

***SELECTED FINANCIAL  
INFORMATION***

***For the First Half of Fiscal 2014  
(Supplementary)***

November 14, 2014



---

東京スター銀行

## CONTENTS

	Page
<b>I. Selected Financial Information for the First Half of Fiscal 2014</b>	
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
<b>II. Loan Portfolio &amp; Deposits</b>	
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 2014

### 1. Operating Results

#### 1) Consolidated

(in millions of yen)

	For the First Half of Fiscal 2014	For the First Half of Fiscal 2013	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b> (Note 1)	<b>25,191</b>	<b>23,153</b>	<b>2,038</b>
Net Interest Income	16,099	15,711	387
Net Fees and Commissions	4,300	4,003	297
Net Other Ordinary Income	4,791	3,438	1,353
General & Administrative Expenses	16,650	15,295	1,355
<b>Net Operating Income (before General Allowance and Goodwill)</b> (Note 2)	<b>8,541</b>	<b>7,857</b>	<b>683</b>
Provision of General Allowance for Loan Losses	-	(5,864)	5,864
<b>Net Operating Income</b> (Note 3)	<b>8,541</b>	<b>13,721</b>	<b>(5,180)</b>
Other Income & Expenses	6,299	(4,614)	10,913
Net Gain & Loss on Stocks and Other Securities	337	1,545	(1,208)
Problem Claims related Costs	339	7,129	(6,790)
Written-offs of Loans	138	88	49
Provision of Specific Allowance for Loan Losses	-	6,896	(6,896)
Net Gain & Loss on Sales of Loans	201	143	57
Reversal of Allowance for Loan Losses	3,530	-	3,530
Recoveries of Written-off Claims	1	18	(16)
Other	2,768	950	1,818
<b>Ordinary Profit (Loss)</b>	<b>14,841</b>	<b>9,107</b>	<b>5,733</b>
Extraordinary Income & Loss	(7)	(35)	27
Net Gain & Loss on Disposal of Noncurrent Assets	(7)	(35)	27
Gain on Disposal of Noncurrent Assets	1	-	1
Loss on Disposal of Noncurrent Assets	9	35	(26)
Other	-	-	-
<b>Income (Loss) before Income Taxes</b>	<b>14,833</b>	<b>9,072</b>	<b>5,761</b>
Income Taxes	5,008	2,322	2,686
Income Taxes - Current	2,259	452	1,807
Income Taxes - Deferred	2,749	1,869	879
<b>Income (Loss) before Minority Interests</b>	<b>9,824</b>	<b>6,749</b>	<b>3,074</b>
Minority Interests in Income (Loss)	-	7	(7)
<b>Net Income (Loss)</b>	<b>9,824</b>	<b>6,742</b>	<b>3,082</b>

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)	(2,847)	1,681	(4,529)
excluding Recoveries of Written-off Claims	(2,846)	1,699	(4,545)

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 2014	For the First Half of Fiscal 2013	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	3	3	-

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

	For the First Half of Fiscal 2014	For the First Half of Fiscal 2013	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b>	<b>23,569</b>	<b>27,655</b>	<b>(4,086)</b>
Net Interest Income	15,983	21,569	(5,585)
Net Fees and Commissions	2,794	2,649	145
Net Other Ordinary Income	4,791	3,437	1,353
of which Net Gain & Loss on Bonds	2,037	505	1,532
General & Administrative Expenses	16,269	15,077	1,192
Personnel Expenses	6,964	6,362	602
Nonpersonnel Expenses	8,489	8,110	378
Taxes	816	604	212
<b>Net Operating Income (before General Allowance and Goodwill)</b>	<b>7,299</b>	<b>12,578</b>	<b>(5,279)</b>
<b>Core Net Operating Income (excluding Net Gain &amp; Loss on Bonds)</b>	<b>5,261</b>	<b>12,073</b>	<b>(6,811)</b>
Provision of General Allowance for Loan Losses	-	(5,572)	5,572
Amortization of Goodwill	-	-	-
<b>Net Operating Income</b>	<b>7,299</b>	<b>18,151</b>	<b>(10,851)</b>
Other Income & Expenses	6,941	(4,422)	11,364
Net Gain & Loss on Stocks and Other Securities	337	1,545	(1,208)
Problem Claims related Costs	202	6,743	(6,541)
Written-offs of Loans	1	0	0
Provision of Specific Allowance for Loan Losses	-	6,599	(6,599)
Net Gain & Loss on Sales of Loans	201	143	57
Reversal of Allowance for Loan Losses	4,150	-	4,150
Recoveries of Written-off Claims	-	1	(1)
Other	2,656	773	1,882
<b>Ordinary Profit (Loss)</b>	<b>14,241</b>	<b>13,728</b>	<b>512</b>
Extraordinary Income & Loss	(9)	(3,862)	3,853
Net Gain & Loss on Disposal of Noncurrent Assets	(9)	(35)	26
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	9	35	(26)
Other	-	(3,827)	3,827
<b>Income (Loss) before Income Taxes</b>	<b>14,232</b>	<b>9,866</b>	<b>4,365</b>
Income Taxes	4,817	2,874	1,942
Income Taxes - Current	2,163	40	2,122
Income Taxes - Deferred	2,654	2,834	(180)
<b>Net Income (Loss)</b>	<b>9,414</b>	<b>6,991</b>	<b>2,423</b>

