.63)
Amounts Secured (c)	44,554	46,372	(1,817)
Coverage Ratio (%) (c/a X 100)	85.32	76.70	8.61

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of March 31, 2014 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	5,986	8,850	(2,864)
Doubtful	39,654	41,590	(1,935)
Sub-standard	8,528	14,855	(6,326)
Sub-Total (a)	54,169	65,295	(11,125)
Normal	1,512,684	1,460,330	52,354
Total (b)	1,566,854	1,525,626	41,228
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	3.45	4.27	(0.82)
Amounts Secured (c)	46,504	51,212	(4,708)
Coverage Ratio (%) (c/a X 100)	85.84	78.43	7.41

3. Allowance for Loan Losses (Non-consolidated)

1) Non-consolidated

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

(in millions of yen)

	As of March 31, 2014 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	11,493	16,074	(4,581)
Specific Allowance for Loan Losses	16,806	15,072	1,733
Total Allowance for Loan Losses (a)	28,300	31,147	(2,847)
Total Loans and Bills Discounted (b)	1,557,979	1,512,429	45,550
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	1.81	2.05	(0.24)

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

(in millions of yen)

	As of March 31, 2014 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	11,493	16,074	(4,581)
Specific Allowance for Loan Losses	18,756	19,913	(1,157)
Total Allowance for Loan Losses (a)	30,249	35,988	(5,738)
Total Loans and Bills Discounted (b)	1,559,929	1,517,269	42,659
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	1.93	2.37	(0.43)

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

1) Classification by Type of Borrower Industry

(in millions of yen)

	As of March 31, 2014 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,559,929	1,517,269	42,660
Manufacturing	19,737	18,205	1,532
Agriculture and forestry	34	36	(2)
Fisheries	88	91	(3)
Mining and quarrying of stone and gravel	14	43	(29)
Construction	5,393	4,783	610
Electricity, gas, heat supply and water	1,193	659	534
Information and communications	8,823	7,904	919
Transport and postal activities	4,159	7,971	(3,812)
Wholesale and retail trade	27,328	33,402	(6,074)
Finance and insurance	73,032	59,854	13,178
Real estate and goods rental and leasing	208,526	191,418	17,108
Other services	273,972	247,313	26,659
Government, except elsewhere classified	—	—	—
Industries unable to classify	937,619	945,580	(7,961)
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,559,929	1,517,269	42,660

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

2) Consumer Loans

(in millions of yen)

	As of March 31, 2014 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
Consumer Loans	787,450	800,715	(13,265)
Housing Loans	594,247	625,146	(30,899)
Other Consumer Loans	193,203	175,569	17,634

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

(in millions of yen)

	As of March 31, 2014 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)
Loans to Small- and Medium-sized Enterprises and Individuals (a)	1,371,571	1,294,988	76,583
Total Loans and Bills Discounted (b)	1,559,929	1,517,269	42,660
Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	87.92	85.34	2.57

5. Balances of Loans and Deposits

(in millions of yen)

	As of March 31, 2014 (A)	As of March 31, 2013 (B)	Increase/ (Decrease) (A)-(B)	
Deposits	Consolidated (Ending Bal.)	2,148,006	2,105,560	42,445
	Individual	1,823,903	1,829,498	(5,595)
	Corporate	278,595	245,057	33,538
	Public money	39,237	27,263	11,974
	Financial institutions	6,270	3,741	2,528
	Non-consolidated (Ending Bal.)	2,157,159	2,132,624	24,534
Non-consolidated (Average Bal.)	2,125,473	2,099,126	26,347	
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,566,884	1,529,358	37,526
	Non-consolidated (Ending Bal.)	1,559,929	1,517,269	42,659
	Non-consolidated (Average Bal.)	1,541,065	1,501,640	39,425