

SELECTED FINANCIAL INFORMATION

***For the Fiscal Year Ended March 31, 2017
(Supplementary)***

May 16, 2017



東京スター銀行

CONTENTS

	Page
I. Selected Financial Information for the Fiscal Year Ended March 31, 2017	
1. Operating Results	1
2. Return on Equity	3
3. Net Interest Margin after General & Administrative Expenses	3
4. Gain & Loss on Securities	3
5. Financial Instruments at Fair Value	4
6. Securities at Fair Value	4
7. Capital Adequacy Ratio (Preliminary)	5
II. Loan Portfolio & Deposits	
1. Status of Risk-Managed Loans & Bills Discounted	6
2. Disclosed Claims under Financial Revitalization Law	8
3. Allowance for Loan Losses	9
4. Classifications of Loans & Bills Discounted	
1) Classification by Type of Borrower Industry	9
2) Consumer Loans	10
3) Loans to Small and Medium-sized Enterprises and Individuals	10
5. Balances of Loans and Deposits	10

I. Selected Financial Information for the Fiscal Year Ended March 31, 2017

1. Operating Results

1) Consolidated

(in millions of yen)

	For the Year Ended March 31, 2017	For the Year Ended March 31, 2016	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit (Note 1)	44,531	46,682	(2,151)
Net Interest Income	33,295	34,168	(873)
Net Fees and Commissions	5,697	7,558	(1,861)
Net Other Ordinary Income	5,539	4,955	583
General & Administrative Expenses	35,897	36,101	(204)
Net Operating Income (before General Allowance and Goodwill) (Note 2)	8,634	10,581	(1,946)
Provision of General Allowance for Loan Losses	—	—	—
Net Operating Income (Note 3)	8,634	10,581	(1,946)
Other Income & Expenses	7,413	6,838	575
Net Gain & Loss on Stocks and Other Securities	(212)	1,154	(1,366)
Problem Claims related Costs	687	530	157
Written-offs of Loans	249	344	(94)
Provision of Specific Allowance for Loan Losses	—	—	—
Net Gain & Loss on Sales of Loans	438	186	252
Reversal of Allowance for Loan Losses	5,515	2,308	3,206
Recoveries of Written-off Claims	4	4	(0)
Other	2,794	3,900	(1,106)
Ordinary Profit (Loss)	16,047	17,419	(1,371)
Extraordinary Income & Loss	(91)	(415)	324
Net Gain & Loss on Disposal of Noncurrent Assets	(91)	(415)	324
Gain on Disposal of Noncurrent Assets	—	—	—
Loss on Disposal of Noncurrent Assets	91	415	(324)
Income (Loss) before Income Taxes	15,956	17,003	(1,047)
Income Taxes	4,549	5,911	(1,361)
Income Taxes - Current	3,574	4,723	(1,148)
Income taxes for prior periods	(317)	—	(317)
Income Taxes - Deferred	1,291	1,187	103
Net Income (Loss)	11,406	11,092	314
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	11,406	11,092	314

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)	(4,522)	(1,450)	(3,071)
excluding Recoveries of Written-off Claims	(4,518)	(1,446)	(3,072)

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, 2017	For the Year Ended March 31, 2016	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	2	2	—

1. Operating Results (continued)

2) Non-consolidated

(in millions of yen)

	For the Year Ended March 31, 2017	For the Year Ended March 31, 2016	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit	41,861	43,671	(1,810)
Net Interest Income	32,925	33,869	(944)
Net Fees and Commissions	3,396	4,846	(1,449)
Net Other Ordinary Income	5,539	4,955	583
of which Net Gain & Loss on Bonds	(2,845)	3,094	(5,940)
General & Administrative Expenses	34,987	35,403	(415)
Personnel Expenses	16,751	15,757	994
Nonpersonnel Expenses	16,413	17,614	(1,201)
Taxes	1,822	2,030	(208)
Net Operating Income (before General Allowance and Goodwill)	6,873	8,268	(1,394)
Core Net Operating Income (excluding Net Gain & Loss on Bonds)	9,719	5,173	4,545
Provision of General Allowance for Loan Losses	—	—	—
Amortization of Goodwill	—	—	—
Net Operating Income	6,873	8,268	(1,394)
Other Income & Expenses	8,292	8,316	(23)
Net Gain & Loss on Stocks and Other Securities	(212)	1,154	(1,366)
Problem Claims related Costs	(24)	10	(35)
Written-offs of Loans	—	12	(12)
Provision of Specific Allowance for Loan Losses	—	—	—
Net Gain & Loss on Sales of Loans	(24)	(1)	(22)
Reversal of Allowance for Loan Losses	6,061	3,475	2,586
Recoveries of Written-off Claims	—	1	(1)
Other	2,418	3,696	(1,277)
Ordinary Profit (Loss)	15,166	16,584	(1,418)
Extraordinary Income & Loss	(88)	(413)	324
Net Gain & Loss on Disposal of Noncurrent Assets	(88)	(413)	324
Gain on Disposal of Noncurrent Assets	—	—	—
Loss on Disposal of Noncurrent Assets	88	413	(324)
Other	—	—	—
Income (Loss) before Income Taxes	15,077	16,170	(1,093)
Income Taxes	4,299	5,537	(1,237)
Income Taxes - Current	3,432	4,562	(1,130)
Income taxes for prior periods	(317)	—	(317)
Income Taxes - Deferred	1,185	974	210
Net Income (Loss)	10,777	10,633	143

