

SELECTED FINANCIAL INFORMATION

***For the First Half of Fiscal 2015
(Supplementary)***

November 13, 2015



東京スター銀行

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I. Selected Financial Information for the First Half of Fiscal 2015

1. Operating Results

1) Consolidated

(in millions of yen)

| | For the First Half of Fiscal 2015 | For the First Half of Fiscal 2014 | Increase/ (Decrease) |
|--|--------------------------------------|--------------------------------------|-------------------------|
| | (A) | (B) | (A)-(B) |
| Gross Operating Profit (Note 1) | 22,362 | 25,191 | (2,829) |
| Net Interest Income | 16,763 | 16,099 | 663 |
| Net Fees and Commissions | 3,075 | 4,300 | (1,225) |
| Net Other Ordinary Income | 2,524 | 4,791 | (2,267) |
| General & Administrative Expenses | 18,148 | 16,650 | 1,497 |
| Net Operating Income (before General Allowance and Goodwill) (Note 2) | 4,214 | 8,541 | (4,327) |
| Provision of General Allowance for Loan Losses | - | - | - |
| Net Operating Income (Note 3) | 4,214 | 8,541 | (4,327) |
| Other Income & Expenses | 5,764 | 6,299 | (535) |
| Net Gain & Loss on Stocks and Other Securities | 1,217 | 337 | 879 |
| Problem Claims related Costs | 68 | 339 | (270) |
| Written-offs of Loans | 73 | 138 | (64) |
| Provision of Specific Allowance for Loan Losses | - | - | - |
| Net Gain & Loss on Sales of Loans | (4) | 201 | (206) |
| Reversal of Allowance for Loan Losses | 2,438 | 3,530 | (1,092) |
| Recoveries of Written-off Claims | 2 | 1 | 1 |
| Other | 2,174 | 2,768 | (594) |
| Ordinary Profit (Loss) | 9,978 | 14,841 | (4,862) |
| Extraordinary Income & Loss | (363) | (7) | (355) |
| Net Gain & Loss on Disposal of Noncurrent Assets | (363) | (7) | (355) |
| Gain on Disposal of Noncurrent Assets | - | 1 | (1) |
| Loss on Disposal of Noncurrent Assets | 363 | 9 | 354 |
| Other | - | - | - |
| Income (Loss) before Income Taxes | 9,615 | 14,833 | (5,218) |
| Income Taxes | 2,898 | 5,008 | (2,110) |
| Income Taxes - Current | 1,909 | 2,259 | (350) |
| Income Taxes - Deferred | 988 | 2,749 | (1,760) |
| Net Income (Loss) | 6,716 | 9,824 | (3,107) |
| Net income attributable to non-controlling interests | - | - | - |
| Net income attributable to owners of the parent | 6,716 | 9,824 | (3,107) |

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) | (2,098) | (2,847) | 749 |
| excluding Recoveries of Written-off Claims | (2,095) | (2,846) | 750 |

