

# ***SELECTED FINANCIAL INFORMATION***

***For the First Half of Fiscal 2019  
(Supplementary)***

November 15, 2019



東京スター銀行

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## I. Selected Financial Information for the First Half of Fiscal 2019

## 1. Operating Results

## (1) Consolidated

(Millions of yen)

	For the First Half of Fiscal 2019	For the First Half of Fiscal 2018	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
<b>Gross operating profit</b> (Note 1)	<b>23,931</b>	<b>21,810</b>	<b>2,121</b>
Net interest income	17,707	17,366	340
Net fees and commissions	3,203	2,547	655
Net other ordinary income	3,021	1,896	1,124
General and administrative expenses	17,617	17,783	(166)
<b>Net operating income before general allowance and goodwill</b> (Note 2)	<b>6,314</b>	<b>4,026</b>	<b>2,287</b>
Provision for general allowance for loan losses	—	(525)	525
<b>Net operating income</b> (Note 3)	<b>6,314</b>	<b>4,551</b>	<b>1,762</b>
Non-recurring income and expenses	288	280	7
Net gain and loss on stocks and other securities	—	0	(0)
Problem claims related costs	85	737	(651)
Written-off of loans	34	40	(6)
Provision for specific allowance for loan losses	—	696	(696)
Net loss on sales of loans	51	(0)	51
Reversal of allowance for loan losses	200	—	200
Recoveries of written-off claims	0	0	(0)
Others	172	1,016	(843)
<b>Ordinary profit</b>	<b>6,602</b>	<b>4,832</b>	<b>1,770</b>
Extraordinary income and loss	3,064	(44)	3,108
Net gain and loss on disposal of non-current assets	3,064	(44)	3,108
Gain on disposal of non-current assets	3,188	—	3,188
Loss on disposal of non-current assets	124	44	79
Others	—	—	—
<b>Income before income taxes</b>	<b>9,667</b>	<b>4,788</b>	<b>4,879</b>
Income taxes	2,955	1,206	1,749
Income taxes - current	2,861	689	2,172
Income taxes - deferred	94	517	(422)
<b>Net income</b>	<b>6,711</b>	<b>3,581</b>	<b>3,129</b>
Net income attributable to non-controlling interests	—	—	—
Net income attributable to owners of the parent	6,711	3,581	3,129

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)	(16)	362	(378)
Excluding recoveries of written-off claims	(16)	362	(378)

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 2019	For the First Half of Fiscal 2018	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 2019	For the First Half of Fiscal 2018	Increase/ (Decrease) (A)-(B)
	(A)	(B)	(A)-(B)
<b>Gross operating profit</b>	<b>22,962</b>	<b>20,980</b>	<b>1,981</b>
Net interest income	17,603	17,375	227
Net fees and commissions	2,336	1,708	627
Net other ordinary income	3,022	1,896	1,125
of which net gain and loss on bonds	1,010	(815)	1,826
General and administrative expenses (excluding non-recurring expenses)	17,317	17,474	(157)
Personnel expenses	8,449	8,424	24
Nonpersonnel expenses	7,972	8,077	(105)
Taxes	895	972	(76)
<b>Net operating income before general allowance and goodwill</b>	<b>5,644</b>	<b>3,506</b>	<b>2,138</b>
<b>Core net operating income (excluding net gain and loss on bonds)</b>	<b>4,633</b>	<b>4,321</b>	<b>312</b>
<b>Excluding gain and loss on cancellation of investment trusts</b>	<b>4,633</b>	<b>4,321</b>	<b>312</b>
Provision for general allowance for loan losses	—	—	—
Amortization of goodwill	—	—	—
<b>Net operating income</b>	<b>5,644</b>	<b>3,506</b>	<b>2,138</b>
Non-recurring income and expenses	625	1,369	(743)
Net gain and loss on stocks and other securities	—	0	(0)
Problem claims related costs	2	(0)	2
Written-off of loans	—	—	—
Provision for specific allowance for loan losses	—	—	—
Net gain and loss on sales of loans	2	(0)	2
Reversal of allowance for loan losses	615	460	154
Recoveries of written-off claims	—	—	—
Others	12	907	(895)
<b>Ordinary profit</b>	<b>6,270</b>	<b>4,875</b>	<b>1,395</b>
Extraordinary income and loss	3,070	(38)	3,109
Net gain and loss on disposal of non-current assets	3,070	(38)	3,109
Gain on disposal of non-current assets	3,186	—	3,186
Loss on disposal of non-current assets	115	38	77
Others	—	—	—
<b>Income before income taxes</b>	<b>9,341</b>	<b>4,836</b>	<b>4,504</b>
Income taxes	2,916	1,161	1,754
Income taxes - current	2,816	589	2,227
Income taxes - deferred	99	572	(472)
<b>Net income</b>	<b>6,424</b>	<b>3,675</b>	<b>2,749</b>

