

# ***SELECTED FINANCIAL INFORMATION***

***For the Fiscal Year Ended March 31, 2016  
(Supplementary)***

May 13, 2016



東京スター銀行

## CONTENTS

	Page
<b>I. Selected Financial Information for the Fiscal Year Ended March 31, 2016</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 Fiscal Year Ended March 31, 2016

### 1. Operating Results

#### 1) Consolidated

(in millions of yen)

	For the Year Ended March 31, 2016	For the Year Ended March 31, 2015	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b> (Note 1)	<b>46,682</b>	<b>48,362</b>	<b>(1,679)</b>
Net Interest Income	34,168	32,686	1,482
Net Fees and Commissions	7,558	7,959	(400)
Net Other Ordinary Income	4,955	7,717	(2,761)
General & Administrative Expenses	36,101	33,677	2,423
<b>Net Operating Income (before General Allowance and Goodwill)</b> (Note 2)	<b>10,581</b>	<b>14,684</b>	<b>(4,103)</b>
Provision of General Allowance for Loan Losses	—	—	—
<b>Net Operating Income</b> (Note 3)	<b>10,581</b>	<b>14,684</b>	<b>(4,103)</b>
Other Income & Expenses	6,838	10,276	(3,438)
Net Gain & Loss on Stocks and Other Securities	1,154	690	463
Problem Claims related Costs	530	1,070	(540)
Written-offs of Loans	344	398	(54)
Provision of Specific Allowance for Loan Losses	—	—	—
Net Gain & Loss on Sales of Loans	186	671	(485)
Reversal of Allowance for Loan Losses	2,308	6,448	(4,139)
Recoveries of Written-off Claims	4	3	0
Other	3,900	4,204	(304)
<b>Ordinary Profit (Loss)</b>	<b>17,419</b>	<b>24,961</b>	<b>(7,542)</b>
Extraordinary Income & Loss	(415)	(26)	(389)
Net Gain & Loss on Disposal of Noncurrent Assets	(415)	(26)	(389)
Gain on Disposal of Noncurrent Assets	—	1	(1)
Loss on Disposal of Noncurrent Assets	415	27	387
<b>Income (Loss) before Income Taxes</b>	<b>17,003</b>	<b>24,935</b>	<b>(7,931)</b>
Income Taxes	5,911	8,440	(2,529)
Income Taxes - Current	4,723	5,701	(978)
Income Taxes - Deferred	1,187	2,739	(1,551)
<b>Net Income (Loss)</b>	<b>11,092</b>	<b>16,494</b>	<b>(5,402)</b>
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	<b>11,092</b>	<b>16,494</b>	<b>(5,402)</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)	(1,450)	(4,971)	3,520
excluding Recoveries of Written-off Claims	(1,446)	(4,967)	3,521

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, 2016	For the Year Ended March 31, 2015	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	2	3	(1)