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 2015 | For the First Half of Fiscal 2014 | 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 2015 | For the First Half of Fiscal 2014 | Increase/ (Decrease) |
|---|--------------------------------------|--------------------------------------|-------------------------|
| | (A) | (B) | (A)-(B) |
| Gross Operating Profit | 20,820 | 23,569 | (2,748) |
| Net Interest Income | 16,603 | 15,983 | 619 |
| Net Fees and Commissions | 1,692 | 2,794 | (1,101) |
| Net Other Ordinary Income | 2,524 | 4,791 | (2,267) |
| of which Net Gain & Loss on Bonds | 1,672 | 2,037 | (365) |
| General & Administrative Expenses | 17,806 | 16,269 | 1,536 |
| Personnel Expenses | 7,627 | 6,964 | 663 |
| Nonpersonnel Expenses | 8,968 | 8,489 | 479 |
| Taxes | 1,210 | 816 | 393 |
| Net Operating Income (before General Allowance and Goodwill) | 3,014 | 7,299 | (4,285) |
| Core Net Operating Income (excluding Net Gain & Loss on Bonds) | 1,341 | 5,261 | (3,920) |
| Provision of General Allowance for Loan Losses | - | - | - |
| Amortization of Goodwill | - | - | - |
| Net Operating Income | 3,014 | 7,299 | (4,285) |
| Other Income & Expenses | 6,563 | 6,941 | (378) |
| Net Gain & Loss on Stocks and Other Securities | 1,217 | 337 | 879 |
| Problem Claims related Costs | 3 | 202 | (198) |
| Written-offs of Loans | 5 | 1 | 3 |
| Provision of Specific Allowance for Loan Losses | - | - | - |
| Net Gain & Loss on Sales of Loans | (1) | 201 | (202) |
| Reversal of Allowance for Loan Losses | 3,266 | 4,150 | (883) |
| Recoveries of Written-off Claims | 1 | - | 1 |
| Other | 2,081 | 2,656 | (574) |
| Ordinary Profit (Loss) | 9,577 | 14,241 | (4,663) |
| Extraordinary Income & Loss | (363) | (9) | (354) |
| Net Gain & Loss on Disposal of Noncurrent Assets | (363) | (9) | (354) |
| Gain on Disposal of Noncurrent Assets | - | - | - |
| Loss on Disposal of Noncurrent Assets | 363 | 9 | 354 |
| Other | - | - | - |
| Income (Loss) before Income Taxes | 9,214 | 14,232 | (5,018) |
| Income Taxes | 2,771 | 4,817 | (2,046) |
| Income Taxes - Current | 1,702 | 2,163 | (461) |
| Income Taxes - Deferred | 1,068 | 2,654 | (1,585) |
| Net Income (Loss) | 6,442 | 9,414 | (2,971) |

2. Return on Equity

(%)

| | For the First Half of Fiscal 2015 (A) | For the First Half of Fiscal 2014 (B) | Increase/ (Decrease) (A)-(B) |
|------------------------|---|---|------------------------------------|
| Consolidated Basis | 11.16 | 18.29 | (7.13) |
| Non-consolidated Basis | 10.93 | 15.93 | (5.00) |

3. Net Interest Margin after General & Administrative Expenses

1) Non-consolidated

(%)

| | For the First Half of Fiscal 2015 (A) | For the First Half of Fiscal 2014 (B) | Increase/ (Decrease) (A)-(B) |
|---|---|---|------------------------------------|
| (1) Return on Interest-Earning Assets (a) | 1.53 | 1.65 | (0.12) |
| (a) Yields on Loans and Bills discounted | 2.02 | 2.13 | (0.11) |
| (b) Yields on Securities | 1.05 | 1.02 | 0.03 |
| (2) Financing Costs including General & Administrative Expenses (b) | 1.68 | 1.75 | (0.07) |
| (a) Yields on Deposits | 0.25 | 0.40 | (0.15) |
| (b) Yields on Other External Liabilities | 0.09 | 0.09 | - |
| (3) Net Interest Margin after General & Administrative Expenses (a) - (b) | (0.15) | (0.10) | (0.05) |

2) Non-consolidated, excluding International Operations

(%)

| | For the First Half of Fiscal 2015 (A) | For the First Half of Fiscal 2014 (B) | Increase/ (Decrease) (A)-(B) |
|---|---|---|------------------------------------|
| (1) Return on Interest-Earning Assets (a) | 1.32 | 1.48 | (0.16) |
| (a) Yields on Loans and Bills discounted | 1.98 | 2.07 | (0.09) |
| (b) Yields on Securities | 0.55 | 0.60 | (0.05) |
| (2) Financing Costs including General & Administrative Expenses (b) | 1.58 | 1.66 | (0.08) |
| (a) Yields on Deposits | 0.19 | 0.33 | (0.14) |
| (b) Yields on Other External Liabilities | 0.09 | 0.09 | — |
| (3) Net Interest Margin after General & Administrative Expenses (a) - (b) | (0.26) | (0.18) | (0.08) |

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

(in millions of yen)

| | For the First Half of Fiscal 2015 (A) | For the First Half of Fiscal 2014 (B) | Increase/ (Decrease) (A)-(B) |
|--|---|---|------------------------------------|
| Net Gain & Loss on Bonds | 1,672 | 2,037 | (365) |
| Gain on Sales | 1,760 | 2,073 | (312) |
| Gain on Redemption | 30 | 14 | 15 |
| Loss on Sales | 31 | 6 | 25 |
| Loss on Redemption | 86 | 43 | 42 |
| Loss on Devaluation | - | - | - |
| Net Gain & Loss on Stocks and Other Securities | 1,217 | 337 | 879 |
| Gain on Sales | 1,241 | 361 | 879 |
| Loss on Sales | 24 | 24 | 0 |
| Loss on Devaluation | - | - | - |