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

	For the First Half of Fiscal 2019 (A)	For the First Half of Fiscal 2018 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	8.28	4.75	3.53
Non-consolidated Basis	9.55	5.59	3.96

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

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

	For the First Half of Fiscal 2019 (A)	For the First Half of Fiscal 2018 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.63	1.60	0.03
(i) Yields on Loans and Bills discounted	1.99	1.91	0.08
(ii) Yields on Securities	2.08	2.04	0.04
Financing Costs including General & Administrative Expenses (b)	1.67	1.66	0.01
(i) Yields on Deposits	0.15	0.16	(0.01)
(ii) Yields on Other External Liabilities	0.10	0.86	(0.76)
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.04)	(0.06)	0.02

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

	For the First Half of Fiscal 2019 (A)	For the First Half of Fiscal 2018 (B)	Increase/ (Decrease) (A)-(B)
Return on Interest-Earning Assets (a)	1.25	1.24	0.01
(i) Yields on Loans and Bills discounted	1.73	1.69	0.04
(ii) Yields on Securities	0.88	1.03	(0.15)
Financing Costs including General & Administrative Expenses (b)	1.48	1.48	—
(i) Yields on Deposits	0.04	0.07	(0.03)
(ii) Yields on Other External Liabilities	—	—	—
Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.23)	(0.24)	0.01

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

	For the First Half of Fiscal 2019 (A)	For the First Half of Fiscal 2018 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	1,010	(815)	1,826
Gain on Sales	1,004	160	843
Gain on Redemption	17	20	(3)
Loss on Sales	—	978	(978)
Loss on Redemption	11	18	(7)
Loss on Devaluation	—	—	—
Net Gain & Loss on Stocks and Other Securities	—	0	0
Gain on Sales	—	272	(272)
Loss on Sales	—	271	(271)
Loss on Devaluation	—	—	—

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

(Millions of yen)

	As of September 30, 2019			As of March 31, 2019			As of September 30, 2018		
	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	444,905	444,905	—	412,822	412,822	—	432,966	432,966	—
Call loans	23,158	23,158	—	17,000	17,000	—	26,000	26,000	—
Securities									
Other securities	229,803	229,803	—	226,297	226,297	—	287,685	287,685	—
Loans and bills discounted	1,656,121			1,670,433			1,683,972		
Allowance for loan losses	(11,637)			(12,756)			(12,484)		
	1,644,483	1,733,892	89,408	1,657,676	1,746,113	88,437	1,671,487	1,756,400	84,912
<b>Total Assets</b>	<b>2,342,351</b>	<b>2,431,759</b>	<b>89,408</b>	<b>2,313,796</b>	<b>2,402,233</b>	<b>88,437</b>	<b>2,418,139</b>	<b>2,503,052</b>	<b>84,912</b>
Deposits	1,852,374	1,853,218	844	1,713,328	1,714,151	823	1,839,725	1,840,512	787
Negotiable certificates of deposit	235,189	235,189	—	429,326	429,326	—	377,377	377,377	—
Payables under securities lending transactions	41,319	41,319	—	37,075	37,075	—	77,517	77,517	—
<b>Total Liabilities</b>	<b>2,128,883</b>	<b>2,129,727</b>	<b>844</b>	<b>2,179,730</b>	<b>2,180,553</b>	<b>823</b>	<b>2,294,619</b>	<b>2,295,406</b>	<b>787</b>
Derivative transactions									
Hedge accounting not applied	60	60	—	(1,203)	(1,203)	—	(1,192)	(1,192)	—
<b>Total Derivative transactions</b>	<b>60</b>	<b>60</b>	<b>—</b>	<b>(1,203)</b>	<b>(1,203)</b>	<b>—</b>	<b>(1,192)</b>	<b>(1,192)</b>	<b>—</b>