## 2. Return on Equity

(%)

	For the First Half of Fiscal 2014 (A)	For the First Half of Fiscal 2013 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	18.29	13.28	5.01
Non-consolidated Basis	15.93	11.82	4.11

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

### 1) Non-consolidated

(%)

	For the First Half of Fiscal 2014 (A)	For the First Half of Fiscal 2013 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.65	2.26	(0.61)
(a) Yields on Loans and Bills discounted	2.13	2.18	(0.05)
(b) Yields on Securities	1.02	2.69	(1.67)
(2) Financing Costs including General & Administrative Expenses (b)	1.75	1.80	(0.05)
(a) Yields on Deposits	0.40	0.44	(0.04)
(b) Yields on Other External Liabilities	0.09	0.13	(0.04)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.10)	0.46	(0.56)

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

(%)

	For the First Half of Fiscal 2014 (A)	For the First Half of Fiscal 2013 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.48	2.13	(0.65)
(a) Yields on Loans and Bills discounted	2.07	2.12	(0.05)
(b) Yields on Securities	0.60	2.97	(2.37)
(2) Financing Costs including General & Administrative Expenses (b)	1.66	1.72	(0.06)
(a) Yields on Deposits	0.33	0.39	(0.06)
(b) Yields on Other External Liabilities	0.09	0.13	(0.04)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.18)	0.41	(0.59)

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

(in millions of yen)

	For the First Half of Fiscal 2014 (A)	For the First Half of Fiscal 2013 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	2,037	505	1,532
Gain on Sales	2,073	376	1,696
Gain on Redemption	14	156	(141)
Loss on Sales	6	13	(7)
Loss on Redemption	43	13	29
Loss on Devaluation	-	-	-
Net Gain & Loss on Stocks and Other Securities	337	1,545	(1,208)
Gain on Sales	361	1,546	(1,184)
Loss on Sales	24	0	23
Loss on Devaluation	-	-	-

## 5. Financial Instruments at Fair Value (Consolidated)

(in millions of yen)

	As of September 30, 2014			As of March 31, 2014			As of September 30, 2013		
	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	328,472	328,472	-	172,520	172,520	-	160,596	160,596	-
Call loans	36,351	36,351	-	13,129	13,129	-	34,314	34,314	-
Securities									
Held-to-maturity securities	19,701	19,995	294	18,525	18,884	358	17,595	17,860	265
Available-for-sale securities	828,420	828,420	-	723,956	723,956	-	696,794	696,794	-
Loans and bills discounted	1,589,067			1,566,884			1,543,493		
Allowance for loan losses	(28,765)			(35,284)			(38,909)		
	1,560,302	1,633,233	72,931	1,531,600	1,588,381	56,780	1,504,584	1,554,083	49,498
<b>Total Assets</b>	<b>2,773,247</b>	<b>2,846,473</b>	<b>73,226</b>	<b>2,459,731</b>	<b>2,516,871</b>	<b>57,139</b>	<b>2,413,885</b>	<b>2,463,649</b>	<b>49,764</b>
Deposits	2,333,398	2,338,030	4,631	2,148,006	2,152,405	4,398	2,146,391	2,153,329	6,938
Bonds payable	32,500	33,821	1,321	40,400	42,110	1,710	40,400	40,749	349
<b>Total Liabilities</b>	<b>2,365,898</b>	<b>2,371,851</b>	<b>5,952</b>	<b>2,188,406</b>	<b>2,194,515</b>	<b>6,108</b>	<b>2,186,791</b>	<b>2,194,079</b>	<b>7,288</b>
Derivative transactions									
Hedge accounting not applied	(7,510)	(7,510)	-	1,187	1,187	-	(980)	(980)	-
Hedge accounting applied	184	184	-	1,220	1,220	-	1,144	1,144	-
<b>Total Derivative transactions</b>	<b>(7,326)</b>	<b>(7,326)</b>	<b>-</b>	<b>2,408</b>	<b>2,408</b>	<b>-</b>	<b>164</b>	<b>164</b>	<b>-</b>