5. Financial Instruments at Fair Value (Consolidated)

(in millions of yen)

| | As of September 30, 2015 | | | As of March 31, 2015 | | | As of September 30, 2014 | | |
|--------------------------------------|--------------------------|------------------|----------------------------|----------------------|------------------|----------------------------|--------------------------|------------------|----------------------------|
| | 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 | 368,598 | 368,598 | - | 224,760 | 224,760 | - | 328,472 | 328,472 | - |
| Call loans | 14,514 | 14,514 | - | 18,922 | 18,922 | - | 36,351 | 36,351 | - |
| Securities | | | | | | | | | |
| Held-to-maturity securities | 21,592 | 21,706 | 113 | 21,630 | 21,873 | 242 | 19,701 | 19,995 | 294 |
| Available-for-sale securities | 651,890 | 651,890 | - | 845,672 | 845,672 | - | 828,420 | 828,420 | - |
| Loans and bills discounted | 1,620,547 | | | 1,602,198 | | | 1,589,067 | | |
| Allowance for loan losses | (21,407) | | | (23,922) | | | (28,765) | | |
| | 1,599,140 | 1,678,981 | 79,841 | 1,578,276 | 1,650,435 | 72,158 | 1,560,302 | 1,633,233 | 72,931 |
| Total Assets | 2,655,736 | 2,735,691 | 79,954 | 2,689,262 | 2,761,663 | 72,401 | 2,773,247 | 2,846,473 | 73,226 |
| Deposits | 2,041,847 | 2,046,509 | 4,662 | 2,228,577 | 2,232,597 | 4,019 | 2,333,398 | 2,338,030 | 4,631 |
| Bonds payable | 22,500 | 23,906 | 1,406 | 30,400 | 31,388 | 988 | 32,500 | 33,821 | 1,321 |
| Total Liabilities | 2,064,347 | 2,070,415 | 6,068 | 2,258,977 | 2,263,985 | 5,008 | 2,365,898 | 2,371,851 | 5,952 |
| Derivative transactions | | | | | | | | | |
| Hedge accounting not applied | (848) | (848) | - | (4,484) | (4,484) | - | (7,510) | (7,510) | - |
| Hedge accounting applied | 49 | 49 | - | (304) | (304) | - | 184 | 184 | - |
| Total Derivative transactions | (799) | (799) | - | (4,789) | (4,789) | - | (7,326) | (7,326) | - |

6. Securities at Fair Value (Consolidated)

Held-to-maturity securities

(in millions of yen)

| | | As of September 30, 2015 | | | As of March 31, 2015 | | | As of September 30, 2014 | | |
|--|------------------|--------------------------|------------|----------------------------|----------------------|------------|----------------------------|--------------------------|------------|----------------------------|
| | | 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 | 17,994 | 18,121 | 127 | 21,630 | 21,873 | 242 | 19,701 | 19,995 | 294 |
| | Sub-Total | 17,994 | 18,121 | 127 | 21,630 | 21,873 | 242 | 19,701 | 19,995 | 294 |
| Fair Value not in excess of Balance sheet amount | Domestic bonds | - | - | - | - | - | - | - | - | - |
| | Government bonds | - | - | - | - | - | - | - | - | - |
| | Municipal bonds | - | - | - | - | - | - | - | - | - |
| | Corporate bonds | - | - | - | - | - | - | - | - | - |
| | Others | 3,598 | 3,584 | (14) | - | - | - | - | - | - |
| | Sub-Total | 3,598 | 3,584 | (14) | - | - | - | - | - | - |
| Total | 21,592 | 21,706 | 113 | 21,630 | 21,873 | 242 | 19,701 | 19,995 | 294 | |