## 6. Securities at Fair Value (Consolidated)

(Millions of yen)

Available-for-sale securities		As of September 30, 2019			As of March 31, 2019			As of September 30, 2018		
		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	Bonds	30,338	29,747	590	31,683	31,090	593	38,634	38,074	560
	Government bonds	3,622	3,602	20	501	500	1	501	500	1
	Municipal bonds	—	—	—	—	—	—	1,834	1,834	0
	Corporate bonds	26,715	26,145	569	31,182	30,590	591	36,298	35,739	558
	Others	117,654	115,742	1,911	97,496	96,092	1,403	79,650	78,592	1,057
	<b>Sub-Total</b>	<b>147,992</b>	<b>145,490</b>	<b>2,501</b>	<b>129,179</b>	<b>127,182</b>	<b>1,997</b>	<b>118,285</b>	<b>116,667</b>	<b>1,617</b>
Balance sheet amount not in excess of Cost	Bonds	25,670	25,808	(137)	19,598	19,674	(75)	54,110	54,485	(375)
	Government bonds	24,750	24,806	(55)	18,618	18,693	(74)	46,529	46,898	(369)
	Municipal bonds	—	—	—	—	—	—	4,399	4,401	(1)
	Corporate bonds	919	1,002	(82)	980	981	(0)	3,181	3,186	(4)
	Others	62,088	62,362	(274)	83,538	84,024	(485)	118,154	120,625	(2,470)
	<b>Sub-Total</b>	<b>87,758</b>	<b>88,171</b>	<b>(412)</b>	<b>103,137</b>	<b>103,698</b>	<b>(561)</b>	<b>172,264</b>	<b>175,110</b>	<b>(2,845)</b>
<b>Total</b>		<b>235,751</b>	<b>233,661</b>	<b>2,089</b>	<b>232,317</b>	<b>230,881</b>	<b>1,435</b>	<b>290,550</b>	<b>291,778</b>	<b>(1,227)</b>

7. Capital Adequacy Ratio (Preliminary)

(1) Consolidated

(Millions of yen)

	As of September 30, 2019 Preliminary (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2018 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	10.26%	9.73%	0.53%	9.62%	0.64%
2. Capital	163,687	156,871	6,815	153,046	10,640
3. Risk-weighted Assets	1,594,196	1,610,787	(16,591)	1,590,451	3,744
4. Minimum Capital Requirements 3. X4%	63,767	64,431	(663)	63,618	149

(2) Non-consolidated

(Millions of yen)

	As of September 30, 2019 Preliminary (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2018 (C)	Increase/ (Decrease) (A)-(C)
1. Capital Adequacy Ratio 2. /3. X100%	9.65%	9.15%	0.50%	9.04%	0.61%
2. Capital	152,965	146,460	6,505	142,792	10,172
3. Risk-weighted Assets	1,584,122	1,600,144	(16,021)	1,579,458	4,664
4. Minimum Capital Requirements 3. X4%	63,364	64,005	(640)	63,178	186

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	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2019 (A)	March 31, 2019 (B)		September 30, 2018 (C)	
Loans to Bankrupt Borrowers	691	719	(27)	757	(65)
Past Due Loans	7,991	10,238	(2,247)	13,982	(5,991)
Loans Past Due 3 Months or More	383	229	154	341	41
Restructured Loans	54	58	(4)	63	(9)
<b>Total (a)</b>	<b>9,120</b>	<b>11,246</b>	<b>(2,125)</b>	<b>15,145</b>	<b>(6,024)</b>
Ending Balance of Loans and Bills Discounted (b)	1,651,572	1,667,038	(15,465)	1,680,657	(29,084)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>0.55</b>	<b>0.67</b>	<b>(0.12)</b>	<b>0.90</b>	<b>(0.35)</b>
Amounts Secured (c)	5,959	7,928	(1,968)	11,436	(5,476)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>65.33</b>	<b>70.49</b>	<b>(5.16)</b>	<b>75.50</b>	<b>(10.17)</b>