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

	For the Year Ended March 31, 2016	For the Year Ended March 31, 2015	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b>	<b>43,671</b>	<b>45,168</b>	<b>(1,497)</b>
Net Interest Income	33,869	32,450	1,418
Net Fees and Commissions	4,846	5,000	(153)
Net Other Ordinary Income	4,955	7,717	(2,761)
of which Net Gain & Loss on Bonds	3,094	2,384	710
General & Administrative Expenses	35,403	32,884	2,518
Personnel Expenses	15,757	14,672	1,085
Nonpersonnel Expenses	17,614	16,813	801
Taxes	2,030	1,398	632
<b>Net Operating Income (before General Allowance and Goodwill)</b>	<b>8,268</b>	<b>12,284</b>	<b>(4,015)</b>
<b>Core Net Operating Income (excluding Net Gain &amp; Loss on Bonds)</b>	<b>5,173</b>	<b>9,899</b>	<b>(4,726)</b>
Provision of General Allowance for Loan Losses	—	—	—
Amortization of Goodwill	—	—	—
<b>Net Operating Income</b>	<b>8,268</b>	<b>12,284</b>	<b>(4,015)</b>
Other Income & Expenses	8,316	12,362	(4,046)
Net Gain & Loss on Stocks and Other Securities	1,154	690	463
Problem Claims related Costs	10	209	(198)
Written-offs of Loans	12	7	4
Provision of Specific Allowance for Loan Losses	—	—	—
Net Gain & Loss on Sales of Loans	(1)	201	(202)
Reversal of Allowance for Loan Losses	3,475	7,927	(4,451)
Recoveries of Written-off Claims	1	—	1
Other	3,696	3,953	(257)
<b>Ordinary Profit (Loss)</b>	<b>16,584</b>	<b>24,646</b>	<b>(8,062)</b>
Extraordinary Income & Loss	(413)	(27)	(386)
Net Gain & Loss on Disposal of Noncurrent Assets	(413)	(27)	(386)
Gain on Disposal of Noncurrent Assets	—	—	—
Loss on Disposal of Noncurrent Assets	413	27	386
Other	—	—	—
<b>Income (Loss) before Income Taxes</b>	<b>16,170</b>	<b>24,619</b>	<b>(8,448)</b>
Income Taxes	5,537	8,285	(2,748)
Income Taxes - Current	4,562	5,610	(1,048)
Income Taxes - Deferred	974	2,674	(1,700)
<b>Net Income (Loss)</b>	<b>10,633</b>	<b>16,333</b>	<b>(5,699)</b>

**2. Return on Equity** (%)

	For the Year Ended March 31, 2016 (A)	For the Year Ended March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	9.08	14.96	(5.88)
Non-consolidated Basis	9.08	13.13	(4.05)

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

**1) Non-consolidated** (%)

	For the Year Ended March 31, 2016 (A)	For the Year Ended March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.56	1.61	(0.05)
(a) Yields on Loans and Bills discounted	2.03	2.11	(0.08)
(b) Yields on Securities	1.18	1.01	0.17
(2) Financing Costs including General & Administrative Expenses (b)	1.67	1.69	(0.02)
(a) Yields on Deposits	0.24	0.39	(0.15)
(b) Yields on Other External Liabilities	0.09	0.10	(0.01)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.11)	(0.08)	(0.03)

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

	For the Year Ended March 31, 2016 (A)	For the Year Ended March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.33	1.39	(0.06)
(a) Yields on Loans and Bills discounted	1.98	2.01	(0.03)
(b) Yields on Securities	0.58	0.56	0.02
(2) Financing Costs including General & Administrative Expenses (b)	1.55	1.61	(0.06)
(a) Yields on Deposits	0.19	0.31	(0.12)
(b) Yields on Other External Liabilities	0.09	0.09	—
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.22)	(0.22)	—

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

	For the Year Ended March 31, 2016 (A)	For the Year Ended March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	3,094	2,384	710
Gain on Sales	3,421	3,367	54
Gain on Redemption	56	29	27
Loss on Sales	76	564	(487)
Loss on Redemption	307	179	127
Loss on Devaluation	—	267	(267)
Net Gain & Loss on Stocks and Other Securities	1,154	690	463
Gain on Sales	1,250	795	454
Loss on Sales	95	104	(8)
Loss on Devaluation	—	—	—

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

(in millions of yen)

	As of March 31, 2016			As of March 31, 2015		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	339,010	339,010	—	224,760	224,760	—
Call loans	39,612	39,612	—	18,922	18,922	—
Securities						
Held-to-maturity securities	16,902	16,898	(3)	21,630	21,873	242
Available-for-sale securities	551,668	551,668	—	845,672	845,672	—
Loans and bills discounted	1,703,229			1,602,198		
Allowance for loan losses	(21,183)			(23,922)		
	1,682,046	1,770,192	88,145	1,578,276	1,650,435	72,158
<b>Total Assets</b>	<b>2,629,239</b>	<b>2,717,382</b>	<b>88,142</b>	<b>2,689,262</b>	<b>2,761,663</b>	<b>72,401</b>
Deposits	2,072,187	2,075,926	3,738	2,228,577	2,232,597	4,019
Bonds payable	22,500	23,526	1,026	30,400	31,388	988
<b>Total Liabilities</b>	<b>2,094,687</b>	<b>2,099,452</b>	<b>4,764</b>	<b>2,258,977</b>	<b>2,263,985</b>	<b>5,008</b>
Derivative transactions						
Hedge accounting not applied	(231)	(231)	—	(4,484)	(4,484)	—
Hedge accounting applied	74	74	—	(304)	(304)	—
<b>Total Derivative transactions</b>	<b>(156)</b>	<b>(156)</b>	<b>—</b>	<b>(4,789)</b>	<b>(4,789)</b>	<b>—</b>