Available-for-sale securities

(in millions of yen)

| | | As of September 30, 2015 | | | As of March 31, 2015 | | | As of September 30, 2014 | | |
|--|-------------------|--------------------------|--------------|----------------------------|----------------------|--------------|----------------------------|--------------------------|--------------|----------------------------|
| | | 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 | 209,515 | 208,263 | 1,252 | 414,117 | 411,949 | 2,167 | 286,123 | 282,909 | 3,213 |
| | Government bonds | 140,155 | 140,089 | 65 | 338,204 | 337,285 | 918 | 211,654 | 210,150 | 1,503 |
| | Municipal bonds | - | - | - | - | - | - | - | - | - |
| | Corporate bonds | 69,360 | 68,174 | 1,186 | 75,913 | 74,664 | 1,248 | 74,469 | 72,759 | 1,709 |
| | Others | 199,136 | 197,010 | 2,125 | 270,762 | 266,746 | 4,016 | 245,584 | 241,561 | 4,022 |
| Sub-Total | 408,652 | 405,274 | 3,377 | 684,880 | 678,696 | 6,183 | 531,707 | 524,471 | 7,235 | |
| Balance sheet amount not in excess of Cost | Domestic equities | - | - | - | - | - | - | - | - | - |
| | Domestic bonds | 128,230 | 128,245 | (15) | 78,369 | 78,459 | (89) | 165,025 | 165,106 | (81) |
| | Government bonds | 100,024 | 100,028 | (4) | 53,017 | 53,061 | (43) | 150,135 | 150,164 | (29) |
| | Municipal bonds | - | - | - | - | - | - | - | - | - |
| | Corporate bonds | 28,206 | 28,217 | (10) | 25,351 | 25,397 | (45) | 14,890 | 14,942 | (52) |
| | Others | 116,007 | 117,123 | (1,115) | 82,422 | 82,541 | (119) | 143,463 | 143,872 | (408) |
| Sub-Total | 244,238 | 245,369 | (1,131) | 160,792 | 161,000 | (208) | 308,488 | 308,978 | (489) | |
| Total | 652,890 | 650,644 | 2,246 | 845,672 | 839,697 | 5,975 | 840,196 | 833,450 | 6,746 | |

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)**1) Consolidated***(in millions of yen)*

| | As of September 30, 2015 Preliminary (A) | As of March 31, 2015 (B) | Increase/ (Decrease) (A)-(B) | As of September 30, 2014 (C) | Increase/ (Decrease) (A)-(C) |
|---|---|--------------------------------|------------------------------------|---------------------------------------|------------------------------------|
| 1. Capital Adequacy Ratio 2. /3. X100% | 9.29% | 9.72% | (0.43)% | 9.72% | (0.43)% |
| 2. Capital | 148,019 | 151,529 | (3,509) | 150,462 | (2,442) |
| 3. Risk-weighted Assets | 1,592,962 | 1,558,188 | 34,774 | 1,546,536 | 46,425 |
| 4. Minimum Capital Requirements 3. X4% | 63,718 | 62,327 | 1,390 | 61,861 | 1,857 |

2) Non-consolidated*(in millions of yen)*

| | As of September 30, 2015 Preliminary (A) | As of March 31, 2015 (B) | Increase/ (Decrease) (A)-(B) | As of September 30, 2014 (C) | Increase/ (Decrease) (A)-(C) |
|---|---|--------------------------------|------------------------------------|---------------------------------------|------------------------------------|
| 1. Capital Adequacy Ratio 2. /3. X100% | 8.74% | 9.19% | (0.45)% | 9.21% | (0.47)% |
| 2. Capital | 138,507 | 142,246 | (3,739) | 141,507 | (3,000) |
| 3. Risk-weighted Assets | 1,583,049 | 1,547,454 | 35,595 | 1,535,509 | 47,539 |
| 4. Minimum Capital Requirements 3. X4% | 63,321 | 61,898 | 1,423 | 61,420 | 1,901 |

