

SELECTED FINANCIAL INFORMATION

***For the First Half of Fiscal 2018
(Supplementary)***

November 13, 2018



東京スター銀行

CONTENTS

	Page
I. Selected Financial Information for the First Half of Fiscal 2018	
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 First Half of Fiscal 2018

1. Operating Results

(1) Consolidated

(Millions of yen)

	For the First Half of Fiscal 2018	For the First Half of Fiscal 2017	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
Gross operating profit (Note 1)	21,810	21,641	168
Net interest income	17,366	16,923	442
Net fees and commissions	2,547	2,749	(202)
Net other ordinary income	1,896	1,968	(71)
General and administrative expenses	17,783	17,485	297
Net operating income before general allowance and goodwill (Note 2)	4,026	4,156	(129)
Provision for general allowance for loan losses	(525)	—	(525)
Net operating income (Note 3)	4,551	4,156	395
Non-recurring income and expenses	280	1,116	(836)
Net gain and loss on stocks and other securities	0	441	(440)
Problem claims related costs	737	44	692
Written-off of loans	40	41	(0)
Provision for specific allowance for loan losses	696	—	696
Net loss on sales of loans	(0)	3	(3)
Reversal of allowance for loan losses	—	213	(213)
Recoveries of written-off claims	0	0	(0)
Others	1,016	505	511
Ordinary profit	4,832	5,272	(440)
Extraordinary income and loss	(44)	(90)	46
Net gain and loss on disposal of non-current assets	(44)	(90)	46
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	44	90	(46)
Others	—	—	—
Income before income taxes	4,788	5,181	(393)
Income taxes	1,206	1,409	(203)
Income taxes - current	689	1,058	(369)
Income taxes for prior periods	—	(259)	259
Income taxes - deferred	517	611	(94)
Net income	3,581	3,772	(190)
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	3,581	3,772	(190)

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 and administrative expenses

3. Net operating income = Gross operating profit - General and administrative expenses
- Provision for general allowance for loan losses

Credit costs (Note 4)	362	13	348
Excluding recoveries of written-off claims	362	14	348

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 2018	For the First Half of Fiscal 2017	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	2	2	—

1. Operating Results (continued)

(2) Non-consolidated

(Millions of yen)

	For the First Half of Fiscal 2018	For the First Half of Fiscal 2017	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
Gross operating profit	20,980	20,500	480
Net interest income	17,375	16,752	622
Net fees and commissions	1,708	1,779	(70)
Net other ordinary income	1,896	1,968	(71)
of which net gain and loss on bonds	(815)	16	(831)
General and administrative expenses (excluding non-recurring expenses)	17,474	17,209	264
Personnel expenses	8,424	8,393	31
Nonpersonnel expenses	8,077	7,931	146
Taxes	972	885	87
Net operating income before general allowance and goodwill	3,506	3,290	215
Core net operating income (excluding net gain and loss on bonds)	4,321	3,274	1,046
Provision for general allowance for loan losses	—	—	—
Amortization of goodwill	—	—	—
Net operating income	3,506	3,290	215
Non-recurring income and expenses	1,369	1,696	(327)
Net gain and loss on stocks and other securities	0	441	(440)
Problem claims related costs	(0)	(12)	12
Written-off of loans	—	—	—
Provision for specific allowance for loan losses	—	—	—
Net gain and loss on sales of loans	(0)	(12)	12
Reversal of allowance for loan losses	460	759	(298)
Recoveries of written-off claims	—	0	(0)
Others	907	483	424
Ordinary profit	4,875	4,987	(112)
Extraordinary income and loss	(38)	(90)	52
Net gain and loss on disposal of non-current assets	(38)	(90)	52
Gain on disposal of non-current assets	—	—	—
Loss on disposal of non-current assets	38	90	(52)
Others	—	—	—
Income before income taxes	4,836	4,897	(60)
Income taxes	1,161	1,252	(91)
Income taxes - current	589	924	(335)
Income taxes for prior periods	—	(259)	259
Income taxes - deferred	572	587	(15)
Net income	3,675	3,644	30

2. Return on Equity (%)

	For the First Half of Fiscal 2018 (A)	For the First Half of Fiscal 2017 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	4.75	5.42	(0.67)
Non-consolidated Basis	5.59	5.67	(0.08)

3. Net Interest Margin after General & Administrative Expenses

(1) Non-consolidated (%)