## 6. Securities at Fair Value (Consolidated)

## 1) Held-to-maturity securities

(in millions of yen)

	As of March 31, 2016			As of March 31, 2015			
	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	6,760	6,779	18	21,630	21,873	242
	Sub-Total	6,760	6,779	18	21,630	21,873	242
Fair value not in excess of Balance sheet amount	Government bonds	—	—	—	—	—	
	Municipal bonds	—	—	—	—	—	
	Corporate bonds	—	—	—	—	—	
	Others	10,141	10,119	(21)	—	—	
	Sub-Total	10,141	10,119	(21)	—	—	
<b>Total</b>	<b>16,902</b>	<b>16,898</b>	<b>(3)</b>	<b>21,630</b>	<b>21,873</b>	<b>242</b>	

## 2) Available-for-sale securities

(in millions of yen)

	As of March 31, 2016			As of March 31, 2015			
	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	204,610	203,564	1,045	414,117	411,949	2,167
	Government bonds	141,177	140,976	201	338,204	337,285	918
	Municipal bonds	—	—	—	—	—	—
	Corporate bonds	63,432	62,588	844	75,913	74,664	1,248
	Others	176,865	174,166	2,698	270,762	266,746	4,016
Sub-Total	381,475	377,730	3,744	684,880	678,696	6,183	
Balance sheet amount not in excess of Cost	Domestic equities	—	—	—	—	—	
	Domestic bonds	35,886	35,902	(16)	78,369	78,459	(89)
	Government bonds	20,008	20,012	(4)	53,017	53,061	(43)
	Municipal bonds	—	—	—	—	—	—
	Corporate bonds	15,878	15,890	(12)	25,351	25,397	(45)
	Others	136,306	138,319	(2,013)	82,422	82,541	(119)
Sub-Total	172,192	174,222	(2,029)	160,792	161,000	(208)	
<b>Total</b>	<b>553,668</b>	<b>551,953</b>	<b>1,715</b>	<b>845,672</b>	<b>839,697</b>	<b>5,975</b>	

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

## 7. Capital Adequacy Ratio (Preliminary)

### 1) Consolidated

(in millions of yen)

	As of March 31, 2016 (Preliminary) (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
1. Capital Adequacy Ratio (%) 2. /3. X100%	9.05%	9.72%	(0.67)%
2. Capital	152,821	151,529	1,292
3. Risk-weighted Assets	1,688,171	1,558,188	129,983
4. Minimum Capital Requirements 3. X4%	67,526	62,327	5,199

### 2) Non-consolidated

(in millions of yen)

	As of March 31, 2016 (Preliminary) (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
1. Capital Adequacy Ratio (%) 2. /3. X100%	8.53%	9.19%	(0.66)%
2. Capital	143,022	142,246	775
3. Risk-weighted Assets	1,676,352	1,547,454	128,898
4. Minimum Capital Requirements 3. X4%	67,054	61,898	5,155

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 March 31, 2016 (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	696	635	60
Past Due Loans	29,935	34,531	(4,596)
Loans Past Due 3 Months or More	—	12	(12)
Restructured Loans	801	4,445	(3,643)
<b>Total (a)</b>	<b>31,433</b>	<b>39,626</b>	<b>(8,192)</b>
Ending Balance of Loans and Bills Discounted (b)	1,698,810	1,597,669	101,140
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>1.85</b>	<b>2.48</b>	<b>(0.63)</b>
Amounts Secured (c)	26,228	32,268	(6,040)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>83.44</b>	<b>81.43</b>	<b>2.01</b>