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

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, 2015 (A) | March 31, 2015 (B) | | September 30, 2014 (C) | |
| Loans to Bankrupt Borrowers | 614 | 635 | (21) | 1,614 | (999) |
| Past Due Loans | 33,632 | 34,531 | (899) | 37,549 | (3,916) |
| Loans Past Due 3 Months or More | 68 | 12 | 56 | - | 68 |
| Restructured Loans | 1,254 | 4,445 | (3,191) | 7,231 | (5,977) |
| Total (a) | 35,570 | 39,626 | (4,055) | 46,395 | (10,825) |
| Ending Balance of Loans and Bills Discounted (b) | 1,615,566 | 1,597,669 | 17,896 | 1,584,221 | 31,345 |
| Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100) | 2.20 | 2.48 | (0.28) | 2.92 | (0.72) |
| Amounts Secured (c) | 30,122 | 32,268 | (2,146) | 36,827 | (6,705) |
| Coverage Ratio (%) (c/a X 100) | 84.68 | 81.43 | 3.25 | 79.37 | 5.31 |

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, 2015 (A) | March 31, 2015 (B) | | September 30, 2014 (C) | |
| Loans to Bankrupt Borrowers | 1,356 | 1,151 | 204 | 2,308 | (951) |
| Past Due Loans | 37,872 | 38,545 | (672) | 41,702 | (3,830) |
| Loans Past Due 3 Months or More | 68 | 12 | 56 | - | 68 |
| Restructured Loans | 1,254 | 4,445 | (3,191) | 7,231 | (5,977) |
| Total (a) | 40,551 | 44,154 | (3,603) | 51,242 | (10,691) |
| Ending Balance of Loans and Bills Discounted (b) | 1,620,547 | 1,602,198 | 18,348 | 1,589,067 | 31,479 |
| Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100) | 2.50 | 2.75 | (0.25) | 3.22 | (0.72) |
| Amounts Secured (c) | 35,103 | 36,797 | (1,694) | 41,674 | (6,571) |
| Coverage Ratio (%) (c/a X 100) | 86.56 | 83.33 | 3.23 | 81.32 | 5.24 |

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, 2015 (A) | As of March 31, 2015 (B) | Increase/ (Decrease) (A)-(B) | As of September 30, 2014 (C) | Increase/ (Decrease) (A)-(C) |
|--|---------------------------------------|-----------------------------------|------------------------------------|---------------------------------------|------------------------------------|
| Loans to Bankrupt Borrowers | 210 | 118 | 92 | 1,071 | (860) |
| Past Due Loans | 31,504 | 32,319 | (814) | 35,064 | (3,559) |
| Loans Past Due 3 Months or More | 68 | 12 | 56 | - | 68 |
| Restructured Loans | 1,254 | 4,445 | (3,191) | 7,231 | (5,977) |
| Total (a) | 33,038 | 36,896 | (3,857) | 43,367 | (10,329) |
| Ending Balance of Loans and Bills Discounted (b) | 1,613,168 | 1,595,118 | 18,050 | 1,581,488 | 31,680 |
| Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100) | 2.04 | 2.31 | (0.27) | 2.74 | (0.70) |
| Amounts Secured (c) | 30,656 | 32,662 | (2,005) | 37,311 | (6,654) |
| Coverage Ratio (%) (c/a X 100) | 92.79 | 88.52 | 4.27 | 86.03 | 6.76 |

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

| | As of September 30, 2015 (A) | As of March 31, 2015 (B) | Increase/ (Decrease) (A)-(B) | As of September 30, 2014 (C) | Increase/ (Decrease) (A)-(C) |
|--|---------------------------------------|-----------------------------------|------------------------------------|---------------------------------------|------------------------------------|
| Loans to Bankrupt Borrowers | 353 | 198 | 154 | 1,146 | (793) |
| Past Due Loans | 33,002 | 33,898 | (896) | 35,854 | (2,852) |
| Loans Past Due 3 Months or More | 68 | 12 | 56 | - | 68 |
| Restructured Loans | 1,254 | 4,445 | (3,191) | 7,231 | (5,977) |
| Total (a) | 34,678 | 38,555 | (3,877) | 44,233 | (9,555) |
| Ending Balance of Loans and Bills Discounted (b) | 1,614,808 | 1,596,777 | 18,030 | 1,582,354 | 32,453 |
| Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100) | 2.14 | 2.41 | (0.27) | 2.79 | (0.65) |
| Amounts Secured (c) | 32,296 | 34,321 | (2,024) | 38,177 | (5,880) |
| Coverage Ratio (%) (c/a X 100) | 93.13 | 89.01 | 4.12 | 86.30 | 6.83 |