2. Return on Equity (%)

	For the Year Ended March 31, 2017 (A)	For the Year Ended March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	8.67	9.08	(0.41)
Non-consolidated Basis	8.93	9.08	(0.15)

3. Net Interest Margin after General & Administrative Expenses

1) Non-consolidated (%)

	For the Year Ended March 31, 2017 (A)	For the Year Ended March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.54	1.56	(0.02)
(i) Yields on Loans and Bills discounted	1.92	2.03	(0.11)
(ii) Yields on Securities	1.41	1.18	0.23
(2) Financing Costs including General & Administrative Expenses (b)	1.67	1.67	—
(i) Yields on Deposits	0.19	0.24	(0.05)
(ii) Yields on Other External Liabilities	0.06	0.09	(0.03)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.13)	(0.11)	(0.02)

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

	For the Year Ended March 31, 2017 (A)	For the Year Ended March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.31	1.33	(0.02)
(i) Yields on Loans and Bills discounted	1.84	1.98	(0.14)
(ii) Yields on Securities	0.56	0.58	(0.02)
(2) Financing Costs including General & Administrative Expenses (b)	1.54	1.55	(0.01)
(i) Yields on Deposits	0.14	0.19	(0.05)
(ii) Yields on Other External Liabilities	0.03	0.09	(0.06)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.23)	(0.22)	(0.01)

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

	For the Year Ended March 31, 2017 (A)	For the Year Ended March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	(2,845)	3,094	(5,940)
Gain on Sales	3,263	3,421	(158)
Gain on Redemption	78	56	21
Loss on Sales	5,292	76	5,215
Loss on Redemption	731	307	424
Loss on Devaluation	163	—	163
Net Gain & Loss on Stocks and Other Securities	(212)	1,154	(1,366)
Gain on Sales	0	1,250	(1,249)
Loss on Sales	212	95	116
Loss on Devaluation	—	—	—

5. Financial Instruments at Fair Value (Consolidated)

(in millions of yen)

	As of March 31, 2017			As of March 31, 2016		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	428,726	428,726	—	339,010	339,010	—
Call loans	32,681	32,681	—	39,612	39,612	—
Securities						
Trading securities	41,340	41,340	—	—	—	—
Held-to-maturity securities	—	—	—	16,902	16,898	(3)
Other securities	268,747	268,747	—	551,668	551,668	—
Loans and bills discounted	1,661,483			1,703,229		
Allowance for loan losses	(14,164)			(21,183)		
	1,647,318	1,729,848	82,529	1,682,046	1,770,192	88,145
Total Assets	2,418,815	2,501,344	82,529	2,629,239	2,717,382	88,142
Deposits	1,994,450	1,995,931	1,480	2,072,187	2,075,926	3,738
Negotiable certificates of deposit	284,764	284,764	—	294,770	294,770	—
Payables under securities lending transactions	9,846	9,846	—	87,056	87,056	—
Bonds payable	16,300	16,685	385	22,500	23,526	1,026
Total Liabilities	2,305,360	2,307,227	1,866	2,476,513	2,481,278	4,764
Derivative transactions						
Hedge accounting not applied	1,283	1,283	—	(231)	(231)	—
Hedge accounting applied	—	—	—	74	74	—
Total Derivative transactions	1,283	1,283	—	(156)	(156)	—

6. Securities at Fair Value (Consolidated)

1) Held-to-maturity securities

(in millions of yen)

	As of March 31, 2017			As of March 31, 2016			
	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
	Sub-Total	—	—	—	6,760	6,779	18
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)
Total	—	—	—	16,902	16,898	(3)	

2) Available-for-sale securities

(in millions of yen)