## 6. Securities at Fair Value (Consolidated)

## Held-to-maturity securities

(in millions of yen)

		As of September 30, 2014			As of March 31, 2014			As of September 30, 2013		
		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	Domestic bonds	-	-	-	-	-	-	-	-	-
	Government bonds	-	-	-	-	-	-	-	-	-
	Municipal bonds	-	-	-	-	-	-	-	-	-
	Corporate bonds	-	-	-	-	-	-	-	-	-
	Others	19,701	19,995	294	18,525	18,884	358	17,595	17,860	265
	Sub-Total	19,701	19,995	294	18,525	18,884	358	17,595	17,860	265
Fair Value not in excess of Balance sheet amount	Domestic bonds	-	-	-	-	-	-	-	-	-
	Government bonds	-	-	-	-	-	-	-	-	-
	Municipal bonds	-	-	-	-	-	-	-	-	-
	Corporate bonds	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Sub-Total	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>19,701</b>	<b>19,995</b>	<b>294</b>	<b>18,525</b>	<b>18,884</b>	<b>358</b>	<b>17,595</b>	<b>17,860</b>	<b>265</b>	

## Available-for-sale securities

(in millions of yen)

		As of September 30, 2014			As of March 31, 2014			As of September 30, 2013		
		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	286,123	282,909	3,213	451,159	446,848	4,311	423,966	418,663	5,302
	Government bonds	211,654	210,150	1,503	352,887	350,288	2,599	326,137	322,390	3,747
	Municipal bonds	-	-	-	-	-	-	-	-	-
	Corporate bonds	74,469	72,759	1,709	98,271	96,560	1,711	97,828	96,273	1,554
	Others	245,584	241,561	4,022	208,789	205,355	3,433	161,366	158,850	2,516
Sub-Total	531,707	524,471	7,235	659,949	652,203	7,745	585,332	577,514	7,818	
Balance sheet amount not in excess of Cost	Domestic equities	-	-	-	-	-	-	-	-	-
	Domestic bonds	165,025	165,106	(81)	16,039	16,178	(138)	46,877	47,048	(170)
	Government bonds	150,135	150,164	(29)	10,002	10,005	(3)	39,949	39,957	(8)
	Municipal bonds	-	-	-	-	-	-	-	-	-
	Corporate bonds	14,890	14,942	(52)	6,037	6,173	(135)	6,928	7,090	(162)
	Others	143,463	143,872	(408)	60,760	61,043	(282)	75,234	76,128	(893)
Sub-Total	308,488	308,978	(489)	76,800	77,221	(421)	122,112	123,176	(1,063)	
<b>Total</b>	<b>840,196</b>	<b>833,450</b>	<b>6,746</b>	<b>736,749</b>	<b>729,425</b>	<b>7,323</b>	<b>707,445</b>	<b>700,690</b>	<b>6,754</b>	

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 September 30, 2014 Preliminary (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
1. <b>Capital Adequacy Ratio 2. /3. X100%</b>	<b>9.72%</b>	<b>10.22%</b>	<b>(0.50)%</b>
2. Capital	150,462	150,859	(397)
3. Risk-weighted Assets	1,546,536	1,475,884	70,651
4. Minimum Capital Requirements 3. X4%	61,861	59,035	2,826

### 2) Non-consolidated

(in millions of yen)

	As of September 30, 2014 Preliminary (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)
1. <b>Capital Adequacy Ratio 2. /3. X100%</b>	<b>9.21%</b>	<b>9.72%</b>	<b>(0.51)%</b>
2. Capital	141,507	142,318	(810)
3. Risk-weighted Assets	1,535,509	1,462,831	72,678
4. Minimum Capital Requirements 3. X4%	61,420	58,513	2,907

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

### (Reference)

"Basel II" was adopted for the first half of fiscal ended September 30, 2013.