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, 2015 (A) | As of March 31, 2015 (B) | Increase/ (Decrease) (A)-(B) | As of September 30, 2014 (C) | Increase/ (Decrease) (A)-(C) |
|---|---------------------------------------|-----------------------------------|------------------------------------|---------------------------------------|------------------------------------|
| Bankruptcy and Quasi-Bankruptcy | 4,823 | 4,883 | (59) | 6,109 | (1,286) |
| Doubtful | 29,594 | 30,450 | (856) | 33,205 | (3,611) |
| Sub-standard | 1,322 | 4,458 | (3,135) | 7,231 | (5,908) |
| Sub-Total (a) | 35,741 | 39,792 | (4,051) | 46,547 | (10,805) |
| Normal | 1,597,318 | 1,576,207 | 21,111 | 1,560,583 | 36,735 |
| Total (b) | 1,633,059 | 1,615,999 | 17,060 | 1,607,130 | 25,929 |
| Ratio of Problem Loans to Total Claims (%) (a/b X 100) | 2.18 | 2.46 | (0.28) | 2.89 | (0.71) |
| Amounts Secured (c) | 30,188 | 32,349 | (2,160) | 37,003 | (6,814) |
| Coverage Ratio (%) (c/a X 100) | 84.46 | 81.29 | 3.17 | 79.49 | 4.97 |

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

| | As of September 30, 2015 (A) | As of March 31, 2015 (B) | Increase/ (Decrease) (A)-(B) | As of September 30, 2014 (C) | Increase/ (Decrease) (A)-(C) |
|---|---------------------------------------|-----------------------------------|------------------------------------|---------------------------------------|------------------------------------|
| Bankruptcy and Quasi-Bankruptcy | 9,804 | 9,412 | 392 | 10,956 | (1,151) |
| Doubtful | 29,594 | 30,450 | (856) | 33,205 | (3,611) |
| Sub-standard | 1,322 | 4,458 | (3,135) | 7,231 | (5,908) |
| Sub-Total (a) | 40,722 | 44,321 | (3,599) | 51,393 | (10,671) |
| Normal | 1,597,318 | 1,576,207 | 21,111 | 1,560,583 | 36,735 |
| Total (b) | 1,638,040 | 1,620,528 | 17,512 | 1,611,976 | 26,063 |
| Ratio of Problem Loans to Total Claims (%) (a/b X 100) | 2.48 | 2.73 | (0.25) | 3.18 | (0.70) |
| Amounts Secured (c) | 35,169 | 36,878 | (1,708) | 41,849 | (6,680) |
| Coverage Ratio (%) (c/a X 100) | 86.36 | 83.20 | 3.16 | 81.42 | 4.94 |

2) Non-consolidated

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

(in millions of yen)

| | As of September 30, 2015 (A) | As of March 31, 2015 (B) | Increase/ (Decrease) (A)-(B) | As of September 30, 2014 (C) | Increase/ (Decrease) (A)-(C) |
|---|---------------------------------------|-----------------------------------|------------------------------------|---------------------------------------|------------------------------------|
| Bankruptcy and Quasi-Bankruptcy | 2,295 | 2,171 | 123 | 3,194 | (899) |
| Doubtful | 29,484 | 30,342 | (858) | 33,118 | (3,634) |
| Sub-standard | 1,322 | 4,458 | (3,135) | 7,231 | (5,908) |
| Sub-Total (a) | 33,102 | 36,972 | (3,870) | 43,545 | (10,442) |
| Normal | 1,587,208 | 1,565,279 | 21,928 | 1,548,814 | 38,393 |
| Total (b) | 1,620,310 | 1,602,252 | 18,058 | 1,592,359 | 27,951 |
| Ratio of Problem Loans to Total Claims (%) (a/b X 100) | 2.04 | 2.30 | (0.26) | 2.73 | (0.69) |
| Amounts Secured (c) | 30,718 | 32,735 | (2,017) | 37,480 | (6,762) |
| Coverage Ratio (%) (c/a X 100) | 92.79 | 88.54 | 4.25 | 86.07 | 6.72 |