	For the First Half of Fiscal 2018 (A)	For the First Half of Fiscal 2017 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.60	1.63	(0.03)
(i) Yields on Loans and Bills discounted	1.91	1.91	—
(ii) Yields on Securities	2.04	1.91	0.13
Financing Costs including General & Administrative Expenses (b)	1.66	1.73	(0.07)
(i) Yields on Deposits	0.16	0.18	(0.02)
(ii) Yields on Other External Liabilities	0.86	0.11	0.75
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.06)	(0.10)	0.04

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

	For the First Half of Fiscal 2018 (A)	For the First Half of Fiscal 2017 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.24	1.30	(0.06)
(i) Yields on Loans and Bills discounted	1.69	1.74	(0.05)
(ii) Yields on Securities	1.03	0.90	0.13
Financing Costs including General & Administrative Expenses (b)	1.48	1.57	(0.09)
(i) Yields on Deposits	0.07	0.12	(0.05)
(ii) Yields on Other External Liabilities	—	—	—
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.24)	(0.27)	0.03

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

	For the First Half of Fiscal 2018 (A)	For the First Half of Fiscal 2017 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	(815)	16	(831)
Gain on Sales	160	800	(639)
Gain on Redemption	20	46	(25)
Loss on Sales	978	626	351
Loss on Redemption	18	203	(184)
Loss on Devaluation	—	—	—
Net Gain & Loss on Stocks and Other Securities	0	441	(440)
Gain on Sales	272	613	(341)
Loss on Sales	271	172	99
Loss on Devaluation	—	—	—

5. Financial Instruments at Fair Value (Consolidated)

(Millions of yen)

	As of September 30, 2018			As of March 31, 2018			As of September 30, 2017		
	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	432,966	432,966	—	374,979	374,979	—	361,259	361,259	—
Call loans	26,000	26,000	—	27,901	27,901	—	27,271	27,271	—
Securities									
Trading securities	—	—	—	33,918	33,918	—	94,709	94,709	—
Other securities	287,685	287,685	—	296,162	296,162	—	336,858	336,858	—
Loans and bills discounted	1,683,972			1,740,836			1,708,829		
Allowance for loan losses	(12,484)			(12,491)			(13,339)		
	1,671,487	1,756,400	84,912	1,728,344	1,810,459	82,114	1,695,489	1,779,718	84,229
Total Assets	2,418,139	2,503,052	84,912	2,461,305	2,543,419	82,114	2,515,587	2,599,816	84,229
Deposits	1,839,725	1,840,512	787	1,878,581	1,879,659	1,077	1,899,321	1,900,799	1,477
Negotiable certificates of deposit	377,377	377,377	—	359,685	359,685	—	371,515	371,515	—
Payables under securities lending transactions	77,517	77,517	—	77,567	77,567	—	121,326	121,326	—
Bonds payable	—	—	—	4,100	4,122	22	8,200	8,305	105
Total Liabilities	2,294,619	2,295,406	787	2,319,933	2,321,034	1,100	2,400,363	2,401,946	1,583
Derivative transactions									
Hedge accounting not applied	(1,192)	(1,192)	—	276	276	—	(751)	(751)	—
Hedge accounting applied	—	—	—	289	289	—	(537)	(537)	—
Total Derivative transactions	(1,192)	(1,192)	—	566	566	—	(1,289)	(1,289)	—

6. Securities at Fair Value (Consolidated)

(Millions of yen)

	As of September 30, 2018		As of March 31, 2018		As of September 30, 2017	
	Valuation difference included in net gain/(loss)		—		(880)	

(2) Available-for-sale securities

(Millions of yen)