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

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2019 (A)	March 31, 2019 (B)		September 30, 2018 (C)	
Loans to Bankrupt Borrowers	1,435	1,532	(97)	1,635	(199)
Past Due Loans	11,796	12,820	(1,024)	16,420	(4,624)
Loans Past Due 3 Months or More	383	229	154	341	41
Restructured Loans	54	58	(4)	63	(9)
<b>Total (a)</b>	<b>13,669</b>	<b>14,641</b>	<b>(972)</b>	<b>18,460</b>	<b>(4,791)</b>
Ending Balance of Loans and Bills Discounted (b)	1,656,121	1,670,433	(14,311)	1,683,972	(27,851)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>0.82</b>	<b>0.87</b>	<b>(0.05)</b>	<b>1.09</b>	<b>(0.27)</b>
Amounts Secured (c)	10,507	11,323	(815)	14,751	(4,243)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>76.87</b>	<b>77.33</b>	<b>(0.46)</b>	<b>79.90</b>	<b>(3.03)</b>

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	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2019 (A)	March 31, 2019 (B)		September 30, 2018 (C)	
Loans to Bankrupt Borrowers	334	327	6	390	(56)
Past Due Loans	6,226	8,381	(2,154)	12,116	(5,889)
Loans Past Due 3 Months or More	383	229	154	341	41
Restructured Loans	54	58	(4)	63	(9)
<b>Total (a)</b>	<b>6,998</b>	<b>8,997</b>	<b>(1,998)</b>	<b>12,912</b>	<b>(5,913)</b>
Ending Balance of Loans and Bills Discounted (b)	1,648,190	1,662,671	(14,481)	1,675,954	(27,764)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>0.42</b>	<b>0.54</b>	<b>(0.12)</b>	<b>0.77</b>	<b>(0.35)</b>
Amounts Secured (c)	6,174	8,088	(1,913)	11,647	(5,472)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>88.21</b>	<b>89.89</b>	<b>(1.68)</b>	<b>90.19</b>	<b>(1.98)</b>

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

(Millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2019 (A)	March 31, 2019 (B)		September 30, 2018 (C)	
Loans to Bankrupt Borrowers	791	681	109	775	16
Past Due Loans	8,517	9,046	(528)	12,591	(4,073)
Loans Past Due 3 Months or More	383	229	154	341	41
Restructured Loans	54	58	(4)	63	(9)
<b>Total (a)</b>	<b>9,747</b>	<b>10,016</b>	<b>(269)</b>	<b>13,771</b>	<b>(4,024)</b>
Ending Balance of Loans and Bills Discounted (b)	1,650,938	1,663,690	(12,751)	1,676,813	(25,874)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>0.59</b>	<b>0.60</b>	<b>(0.01)</b>	<b>0.82</b>	<b>(0.23)</b>
Amounts Secured (c)	8,922	9,107	(184)	12,506	(3,583)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>91.53</b>	<b>90.91</b>	<b>0.62</b>	<b>90.80</b>	<b>0.73</b>

## 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, 2019 (A)	March 31, 2019 (B)		September 30, 2018 (C)	
Bankruptcy and Quasi-Bankruptcy	4,498	4,584	(85)	4,711	(212)
Doubtful	4,371	6,518	(2,147)	10,161	(5,789)
Sub-standard	437	288	149	405	32
<b>Sub-Total (a)</b>	<b>9,307</b>	<b>11,391</b>	<b>(2,083)</b>	<b>15,278</b>	<b>(5,970)</b>
Normal	1,660,406	1,674,262	(13,855)	1,687,052	(26,646)
Total (b)	1,669,714	1,685,653	(15,939)	1,702,330	(32,616)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>0.55</b>	<b>0.67</b>	<b>(0.12)</b>	<b>0.89</b>	<b>(0.34)</b>
Amounts Secured (c)	6,065	7,985	(1,920)	11,478	(5,412)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>65.16</b>	<b>70.10</b>	<b>(4.94)</b>	<b>75.12</b>	<b>(9.96)</b>