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

| | As of September 30, 2015 (A) | As of March 31, 2015 (B) | Increase/ (Decrease) (A)-(B) | As of September 30, 2014 (C) | Increase/ (Decrease) (A)-(C) |
|---|---------------------------------------|-----------------------------------|------------------------------------|---------------------------------------|------------------------------------|
| Bankruptcy and Quasi-Bankruptcy | 3,935 | 3,830 | 104 | 4,060 | (125) |
| Doubtful | 29,484 | 30,342 | (858) | 33,118 | (3,634) |
| Sub-standard | 1,322 | 4,458 | (3,135) | 7,231 | (5,908) |
| Sub-Total (a) | 34,742 | 38,631 | (3,889) | 44,411 | (9,668) |
| Normal | 1,587,208 | 1,565,279 | 21,928 | 1,548,814 | 38,393 |
| Total (b) | 1,621,950 | 1,603,911 | 18,038 | 1,593,225 | 28,725 |
| Ratio of Problem Loans to Total Claims (%) (a/b X 100) | 2.14 | 2.40 | (0.26) | 2.78 | (0.64) |
| Amounts Secured (c) | 32,357 | 34,395 | (2,037) | 38,346 | (5,988) |
| Coverage Ratio (%) (c/a X 100) | 93.13 | 89.03 | 4.10 | 86.34 | 6.79 |

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, 2015 (A) | As of March 31, 2015 (B) | Increase/ (Decrease) (A)-(B) | As of September 30, 2014 (C) | Increase/ (Decrease) (A)-(C) |
|---|---------------------------------------|-----------------------------------|------------------------------------|---------------------------------------|------------------------------------|
| General Allowance for Loan Losses | 3,950 | 6,246 | (2,296) | 9,168 | (5,218) |
| Specific Allowance for Loan Losses | 11,055 | 11,962 | (906) | 13,608 | (2,552) |
| Total Allowance for Loan Losses (a) | 15,006 | 18,209 | (3,203) | 22,777 | (7,770) |
| Total Loans and Bills Discounted (b) | 1,613,168 | 1,595,118 | 18,050 | 1,581,488 | 31,680 |
| Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100) | 0.93 | 1.14 | (0.21) | 1.44 | (0.51) |

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

(in millions of yen)

| | As of September 30, 2015 (A) | As of March 31, 2015 (B) | Increase/ (Decrease) (A)-(B) | As of September 30, 2014 (C) | Increase/ (Decrease) (A)-(C) |
|---|---------------------------------------|-----------------------------------|------------------------------------|---------------------------------------|------------------------------------|
| General Allowance for Loan Losses | 3,950 | 6,246 | (2,296) | 9,168 | (5,218) |
| Specific Allowance for Loan Losses | 12,695 | 13,622 | (926) | 14,474 | (1,778) |
| Total Allowance for Loan Losses (a) | 16,646 | 19,869 | (3,222) | 23,642 | (6,996) |
| Total Loans and Bills Discounted (b) | 1,614,808 | 1,596,777 | 18,030 | 1,582,354 | 32,453 |
| Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100) | 1.03 | 1.24 | (0.21) | 1.49 | (0.46) |

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

1) Classification by Type of Borrower Industry

(in millions of yen)