	As of September 30, 2018			As of March 31, 2018			As of September 30, 2017			
	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	Equities	—	—	—	—	—	—	—	—	
	Bonds	38,634	38,074	560	48,421	47,695	725	37,291	36,650	641
	Government bonds	501	500	1	502	500	2	502	500	2
	Municipal bonds	1,834	1,834	0	3,169	3,161	7	—	—	—
	Corporate bonds	36,298	35,739	558	44,749	44,033	715	36,788	36,149	638
	Others	79,650	78,592	1,057	102,159	100,820	1,339	165,383	163,702	1,680
Sub-Total	118,285	116,667	1,617	150,580	148,515	2,064	202,674	200,353	2,321	
Balance sheet amount not in excess of Cost	Equities	—	—	—	—	—	—	—	—	
	Bonds	54,110	54,485	(375)	48,506	48,846	(340)	64,274	64,833	(559)
	Government bonds	46,529	46,898	(369)	43,309	43,640	(331)	45,307	45,822	(514)
	Municipal bonds	4,399	4,401	(1)	—	—	—	—	—	—
	Corporate bonds	3,181	3,186	(4)	5,196	5,206	(9)	18,966	19,011	(44)
	Others	118,154	120,625	(2,470)	99,967	102,580	(2,613)	69,909	70,896	(986)
Sub-Total	172,264	175,110	(2,845)	148,473	151,427	(2,954)	134,183	135,729	(1,546)	
Total	290,550	291,778	(1,227)	299,053	299,942	(889)	336,858	336,082	775	

7. Capital Adequacy Ratio (Preliminary)

(1) Consolidated

(Millions of yen)

	As of September 30, 2018 Preliminary (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2017 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	9.62%	9.09%	0.53%	9.28%	0.34%
2. Capital	153,046	154,653	(1,606)	151,738	1,308
3. Risk-weighted Assets	1,590,451	1,699,656	(109,204)	1,633,886	(43,434)
4. Minimum Capital Requirements 3. X4%	63,618	67,986	(4,368)	65,355	(1,737)

(2) Non-consolidated

(Millions of yen)

	As of September 30, 2018 Preliminary (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2017 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	9.04%	8.54%	0.50%	8.73%	0.31%
2. Capital	142,792	144,305	(1,512)	141,649	1,143
3. Risk-weighted Assets	1,579,458	1,687,859	(108,401)	1,621,359	(41,901)
4. Minimum Capital Requirements 3. X4%	63,178	67,514	(4,336)	64,854	(1,676)

Notes: "Risk-weighted Assets" is calculated on "Standardised Approach."

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

(Millions of yen)

	As of September 30, 2018 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2017 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	757	587	170	523	234
Past Due Loans	13,982	14,531	(549)	14,611	(629)
Loans Past Due 3 Months or More	341	281	59	324	17
Restructured Loans	63	67	(4)	73	(9)
Total (a)	15,145	15,468	(323)	15,532	(387)
Ending Balance of Loans and Bills Discounted (b)	1,680,657	1,738,009	(57,352)	1,705,852	(25,195)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.90	0.89	0.01	0.91	(0.01)
Amounts Secured (c)	11,436	11,527	(91)	11,707	(271)
Coverage Ratio (%) (c/a X 100)	75.50	74.52	0.98	75.37	0.13

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

(Millions of yen)

	As of September 30, 2018 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2017 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	1,635	1,183	451	943	691
Past Due Loans	16,420	16,761	(341)	17,168	(747)
Loans Past Due 3 Months or More	341	281	59	324	17
Restructured Loans	63	67	(4)	73	(9)
Total (a)	18,460	18,295	165	18,509	(48)
Ending Balance of Loans and Bills Discounted (b)	1,683,972	1,740,836	(56,863)	1,708,829	(24,856)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	1.09	1.05	0.04	1.08	0.01
Amounts Secured (c)	14,751	14,354	397	14,684	67
Coverage Ratio (%) (c/a X 100)	79.90	78.45	1.45	79.33	0.57

1. Status of Risk-Managed Loans & Bills Discounted (Continued)

(2) Non-consolidated

Chart-A: Risk-Managed Loans after writing-off Category IV Claims

(Millions of yen)

	As of September 30, 2018 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2017 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	390	217	173	125	265
Past Due Loans	12,116	12,712	(595)	12,755	(638)
Loans Past Due 3 Months or More	341	281	59	324	17
Restructured Loans	63	67	(4)	73	(9)
Total (a)	12,912	13,279	(366)	13,278	(365)
Ending Balance of Loans and Bills Discounted (b)	1,675,954	1,733,217	(57,263)	1,701,036	(25,081)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.77	0.76	0.01	0.78	(0.01)
Amounts Secured (c)	11,647	11,818	(170)	11,825	(178)
Coverage Ratio (%) (c/a X 100)	90.19	88.99	1.20	89.06	1.13

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

(Millions of yen)