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

(in millions of yen)

	As of March 31, 2016 (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	1,329	1,151	177
Past Due Loans	33,721	38,545	(4,824)
Loans Past Due 3 Months or More	—	12	(12)
Restructured Loans	801	4,445	(3,643)
<b>Total (a)</b>	<b>35,852</b>	<b>44,154</b>	<b>(8,302)</b>
Ending Balance of Loans and Bills Discounted (b)	1,703,229	1,602,198	101,030
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>2.10</b>	<b>2.75</b>	<b>(0.65)</b>
Amounts Secured (c)	30,647	36,797	(6,150)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>85.48</b>	<b>83.33</b>	<b>2.15</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 March 31, 2016 (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	214	118	96
Past Due Loans	27,763	32,319	(4,555)
Loans Past Due 3 Months or More	—	12	(12)
Restructured Loans	801	4,445	(3,643)
<b>Total (a)</b>	<b>28,780</b>	<b>36,896</b>	<b>(8,116)</b>
Ending Balance of Loans and Bills Discounted (b)	1,693,084	1,595,118	97,965
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>1.69</b>	<b>2.31</b>	<b>(0.62)</b>
Amounts Secured (c)	26,570	32,662	(6,091)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>92.32</b>	<b>88.52</b>	<b>3.80</b>

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

	As of March 31, 2016 (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	410	198	211
Past Due Loans	29,171	33,898	(4,726)
Loans Past Due 3 Months or More	—	12	(12)
Restructured Loans	801	4,445	(3,643)
<b>Total (a)</b>	<b>30,384</b>	<b>38,555</b>	<b>(8,171)</b>
Ending Balance of Loans and Bills Discounted (b)	1,694,688	1,596,777	97,910
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>1.79</b>	<b>2.41</b>	<b>(0.62)</b>
Amounts Secured (c)	28,174	34,321	(6,147)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>92.72</b>	<b>89.01</b>	<b>3.71</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 March 31, 2016 (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	5,194	4,883	310
Doubtful	25,579	30,450	(4,871)
Sub-standard	801	4,458	(3,656)
<b>Sub-Total (a)</b>	<b>31,575</b>	<b>39,792</b>	<b>(8,216)</b>
Normal	1,685,829	1,576,207	109,622
Total (b)	1,717,405	1,615,999	101,405
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.83</b>	<b>2.46</b>	<b>(0.63)</b>
Amounts Secured (c)	26,268	32,349	(6,081)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>83.19</b>	<b>81.29</b>	<b>1.90</b>

**Chart-B: Disclosed Claims including Category IV Claims**

(in millions of yen)

	As of March 31, 2016 (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	9,613	9,412	200
Doubtful	25,579	30,450	(4,871)
Sub-standard	801	4,458	(3,656)
<b>Sub-Total (a)</b>	<b>35,994</b>	<b>44,321</b>	<b>(8,326)</b>
Normal	1,685,829	1,576,207	109,622
Total (b)	1,721,824	1,620,528	101,295
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>2.09</b>	<b>2.73</b>	<b>(0.64)</b>
Amounts Secured (c)	30,686	36,878	(6,191)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>85.25</b>	<b>83.20</b>	<b>2.05</b>

### 2) Non-consolidated

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

(in millions of yen)

	As of March 31, 2016 (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	2,536	2,171	364
Doubtful	25,478	30,342	(4,864)
Sub-standard	801	4,458	(3,656)
<b>Sub-Total (a)</b>	<b>28,816</b>	<b>36,972</b>	<b>(8,155)</b>
Normal	1,673,498	1,565,279	108,218
Total (b)	1,702,314	1,602,252	100,062
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.69</b>	<b>2.30</b>	<b>(0.61)</b>
Amounts Secured (c)	26,604	32,735	(6,131)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>92.32</b>	<b>88.54</b>	<b>3.78</b>

**Chart-B: Disclosed Claims including Category IV Claims**

(in millions of yen)