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, 2019 (A)	March 31, 2019 (B)		September 30, 2018 (C)	
Bankruptcy and Quasi-Bankruptcy	9,047	7,979	1,067	8,026	1,020
Doubtful	4,371	6,518	(2,147)	10,161	(5,789)
Sub-standard	437	288	149	405	32
<b>Sub-Total (a)</b>	<b>13,856</b>	<b>14,786</b>	<b>(930)</b>	<b>18,593</b>	<b>(4,737)</b>
Normal	1,660,406	1,674,262	(13,855)	1,687,052	(26,646)
Total (b)	1,674,263	1,689,048	(14,785)	1,705,646	(31,383)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>0.82</b>	<b>0.87</b>	<b>(0.05)</b>	<b>1.09</b>	<b>(0.27)</b>
Amounts Secured (c)	10,614	11,380	(766)	14,793	(4,179)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>76.60</b>	<b>76.96</b>	<b>(0.36)</b>	<b>79.56</b>	<b>(2.96)</b>

## (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, 2019 (A)	March 31, 2019 (B)		September 30, 2018 (C)	
Bankruptcy and Quasi-Bankruptcy	2,373	2,333	39	2,494	(120)
Doubtful	4,291	6,426	(2,134)	10,050	(5,759)
Sub-standard	437	288	149	405	32
<b>Sub-Total (a)</b>	<b>7,103</b>	<b>9,048</b>	<b>(1,945)</b>	<b>12,950</b>	<b>(5,847)</b>
Normal	1,652,832	1,665,821	(12,989)	1,678,198	(25,365)
Total (b)	1,659,936	1,674,870	(14,934)	1,691,149	(31,213)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>0.42</b>	<b>0.54</b>	<b>(0.12)</b>	<b>0.76</b>	<b>(0.34)</b>
Amounts Secured (c)	6,277	8,138	(1,860)	11,684	(5,406)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>88.37</b>	<b>89.93</b>	<b>(1.56)</b>	<b>90.22</b>	<b>(1.85)</b>

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, 2019 (A)	March 31, 2019 (B)		September 30, 2018 (C)	
Bankruptcy and Quasi-Bankruptcy	5,122	3,353	1,769	3,353	1,768
Doubtful	4,291	6,426	(2,134)	10,050	(5,759)
Sub-standard	437	288	149	405	32
<b>Sub-Total (a)</b>	<b>9,851</b>	<b>10,067</b>	<b>(215)</b>	<b>13,810</b>	<b>(3,958)</b>
Normal	1,652,832	1,665,821	(12,989)	1,678,198	(25,365)
Total (b)	1,662,684	1,675,889	(13,204)	1,692,008	(29,323)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>0.59</b>	<b>0.60</b>	<b>(0.01)</b>	<b>0.81</b>	<b>(0.22)</b>
Amounts Secured (c)	9,026	9,157	(130)	12,543	(3,517)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>91.62</b>	<b>90.95</b>	<b>0.67</b>	<b>90.83</b>	<b>0.79</b>

## 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, 2019 (A)	March 31, 2019 (B)		September 30, 2018 (C)	
General Allowance for Loan Losses	4,054	4,277	(222)	3,701	352
Specific Allowance for Loan Losses	1,484	3,531	(2,047)	3,842	(2,358)
Total Allowance for Loan Losses (a)	5,538	7,809	(2,270)	7,544	(2,005)
Total Loans and Bills Discounted (b)	1,648,190	1,662,671	(14,481)	1,675,954	(27,764)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.33	0.46	(0.13)	0.45	(0.12)

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, 2019 (A)	March 31, 2019 (B)		September 30, 2018 (C)	
General Allowance for Loan Losses	4,054	4,277	(222)	3,701	352
Specific Allowance for Loan Losses	4,232	4,550	(318)	4,701	(468)
Total Allowance for Loan Losses (a)	8,287	8,828	(540)	8,403	(116)
Total Loans and Bills Discounted (b)	1,650,938	1,663,690	(12,751)	1,676,813	(25,874)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	0.50	0.53	(0.03)	0.50	—