### 1) Consolidated

(in millions of yen)

	As of September 30, 2013
(1) <b>Capital Adequacy Ratio</b>	<b>10.15%</b>
(2) Tier I Capital	94,087
Tier I Ratio	6.71%
(3) Tier II Capital	49,163
(4) Deductions	835
(5) <b>Capital (2)+(3)-(4)</b>	<b>142,415</b>
(6) Credit Risk-adjusted Assets	1,308,905
(7) Operational Risks	93,239
(8) <b>Risk-adjusted Assets (6)+(7)</b>	<b>1,402,144</b>

### 2) Non-consolidated

(in millions of yen)

	As of September 30, 2013
(1) <b>Capital Adequacy Ratio</b>	<b>9.78%</b>
(2) Tier I Capital	87,563
Tier I Ratio	6.30%
(3) Tier II Capital	49,073
(4) Deductions	835
(5) <b>Capital (2)+(3)-(4)</b>	<b>135,801</b>
(6) Credit Risk-adjusted Assets	1,298,680
(7) Operational Risks	89,102
(8) <b>Risk-adjusted Assets (6)+(7)</b>	<b>1,387,783</b>

## 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, 2014 (A)	March 31, 2014 (B)		September 30, 2013 (C)	
Loans to Bankrupt Borrowers	1,614	1,699	(85)	929	685
Past Due Loans	37,549	44,297	(6,747)	61,229	(23,679)
Loans Past Due 3 Months or More	-	0	(0)	3	(3)
Restructured Loans	7,231	8,528	(1,296)	10,915	(3,683)
<b>Total (a)</b>	<b>46,395</b>	<b>54,525</b>	<b>(8,129)</b>	<b>73,077</b>	<b>(26,681)</b>
Ending Balance of Loans and Bills Discounted (b)	1,584,221	1,560,505	23,715	1,535,707	48,513
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>2.92</b>	<b>3.49</b>	<b>(0.57)</b>	<b>4.75</b>	<b>(1.83)</b>
Amounts Secured (c)	36,827	43,178	(6,350)	57,003	(20,175)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>79.37</b>	<b>79.18</b>	<b>0.19</b>	<b>78.00</b>	<b>1.37</b>

**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, 2014 (A)	March 31, 2014 (B)		September 30, 2013 (C)	
Loans to Bankrupt Borrowers	2,308	2,679	(371)	1,997	310
Past Due Loans	41,702	49,696	(7,993)	67,947	(26,244)
Loans Past Due 3 Months or More	-	0	(0)	3	(3)
Restructured Loans	7,231	8,528	(1,296)	10,915	(3,683)
<b>Total (a)</b>	<b>51,242</b>	<b>60,905</b>	<b>(9,662)</b>	<b>80,863</b>	<b>(29,620)</b>
Ending Balance of Loans and Bills Discounted (b)	1,589,067	1,566,884	22,183	1,543,493	45,574
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>3.22</b>	<b>3.88</b>	<b>(0.66)</b>	<b>5.23</b>	<b>(2.01)</b>
Amounts Secured (c)	41,674	49,557	(7,883)	64,789	(23,115)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>81.32</b>	<b>81.36</b>	<b>(0.04)</b>	<b>80.12</b>	<b>1.20</b>



**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, 2014 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2013 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	1,071	1,314	(243)	482	588
Past Due Loans	35,064	42,169	(7,105)	58,798	(23,734)
Loans Past Due 3 Months or More	-	0	(0)	3	(3)
Restructured Loans	7,231	8,528	(1,296)	10,915	(3,683)
<b>Total (a)</b>	<b>43,367</b>	<b>52,013</b>	<b>(8,645)</b>	<b>70,199</b>	<b>(26,832)</b>
Ending Balance of Loans and Bills Discounted (b)	1,581,488	1,557,979	23,509	1,532,355	49,133
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>2.74</b>	<b>3.33</b>	<b>(0.59)</b>	<b>4.58</b>	<b>(1.84)</b>
Amounts Secured (c)	37,311	44,357	(7,046)	58,326	(21,014)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>86.03</b>	<b>85.28</b>	<b>0.75</b>	<b>83.08</b>	<b>2.95</b>