	As of March 31, 2016 (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	4,140	3,830	309
Doubtful	25,478	30,342	(4,864)
Sub-standard	801	4,458	(3,656)
<b>Sub-Total (a)</b>	<b>30,420</b>	<b>38,631</b>	<b>(8,211)</b>
Normal	1,673,498	1,565,279	108,218
Total (b)	1,703,918	1,603,911	100,007
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>1.78</b>	<b>2.40</b>	<b>(0.62)</b>
Amounts Secured (c)	28,208	34,395	(6,187)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>92.72</b>	<b>89.03</b>	<b>3.69</b>

### 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, 2016 (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	5,457	6,246	(788)
Specific Allowance for Loan Losses	9,407	11,962	(2,555)
Total Allowance for Loan Losses (a)	14,865	18,209	(3,344)
Total Loans and Bills Discounted (b)	1,693,084	1,595,118	97,965
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.87	1.14	(0.27)

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

(in millions of yen)

	As of March 31, 2016 (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	5,457	6,246	(788)
Specific Allowance for Loan Losses	11,011	13,622	(2,610)
Total Allowance for Loan Losses (a)	16,469	19,869	(3,399)
Total Loans and Bills Discounted (b)	1,694,688	1,596,777	97,910
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.97	1.24	(0.27)

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

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

(in millions of yen)

	As of March 31, 2016 (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,694,688	1,596,777	97,910
Manufacturing	23,041	13,897	9,144
Agriculture and forestry	59	45	14
Fisheries	0	0	0
Mining and quarrying of stone and gravel	4	19	(15)
Construction	7,225	6,167	1,058
Electricity, gas, heat supply and water	12,547	5,004	7,543
Information and communications	21,147	11,356	9,791
Transport and postal activities	2,172	2,079	93
Wholesale and retail trade	48,704	45,789	2,915
Finance and insurance	78,761	90,894	(12,133)
Real estate and goods rental and leasing	256,870	209,057	47,813
Other services	305,873	274,066	31,807
Government, except elsewhere classified	—	—	—
Industries unable to classify	938,275	938,392	(117)
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,694,688	1,596,777	97,910

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

**2) Consumer Loans**

(in millions of yen)

	As of March 31, 2016 (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
Consumer Loans	724,366	755,169	(30,803)
Housing Loans	493,178	547,041	(53,863)
Other Consumer Loans	231,188	208,128	23,060

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

(in millions of yen)

	As of March 31, 2016 (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
Loans to Small- and Medium-sized Enterprises and Individuals (a)	1,470,712	1,388,789	81,923
Total Loans and Bills Discounted (b)	1,694,688	1,596,777	97,910
Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	86.78	86.97	(0.19)

**5. Balances of Loans and Deposits**

(in millions of yen)

	As of March 31, 2016 (A)	As of March 31, 2015 (B)	Increase/ (Decrease) (A)-(B)
Total Deposits and Negotiable certificates of deposit			
Consolidated (Ending Bal.)	2,366,957	2,306,207	60,749
Non-consolidated (Ending Bal.)	2,374,700	2,316,052	58,647
Non-consolidated (Average Bal.)	2,374,790	2,315,010	59,779
Deposits			
Consolidated (Ending Bal.)	2,072,187	2,228,577	(156,390)
Individual	1,815,903	1,950,622	(134,718)
Corporate	252,911	265,360	(12,448)
Public money	90	7,197	(7,106)
Financial institutions	3,281	5,397	(2,116)
Non-consolidated (Ending Bal.)	2,079,930	2,238,422	(158,492)
Non-consolidated (Average Bal.)	2,127,560	2,266,757	(139,197)
Negotiable certificates of deposit			
Consolidated (Ending Bal.)	294,770	77,630	217,140
Non-consolidated (Ending Bal.)	294,770	77,630	217,140
Non-consolidated (Average Bal.)	247,229	48,252	198,976
Loans and Bills Discounted			
Consolidated (Ending Bal.)	1,703,229	1,602,198	101,030
Non-consolidated (Ending Bal.)	1,694,688	1,596,777	97,910
Non-consolidated (Average Bal.)	1,605,437	1,563,288	42,149