	As of March 31, 2017			As of March 31, 2016			
	Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)	
Balance sheet amount in excess of Cost	Equities	—	—	—	—	—	
	Bonds	52,000	51,370	629	204,610	203,564	1,045
	Government bonds	20,552	20,515	37	141,177	140,976	201
	Municipal bonds	—	—	—	—	—	—
	Corporate bonds	31,447	30,855	592	63,432	62,588	844
	Others	83,446	82,139	1,306	176,865	174,166	2,698
Sub-Total	135,446	133,510	1,936	381,475	377,730	3,744	
Balance sheet amount not in excess of Cost	Equities	—	—	—	—	—	
	Bonds	80,945	81,656	(711)	35,886	35,902	(16)
	Government bonds	48,356	48,993	(636)	20,008	20,012	(4)
	Municipal bonds	8,029	8,048	(18)	—	—	—
	Corporate bonds	24,558	24,614	(55)	15,878	15,890	(12)
	Others	52,356	53,472	(1,116)	136,306	138,319	(2,013)
Sub-Total	133,301	135,129	(1,827)	172,192	174,222	(2,029)	
Total	268,747	268,639	108	553,668	551,953	1,715	

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, 2017 (Preliminary) (A)	As of March 31, 20169 (B)	Increase/ (Decrease) (A)-(B)
1. Capital Adequacy Ratio (%) 2. /3. X100%	9.98%	9.05%	0.93%
2. Capital	156,204	152,821	3,383
3. Risk-weighted Assets	1,563,823	1,688,171	(124,347)
4. Minimum Capital Requirements 3. X4%	62,552	67,526	(4,973)

2) Non-consolidated

(in millions of yen)

	As of March 31, 2017 (Preliminary) (A)	As of March 31, 20169 (B)	Increase/ (Decrease) (A)-(B)
1. Capital Adequacy Ratio (%) 2. /3. X100%	9.42%	8.53%	0.89%
2. Capital	146,060	143,022	3,038
3. Risk-weighted Assets	1,550,114	1,676,352	(126,237)
4. Minimum Capital Requirements 3. X4%	62,004	67,054	(5,049)

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, 2017 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	609	696	(87)
Past Due Loans	14,340	29,935	(15,594)
Loans Past Due 3 Months or More	437	—	437
Restructured Loans	78	801	(723)
Total (a)	15,465	31,433	(15,967)
Ending Balance of Loans and Bills Discounted (b)	1,657,780	1,698,810	(41,029)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.93	1.85	(0.92)
Amounts Secured (c)	11,235	26,228	(14,993)
Coverage Ratio (%) (c/a X 100)	72.64	83.44	(10.80)

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

	As of March 31, 2017 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	998	1,329	(330)
Past Due Loans	17,653	33,721	(16,067)
Loans Past Due 3 Months or More	437	—	437
Restructured Loans	78	801	(723)
Total (a)	19,168	35,852	(16,683)
Ending Balance of Loans and Bills Discounted (b)	1,661,483	1,703,229	(41,746)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	1.15	2.10	(0.95)
Amounts Secured (c)	14,937	30,647	(15,709)
Coverage Ratio (%) (c/a X 100)	77.92	85.48	(7.56)

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, 2017 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	212	214	(1)
Past Due Loans	12,385	27,763	(15,377)
Loans Past Due 3 Months or More	437	—	437
Restructured Loans	78	801	(723)
Total (a)	13,114	28,780	(15,665)
Ending Balance of Loans and Bills Discounted (b)	1,652,459	1,693,084	(40,624)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.79	1.69	(0.90)
Amounts Secured (c)	11,783	26,570	(14,787)
Coverage Ratio (%) (c/a X 100)	89.84	92.32	(2.48)

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

(in millions of yen)

	As of March 31, 2017 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	264	410	(145)
Past Due Loans	13,754	29,171	(15,416)
Loans Past Due 3 Months or More	437	—	437
Restructured Loans	78	801	(723)
Total (a)	14,536	30,384	(15,848)
Ending Balance of Loans and Bills Discounted (b)	1,653,880	1,694,688	(40,807)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.87	1.79	(0.92)
Amounts Secured (c)	13,204	28,174	(14,970)
Coverage Ratio (%) (c/a X 100)	90.83	92.72	(1.89)

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, 2017 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	4,644	5,194	(550)
Doubtful	10,409	25,579	(15,170)
Sub-standard	516	801	(285)
Sub-Total (a)	15,569	31,575	(16,006)
Normal	1,659,988	1,685,829	(25,841)
Total (b)	1,675,557	1,717,405	(41,847)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.92	1.83	(0.91)
Amounts Secured (c)	11,257	26,268	(15,010)
Coverage Ratio (%) (c/a X 100)	72.30	83.19	(10.89)

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of March 31, 2017 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	8,346	9,613	(1,266)
Doubtful	10,409	25,579	(15,170)
Sub-standard	516	801	(285)
Sub-Total (a)	19,272	35,994	(16,722)
Normal	1,659,988	1,685,829	(25,841)
Total (b)	1,679,260	1,721,824	(42,563)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.14	2.09	(0.95)
Amounts Secured (c)	14,959	30,686	(15,727)
Coverage Ratio (%) (c/a X 100)	77.62	85.25	(7.63)