	As of September 30, 2018 (A)	As of March 31, 2018 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2017 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	775	467	307	178	597
Past Due Loans	12,591	13,162	(571)	13,370	(779)
Loans Past Due 3 Months or More	341	281	59	324	17
Restructured Loans	63	67	(4)	73	(9)
Total (a)	13,771	13,980	(208)	13,946	(174)
Ending Balance of Loans and Bills Discounted (b)	1,676,813	1,733,918	(57,104)	1,701,704	(24,890)
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	0.82	0.80	0.02	0.81	0.01
Amounts Secured (c)	12,506	12,518	(12)	12,493	12
Coverage Ratio (%) (c/a X 100)	90.80	89.54	1.26	89.58	1.22

2. Disclosed Claims under Financial Revitalization Law

(1) Consolidated

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

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2018 (A)	March 31, 2018 (B)		September 30, 2017 (C)	
Bankruptcy and Quasi-Bankruptcy	4,711	4,624	87	4,476	234
Doubtful	10,161	10,668	(507)	10,788	(627)
Sub-standard	405	349	55	397	7
Sub-Total (a)	15,278	15,642	(364)	15,662	(384)
Normal	1,687,052	1,741,489	(54,436)	1,707,104	(20,051)
Total (b)	1,702,330	1,757,132	(54,801)	1,722,767	(20,436)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.89	0.89	—	0.90	(0.01)
Amounts Secured (c)	11,478	11,570	(92)	11,583	(105)
Coverage Ratio (%) (c/a X 100)	75.12	73.97	1.15	73.95	1.17

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2018 (A)	March 31, 2018 (B)		September 30, 2017 (C)	
Bankruptcy and Quasi-Bankruptcy	8,026	7,450	576	7,452	574
Doubtful	10,161	10,668	(507)	10,788	(627)
Sub-standard	405	349	55	397	7
Sub-Total (a)	18,593	18,469	124	18,638	(45)
Normal	1,687,052	1,741,489	(54,436)	1,707,104	(20,051)
Total (b)	1,705,646	1,759,958	(54,312)	1,725,742	(20,096)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	1.09	1.04	0.05	1.08	0.01
Amounts Secured (c)	14,793	14,397	396	14,559	234
Coverage Ratio (%) (c/a X 100)	79.56	77.95	1.61	78.11	1.45

(2) Non-consolidated

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

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2018 (A)	March 31, 2018 (B)		September 30, 2017 (C)	
Bankruptcy and Quasi-Bankruptcy	2,494	2,410	83	2,196	297
Doubtful	10,050	10,565	(514)	10,708	(657)
Sub-standard	405	349	55	397	7
Sub-Total (a)	12,950	13,325	(374)	13,303	(352)
Normal	1,678,198	1,732,088	(53,889)	1,697,197	(18,999)
Total (b)	1,691,149	1,745,414	(54,264)	1,710,501	(19,351)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.76	0.76	—	0.77	(0.01)
Amounts Secured (c)	11,684	11,857	(172)	11,846	(162)
Coverage Ratio (%) (c/a X 100)	90.22	88.98	1.24	89.05	1.17

Chart-B: Disclosed Claims including Category IV Claims

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2018 (A)	March 31, 2018 (B)		September 30, 2017 (C)	
Bankruptcy and Quasi-Bankruptcy	3,353	3,111	242	2,864	488
Doubtful	10,050	10,565	(514)	10,708	(657)
Sub-standard	405	349	55	397	7
Sub-Total (a)	13,810	14,026	(216)	13,971	(161)
Normal	1,678,198	1,732,088	(53,889)	1,697,197	(18,999)
Total (b)	1,692,008	1,746,114	(54,106)	1,711,169	(19,160)
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	0.81	0.80	0.01	0.81	—
Amounts Secured (c)	12,543	12,558	(14)	12,514	29
Coverage Ratio (%) (c/a X 100)	90.83	89.53	1.30	89.57	1.26

3. Allowance for Loan Losses (Non-consolidated)

Non-consolidated

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

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2018 (A)	March 31, 2018 (B)		September 30, 2017 (C)	
General Allowance for Loan Losses	3,701	4,062	(360)	4,725	(1,023)
Specific Allowance for Loan Losses	3,842	4,010	(168)	4,000	(158)
Total Allowance for Loan Losses (a)	7,544	8,073	(529)	8,726	(1,182)
Total Loans and Bills Discounted (b)	1,675,954	1,733,217	(57,263)	1,701,036	(25,081)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.45	0.46	(0.01)	0.51	(0.06)