| | As of September 30, 2015 (A) | As of March 31, 2015 (B) | Increase/ (Decrease) (A)-(B) | As of September 30, 2014 (C) | Increase/ (Decrease) (A)-(C) |
|---|---------------------------------------|-----------------------------------|------------------------------------|---------------------------------------|------------------------------------|
| Domestic (excluding offshore banking account) | 1,614,808 | 1,596,777 | 18,030 | 1,582,354 | 32,453 |
| Manufacturing | 20,205 | 13,897 | 6,308 | 12,812 | 7,393 |
| Agriculture and forestry | 42 | 45 | (3) | 46 | (4) |
| Fisheries | 0 | 0 | - | 0 | - |
| Mining and quarrying of stone and gravel | 19 | 19 | - | 19 | - |
| Construction | 4,628 | 6,167 | (1,539) | 6,951 | (2,323) |
| Electricity, gas, heat supply and water | 10,238 | 5,004 | 5,234 | 1,886 | 8,352 |
| Information and communications | 15,573 | 11,356 | 4,217 | 16,998 | (1,425) |
| Transport and postal activities | 1,955 | 2,079 | (124) | 2,350 | (395) |
| Wholesale and retail trade | 43,052 | 45,789 | (2,737) | 38,476 | 4,576 |
| Finance and insurance | 81,124 | 90,894 | (9,770) | 79,113 | 2,011 |
| Real estate and goods rental and leasing | 214,441 | 209,057 | 5,384 | 204,528 | 9,913 |
| Other services | 280,477 | 274,066 | 6,411 | 272,824 | 7,653 |
| Government, except elsewhere classified | - | - | - | - | - |
| Industries unable to classify | 943,045 | 938,392 | 4,653 | 946,340 | (3,295) |
| Overseas and Offshore Banking Account | - | - | - | - | - |
| Governments and official institutions | - | - | - | - | - |
| Financial institutions | - | - | - | - | - |
| Other | - | - | - | - | - |
| Total | 1,614,808 | 1,596,777 | 18,030 | 1,582,354 | 32,453 |

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, 2015 (A) | March 31, 2015 (B) | | September 30, 2014 (C) | |
| Consumer Loans | 737,323 | 755,169 | (17,846) | 772,703 | (35,380) |
| Housing Loans | 520,889 | 547,041 | (26,152) | 573,819 | (52,930) |
| Other Consumer Loans | 216,434 | 208,128 | 8,306 | 198,884 | 17,550 |

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, 2015 (A) | March 31, 2015 (B) | | September 30, 2014 (C) | |
| Loans to Small- and Medium-sized Enterprises and Individuals (a) | 1,399,672 | 1,388,789 | 10,883 | 1,384,133 | 15,539 |
| Total Loans and Bills Discounted (b) | 1,614,808 | 1,596,777 | 18,030 | 1,582,354 | 32,453 |
| Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100) | 86.67 | 86.97 | (0.30) | 87.47 | (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, 2015 (A) | March 31, 2015 (B) | | September 30, 2014 (C) | |
| Total Deposits and Negotiable certificates of deposit | Consolidated (Ending Bal.) | 2,360,557 | 2,306,207 | 54,349 | 2,386,428 | (25,871) |
| | Non-consolidated (Ending Bal.) | 2,371,171 | 2,316,052 | 55,118 | 2,396,060 | (24,888) |
| | Non-consolidated (Average Bal.) | 2,346,976 | 2,315,010 | 31,966 | 2,251,938 | 95,037 |
| Deposits | Consolidated (Ending Bal.) | 2,041,847 | 2,228,577 | (186,730) | 2,333,398 | (291,551) |
| | Individual | 1,810,651 | 1,950,622 | (139,970) | 1,993,768 | (183,116) |
| | Corporate | 216,528 | 265,360 | (48,832) | 283,200 | (66,672) |
| | Public money | 12,559 | 7,197 | 5,362 | 51,159 | (38,600) |
| | Financial institutions | 2,108 | 5,397 | (3,288) | 5,271 | (3,162) |
| | Non-consolidated (Ending Bal.) | 2,052,461 | 2,238,422 | (185,961) | 2,343,030 | (290,568) |
| | Non-consolidated (Average Bal.) | 2,154,623 | 2,266,757 | (112,133) | 2,225,450 | (70,826) |
| Negotiable certificates of deposit | Consolidated (Ending Bal.) | 318,710 | 77,630 | 241,080 | 53,030 | 265,680 |
| | Non-consolidated (Ending Bal.) | 318,710 | 77,630 | 241,080 | 53,030 | 265,680 |
| | Non-consolidated (Average Bal.) | 192,352 | 48,252 | 144,100 | 26,488 | 165,864 |
| Loans and Bills Discounted | Consolidated (Ending Bal.) | 1,620,547 | 1,602,198 | 18,348 | 1,589,067 | 31,479 |
| | Non-consolidated (Ending Bal.) | 1,614,808 | 1,596,777 | 18,030 | 1,582,354 | 32,453 |
| | Non-consolidated (Average Bal.) | 1,588,962 | 1,563,288 | 25,674 | 1,553,100 | 35,862 |