## 4. Classifications of Loans &amp; 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, 2019 (A)	March 31, 2019 (B)		September 30, 2018 (C)	
Domestic (excluding offshore banking account)	1,650,938	1,663,690	(12,751)	1,676,813	(25,874)
Manufacturing	44,465	44,275	190	36,863	7,602
Agriculture and forestry	4,350	4,094	256	349	4,001
Fisheries	0	0	0	0	0
Mining and quarrying of stone and gravel	—	—	—	75	(75)
Construction	10,565	9,029	1,536	7,962	2,603
Electricity, gas, heat supply and water	30,913	31,363	(450)	28,382	2,531
Information and communications	11,218	11,312	(94)	12,847	(1,629)
Transport and postal activities	6,905	7,095	(190)	1,533	5,372
Wholesale and retail trade	61,348	63,485	(2,137)	64,439	(3,091)
Finance and insurance	83,240	88,743	(5,503)	81,170	2,070
Real estate and goods rental and leasing	201,070	205,305	(4,235)	204,062	(2,992)
Other services	239,787	267,371	(27,584)	252,101	(12,314)
Government, except elsewhere classified	—	—	—	—	—
Industries unable to classify	957,077	931,618	25,459	987,019	(29,942)
Overseas and Offshore Banking Account	—	—	—	—	—
Governments and official institutions	—	—	—	—	—
Financial institutions	—	—	—	—	—
Other	—	—	—	—	—
Total	1,650,938	1,663,690	(12,751)	1,676,813	(25,874)

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

## (2) Consumer Loans

(Millions of yen)

	As of September 30, 2019 (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2018 (C)	Increase/ (Decrease) (A)-(C)
Consumer Loans	604,188	603,355	833	622,203	(18,015)
Housing Loans	340,785	354,660	(13,875)	378,540	(37,755)
Other Consumer Loans	263,403	248,695	14,708	243,663	19,740

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

(Millions of yen)

	As of September 30, 2019 (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2018 (C)	Increase/ (Decrease) (A)-(C)
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,342,123	1,382,927	(40,804)	1,354,365	(12,242)
Total Loans and Bills Discounted (b)	1,650,938	1,663,690	(12,751)	1,676,813	(25,874)
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	81.29	83.12	(1.83)	80.77	0.52

## 5. Balances of Loans and Deposits

(Millions of yen)

		As of September 30, 2019 (A)	As of March 31, 2019 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2018 (C)	Increase/ (Decrease) (A)-(C)
Total Deposits and Negotiable certificates of deposit	Consolidated (Ending Bal.)	2,087,564	2,142,654	(55,090)	2,217,102	(129,538)
	Non-consolidated (Ending Bal.)	2,097,885	2,151,846	(53,961)	2,225,978	(128,092)
	Non-consolidated (Average Bal.)	2,143,667	2,218,906	(75,239)	2,255,604	(111,937)
Deposits	Consolidated (Ending Bal.)	1,852,374	1,713,328	139,046	1,839,725	12,649
	Individual	1,336,287	1,451,804	(115,517)	1,572,851	(236,563)
	Corporate	350,949	259,927	91,022	264,423	86,525
	Public money	23,392	24	23,368	898	22,494
	Financial institutions	141,745	1,571	140,173	1,551	140,193
	Non-consolidated (Ending Bal.)	1,862,696	1,722,520	140,175	1,848,600	14,095
	Non-consolidated (Average Bal.)	1,798,997	1,833,767	(34,770)	1,873,239	(74,241)
Negotiable certificates of deposit	Consolidated (Ending Bal.)	235,189	429,326	(194,136)	377,377	(142,187)
	Non-consolidated (Ending Bal.)	235,189	429,326	(194,136)	377,377	(142,187)
	Non-consolidated (Average Bal.)	344,669	385,138	(40,469)	382,364	(37,695)
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,656,121	1,670,433	(14,311)	1,683,972	(27,851)
	Non-consolidated (Ending Bal.)	1,650,938	1,663,690	(12,751)	1,676,813	(25,874)
	Non-consolidated (Average Bal.)	1,659,369	1,688,153	(28,783)	1,697,411	(38,041)