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

	As of September 30, 2014 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2013 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	1,146	1,617	(470)	814	332
Past Due Loans	35,854	43,816	(7,961)	61,647	(25,792)
Loans Past Due 3 Months or More	-	0	(0)	3	(3)
Restructured Loans	7,231	8,528	(1,296)	10,915	(3,683)
<b>Total (a)</b>	<b>44,233</b>	<b>53,963</b>	<b>(9,729)</b>	<b>73,380</b>	<b>(29,147)</b>
Ending Balance of Loans and Bills Discounted (b)	1,582,354	1,559,929	22,425	1,535,536	46,818
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>2.79</b>	<b>3.45</b>	<b>(0.66)</b>	<b>4.77</b>	<b>(1.98)</b>
Amounts Secured (c)	38,177	46,307	(8,129)	61,506	(23,329)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>86.30</b>	<b>85.81</b>	<b>0.49</b>	<b>83.81</b>	<b>2.49</b>

## 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	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2014 (A)	March 31, 2014 (B)		September 30, 2013 (C)	
Bankruptcy and Quasi-Bankruptcy	6,109	6,447	(337)	6,687	(577)
Doubtful	33,205	39,755	(6,550)	55,733	(22,527)
Sub-standard	7,231	8,528	(1,297)	10,918	(3,686)
<b>Sub-Total (a)</b>	<b>46,547</b>	<b>54,732</b>	<b>(8,185)</b>	<b>73,339</b>	<b>(26,792)</b>
Normal	1,560,583	1,525,783	34,799	1,483,128	77,454
Total (b)	1,607,130	1,580,516	26,614	1,556,468	50,662
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>2.89</b>	<b>3.46</b>	<b>(0.57)</b>	<b>4.71</b>	<b>(1.82)</b>
Amounts Secured (c)	37,003	43,388	(6,385)	57,097	(20,094)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>79.49</b>	<b>79.27</b>	<b>0.22</b>	<b>77.85</b>	<b>1.64</b>

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2014 (A)	March 31, 2014 (B)		September 30, 2013 (C)	
Bankruptcy and Quasi-Bankruptcy	10,956	12,827	(1,870)	14,473	(3,517)
Doubtful	33,205	39,755	(6,550)	55,733	(22,527)
Sub-standard	7,231	8,528	(1,297)	10,918	(3,686)
<b>Sub-Total (a)</b>	<b>51,393</b>	<b>61,111</b>	<b>(9,718)</b>	<b>81,125</b>	<b>(29,731)</b>
Normal	1,560,583	1,525,783	34,799	1,483,128	77,454
Total (b)	1,611,976	1,586,895	25,081	1,564,254	47,722
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>3.18</b>	<b>3.85</b>	<b>(0.67)</b>	<b>5.18</b>	<b>(2.00)</b>
Amounts Secured (c)	41,849	49,767	(7,918)	64,883	(23,033)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>81.42</b>	<b>81.43</b>	<b>(0.01)</b>	<b>79.97</b>	<b>1.45</b>

### 2) Non-consolidated

Chart-A: Disclosed Claims 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, 2014 (A)	March 31, 2014 (B)		September 30, 2013 (C)	
Bankruptcy and Quasi-Bankruptcy	3,194	4,036	(841)	3,891	(696)
Doubtful	33,118	39,654	(6,536)	55,474	(22,355)
Sub-standard	7,231	8,528	(1,297)	10,918	(3,686)
<b>Sub-Total (a)</b>	<b>43,545</b>	<b>52,220</b>	<b>(8,675)</b>	<b>70,283</b>	<b>(26,738)</b>
Normal	1,548,814	1,512,684	36,129	1,468,519	80,294
Total (b)	1,592,359	1,564,905	27,454	1,538,803	53,555
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>2.73</b>	<b>3.33</b>	<b>(0.60)</b>	<b>4.56</b>	<b>(1.83)</b>
Amounts Secured (c)	37,480	44,554	(7,073)	58,403	(20,922)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>86.07</b>	<b>85.32</b>	<b>0.75</b>	<b>83.09</b>	<b>2.98</b>

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2014 (A)	March 31, 2014 (B)		September 30, 2013 (C)	
Bankruptcy and Quasi-Bankruptcy	4,060	5,986	(1,925)	7,071	(3,011)
Doubtful	33,118	39,654	(6,536)	55,474	(22,355)
Sub-standard	7,231	8,528	(1,297)	10,918	(3,686)
<b>Sub-Total (a)</b>	<b>44,411</b>	<b>54,169</b>	<b>(9,758)</b>	<b>73,464</b>	<b>(29,053)</b>
Normal	1,548,814	1,512,684	36,129	1,468,519	80,294
Total (b)	1,593,225	1,566,854	26,370	1,541,984	51,240
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>2.78</b>	<b>3.45</b>	<b>(0.67)</b>	<b>4.76</b>	<b>(1.98)</b>
Amounts Secured (c)	38,346	46,504	(8,157)	61,584	(23,237)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>86.34</b>	<b>85.84</b>	<b>0.50</b>	<b>83.82</b>	<b>2.52</b>