2) Non-consolidated

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

(in millions of yen)

	As of March 31, 2017 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	2,290	2,536	(246)
Doubtful	10,327	25,478	(15,151)
Sub-standard	516	801	(285)
Sub-Total (a)	13,133	28,816	(15,683)
Normal	1,649,123	1,673,498	(24,374)
Total (b)	1,662,256	1,702,314	(40,058)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.79	1.69	(0.90)
Amounts Secured (c)	11,801	26,604	(14,802)
Coverage Ratio (%) (c/a X 100)	89.85	92.32	(2.47)

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of March 31, 2017 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	3,711	4,140	(428)
Doubtful	10,327	25,478	(15,151)
Sub-standard	516	801	(285)
Sub-Total (a)	14,554	30,420	(15,866)
Normal	1,649,123	1,673,498	(24,374)
Total (b)	1,663,677	1,703,918	(40,241)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.87	1.78	(0.91)
Amounts Secured (c)	13,222	28,208	(14,985)
Coverage Ratio (%) (c/a X 100)	90.84	92.72	(1.88)

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, 2017 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	4,827	5,457	(630)
Specific Allowance for Loan Losses	3,932	9,407	(5,474)
Total Allowance for Loan Losses (a)	8,760	14,865	(6,105)
Total Loans and Bills Discounted (b)	1,652,459	1,693,084	(40,624)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.53	0.87	(0.34)

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

(in millions of yen)

	As of March 31, 2017 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	4,827	5,457	(630)
Specific Allowance for Loan Losses	5,354	11,011	(5,657)
Total Allowance for Loan Losses (a)	10,181	16,469	(6,288)
Total Loans and Bills Discounted (b)	1,653,880	1,694,688	(40,807)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.61	0.97	(0.36)

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

1) Classification by Type of Borrower Industry

(in millions of yen)

	As of March 31, 2017 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,653,880	1,694,688	(40,807)
Manufacturing	27,055	23,041	4,014
Agriculture and forestry	139	59	80
Fisheries	0	0	0
Mining and quarrying of stone and gravel	—	4	(4)
Construction	6,768	7,225	(457)
Electricity, gas, heat supply and water	12,664	12,547	117
Information and communications	18,669	21,147	(2,478)
Transport and postal activities	1,682	2,172	(490)
Wholesale and retail trade	43,153	48,704	(5,551)
Finance and insurance	72,031	78,761	(6,730)
Real estate and goods rental and leasing	230,428	256,870	(26,442)
Other services	267,813	305,873	(38,060)
Government, except elsewhere classified	—	—	—
Industries unable to classify	973,468	938,275	35,193
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,653,880	1,694,688	(40,807)

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

2) Consumer Loans

(in millions of yen)

	As of March 31, 2017 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
Consumer Loans	680,025	724,366	(44,341)
Housing Loans	440,131	493,178	(53,047)
Other Consumer Loans	239,894	231,188	8,706

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

(in millions of yen)

	As of March 31, 2017 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,390,074	1,470,712	(80,638)
Total Loans and Bills Discounted (b)	1,653,880	1,694,688	(40,807)
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	84.04	86.78	(2.74)

5. Balances of Loans and Deposits

(in millions of yen)

		As of March 31, 2017 (A)	As of March 31, 2016 (B)	Increase/ (Decrease) (A)-(B)
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	2,279,214	2,366,957	(87,743)
	Non-consolidated (Ending Bal.)	2,287,544	2,374,700	(87,156)
	Non-consolidated (Average Bal.)	2,293,078	2,374,790	(81,711)
Deposits	Consolidated (Ending Bal.)	1,994,450	2,072,187	(77,737)
	Individual	1,807,373	1,815,903	(8,529)
	Corporate	184,546	252,911	(68,365)
	Public money	67	90	(23)
	Financial institutions	2,462	3,281	(818)
	Non-consolidated (Ending Bal.)	2,002,780	2,079,930	(77,150)
	Non-consolidated (Average Bal.)	2,003,559	2,127,560	(124,001)
Negotiable certificates of deposit	Consolidated (Ending Bal.)	284,764	294,770	(10,005)
	Non-consolidated (Ending Bal.)	284,764	294,770	(10,005)
	Non-consolidated (Average Bal.)	289,518	247,229	42,289
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,661,483	1,703,229	(41,746)
	Non-consolidated (Ending Bal.)	1,653,880	1,694,688	(40,807)
	Non-consolidated (Average Bal.)	1,666,578	1,605,437	61,141