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

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2018 (A)	March 31, 2018 (B)		September 30, 2017 (C)	
General Allowance for Loan Losses	3,701	4,062	(360)	4,725	(1,023)
Specific Allowance for Loan Losses	4,701	4,711	(10)	4,668	32
Total Allowance for Loan Losses (a)	8,403	8,774	(370)	9,394	(990)
Total Loans and Bills Discounted (b)	1,676,813	1,733,918	(57,104)	1,701,704	(24,890)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.50	0.50	—	0.55	(0.05)

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

(1) Classification by Type of Borrower Industry

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2018 (A)	March 31, 2018 (B)		September 30, 2017 (C)	
Domestic (excluding offshore banking account)	1,676,813	1,733,918	(57,104)	1,701,704	(24,890)
Manufacturing	36,863	32,856	4,007	35,989	874
Agriculture and forestry	349	81	268	129	220
Fisheries	0	0	0	0	0
Mining and quarrying of stone and gravel	75	—	75	10	65
Construction	7,962	7,570	392	6,514	1,448
Electricity, gas, heat supply and water	28,382	28,175	207	15,613	12,769
Information and communications	12,847	21,405	(8,558)	22,156	(9,309)
Transport and postal activities	1,533	1,694	(161)	1,757	(224)
Wholesale and retail trade	64,439	60,751	3,688	53,880	10,559
Finance and insurance	81,170	74,729	6,441	70,699	10,471
Real estate and goods rental and leasing	204,062	227,142	(23,080)	245,695	(41,633)
Other services	252,101	287,133	(35,032)	278,823	(26,722)
Government, except elsewhere classified	—	—	—	—	—
Industries unable to classify	987,019	992,370	(5,351)	970,429	16,590
Overseas and Offshore Banking Account	—	—	—	—	—
Governments and official institutions	—	—	—	—	—
Financial institutions	—	—	—	—	—
Other	—	—	—	—	—
Total	1,676,813	1,733,918	(57,104)	1,701,704	(24,890)

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

(2) Consumer Loans

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2018 (A)	March 31, 2018 (B)		September 30, 2017 (C)	
Consumer Loans	622,203	632,916	(10,713)	664,295	(42,092)
Housing Loans	378,540	396,031	(17,491)	417,751	(39,211)
Other Consumer Loans	243,663	236,885	6,778	246,544	(2,881)

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

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2018 (A)	March 31, 2018 (B)		September 30, 2017 (C)	
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,354,365	1,410,493	(56,128)	1,423,860	(69,495)
Total Loans and Bills Discounted (b)	1,676,813	1,733,918	(57,104)	1,701,704	(24,890)
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	80.77	81.34	(0.57)	83.67	(2.90)

5. Balances of Loans and Deposits

(Millions of yen)

		As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
		September 30, 2018 (A)	March 31, 2018 (B)		September 30, 2017 (C)	
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	2,217,102	2,238,266	(21,164)	2,270,836	(53,734)
	Non-consolidated (Ending Bal.)	2,225,978	2,247,072	(21,094)	2,279,607	(53,629)
	Non-consolidated (Average Bal.)	2,255,604	2,224,018	31,585	2,197,129	58,474
Deposits	Consolidated (Ending Bal.)	1,839,725	1,878,581	(38,856)	1,899,321	(59,596)
	Individual	1,572,851	1,614,414	(41,563)	1,693,822	(120,970)
	Corporate	264,423	262,042	2,381	202,323	62,100
	Public money	898	17	881	44	854
	Financial institutions	1,551	2,107	(556)	3,131	(1,580)
	Non-consolidated (Ending Bal.)	1,848,600	1,887,387	(38,786)	1,908,092	(59,491)
	Non-consolidated (Average Bal.)	1,873,239	1,922,555	(49,316)	1,960,937	(87,697)
Negotiable certificates of deposit	Consolidated (Ending Bal.)	377,377	359,685	17,692	371,515	5,862
	Non-consolidated (Ending Bal.)	377,377	359,685	17,692	371,515	5,862
	Non-consolidated (Average Bal.)	382,364	301,462	80,902	236,192	146,171
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,683,972	1,740,836	(56,863)	1,708,829	(24,856)
	Non-consolidated (Ending Bal.)	1,676,813	1,733,918	(57,104)	1,701,704	(24,890)
	Non-consolidated (Average Bal.)	1,697,411	1,677,923	19,487	1,644,161	53,250