### 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, 2014 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2013 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	9,168	11,493	(2,324)	10,936	(1,768)
Specific Allowance for Loan Losses	13,608	16,806	(3,198)	21,337	(7,729)
Total Allowance for Loan Losses (a)	22,777	28,300	(5,523)	32,274	(9,497)
Total Loans and Bills Discounted (b)	1,581,488	1,557,979	23,509	1,532,355	49,133
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	1.44	1.81	(0.37)	2.10	(0.66)

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

(in millions of yen)

	As of September 30, 2014 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2013 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	9,168	11,493	(2,324)	10,936	(1,768)
Specific Allowance for Loan Losses	14,474	18,756	(4,281)	24,518	(10,044)
Total Allowance for Loan Losses (a)	23,642	30,249	(6,606)	35,455	(11,812)
Total Loans and Bills Discounted (b)	1,582,354	1,559,929	22,425	1,535,536	46,818
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	1.49	1.93	(0.44)	2.30	(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, 2014 (A)	As of March 31, 2014 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2013 (C)	Increase/ (Decrease) (A)-(C)
Domestic (excluding offshore banking account)	1,582,354	1,559,929	22,425	1,535,536	46,818
Manufacturing	12,812	19,737	(6,925)	15,227	(2,415)
Agriculture and forestry	46	34	12	35	11
Fisheries	0	88	(88)	90	(90)
Mining and quarrying of stone and gravel	19	14	5	16	3
Construction	6,951	5,393	1,558	5,682	1,269
Electricity, gas, heat supply and water	1,886	1,193	693	1,239	647
Information and communications	16,998	8,823	8,175	3,831	13,167
Transport and postal activities	2,350	4,159	(1,809)	4,534	(2,184)
Wholesale and retail trade	38,476	27,328	11,148	27,723	10,753
Finance and insurance	79,113	73,032	6,081	65,744	13,369
Real estate and goods rental and leasing	204,528	208,526	(3,998)	208,687	(4,159)
Other services	272,824	273,972	(1,148)	254,603	18,221
Government, except elsewhere classified	-	-	-	-	-
Industries unable to classify	946,340	937,619	8,721	948,112	(1,772)
Overseas and Offshore Banking Account	-	-	-	-	-
Governments and official institutions	-	-	-	-	-
Financial institutions	-	-	-	-	-
Other	-	-	-	-	-
Total	1,582,354	1,559,929	22,425	1,535,536	46,818

**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, 2014 (A)	March 31, 2014 (B)		September 30, 2013 (C)	
Consumer Loans	772,703	787,450	(14,747)	793,626	(20,923)
Housing Loans	573,819	594,247	(20,428)	612,705	(38,886)
Other Consumer Loans	198,884	193,203	5,681	180,921	17,963

**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, 2014 (A)	March 31, 2014 (B)		September 30, 2013 (C)	
Loans to Small- and Medium-sized Enterprises and Individuals (a)	1,384,133	1,371,571	12,562	1,330,957	53,176
Total Loans and Bills Discounted (b)	1,582,354	1,559,929	22,425	1,535,536	46,818
Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	87.47	87.92	(0.45)	86.67	0.80

**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, 2014 (A)	March 31, 2014 (B)		September 30, 2013 (C)	
Deposits	Consolidated (Ending Bal.)	2,333,398	2,148,006	185,392	2,146,391	187,007
	Individual	1,993,768	1,823,903	169,864	1,845,142	148,625
	Corporate	283,200	278,595	4,604	249,420	33,779
	Public money	51,159	39,237	11,921	44,642	6,516
	Financial institutions	5,271	6,270	(998)	7,185	(1,914)
	Non-consolidated (Ending Bal.)	2,343,030	2,157,159	185,870	2,154,576	188,454
	Non-consolidated (Average Bal.)	2,225,450	2,125,473	99,977	2,127,315	98,134
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,589,067	1,566,884	22,183	1,543,493	45,574
	Non-consolidated (Ending Bal.)	1,582,354	1,559,929	22,425	1,535,536	46,818
	Non-consolidated (Average Bal.)	1,553,100	1,541,065	12,035	1,537,541	15,559