



Financial Results  
for the First Half of the Fiscal Year Ending March 31, 2018  
- Supplementary Information -

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## I. Overview of Financial Results for the First Half of the Fiscal Year Ending March 31, 2018

### 1. Status of Profit/Loss

#### (1) Tokyo TY Financial Group [Consolidated]

(Millions of yen)

		First half ended Sept. 30, 2017 (A)		First half ended Sept. 30, 2016 (B)
			Difference (A) – (B)	
Ordinary income	1	42,264	1,448	40,816
Gross business profit	2	35,906	(295)	36,201
(Excluding gains/losses on bonds (five accounts total))	3	35,609	283	35,326
Net interest income	4	27,262	(91)	27,353
Trust fees	5	27	7	20
Net fees and commissions	6	7,242	665	6,577
Other business income (loss)	7	1,374	(876)	2,250
Expenses (excluding non-recurring losses)	8	30,632	674	29,958
Credit-related costs	9	(305)	(951)	646
Write-off of loans	10	12	9	3
Transfer to reserve for individual possible loan losses	11	1,178	(207)	1,385
Other credit-related costs	12	(1,497)	(755)	(742)
Gains (losses) on stocks and other securities	13	1,944	1,917	27
Profit on investments based on the equity method	14	84	(11)	95
Others	15	(1,889)	(1,135)	(754)
Ordinary profit	16	5,719	755	4,964
Extraordinary profit (loss)	17	(5)	(19,351)	19,346
Gain on bargain purchase	18	-	(19,443)	19,443
Income before income taxes	19	5,714	(18,597)	24,311
Total income taxes	20	886	165	721
Income taxes – current	21	787	(202)	989
Income taxes – deferred	22	98	366	(268)
Profit (loss)	23	4,828	(18,762)	23,590
Profit (loss) attributable to non-controlling interests	24	15	(10)	25
Profit (loss) attributable to owners of parent	25	4,812	(18,753)	23,565

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

Consolidated subsidiaries	26	12	-	12
Equity-method affiliates	27	2	-	2

## (2) Three banks combined

### [Non-consolidated]

(Millions of yen)

		First half ended		First half ended
		Sept. 30, 2017 (A)	Difference (A) – (B)	Sept. 30, 2016 (B)
Ordinary income	1	45,496	1,652	43,844
Gross business profit	2	38,247	(384)	38,631
(Excluding gains/losses on bonds (five accounts total)) <b>(Gross core business profit)</b>	3	37,843	135	37,708
Gross domestic business profit	4	36,564	(323)	36,887
(Excluding gains/losses on bonds (five accounts total))	5	36,244	97	36,147
Net interest income	6	29,990	(236)	30,226
Trust fees	7	27	7	20
Net fees and commissions	8	5,769	569	5,200
Other business income (loss)	9	777	(664)	1,441
Gross international business profit	10	1,682	(62)	1,744
(Excluding gains/losses on bonds (five accounts total))	11	1,598	38	1,560
Net interest income	12	1,002	121	881
Net fees and commissions	13	106	(10)	116
Other business income (loss)	14	574	(171)	745
Expenses (excluding non-recurring losses)	15	29,839	479	29,360
Personnel expenses	16	14,444	(321)	14,765
Non-personnel expenses	17	12,522	163	12,359
Taxes	18	2,873	639	2,234
Net business income (before transfer to reserve for general possible loan losses) <b>(Net business income)</b>	19	8,408	(863)	9,271
(Excluding gains/losses on bonds (five accounts total)) <b>(Core business income)</b>	20	8,003	(345)	8,348
Transfer to reserve for general possible loan losses (1)	21	(500)	106	(606)
Net business income	22	8,908	(969)	9,877
(Gains/losses on bonds (five accounts total))	23	404	(519)	923
Non-recurring profit (loss)	24	(242)	1,941	(2,183)
Loss from write-off of non-performing loans (2)	25	1,321	(274)	1,595
Write-off of loans	26	1	1	0
Transfer to reserve for individual possible loan losses	27	1,160	(233)	1,393
Loss on disposal of receivables	28	25	(13)	38
Provision for contingent loss	29	(38)	(26)	(12)
Credit guarantee association responsibility-sharing system charge	30	171	(4)	175
Other losses from write-off of non-performing loans	31	0	0	-
Reversal of allowance for loan losses (3)	32	1,033	1,033	-
Reversal of allowance for investment loss (4)	33	-	(264)	264
Recoveries of written-off claims	34	48	(31)	79
Gains (losses) on stocks and other securities	35	2,029	2,328	(299)
Gain on sale of stocks and other securities	36	2,048	1,911	137
Loss on sale of stocks and other securities	37	18	(44)	62
Loss on devaluation of stocks and other securities	38	-	(374)	374
Other non-recurring profit (loss)	39	(2,032)	(1,400)	(632)
Ordinary profit	40	8,666	972	7,694
Extraordinary profit (loss)	41	(5)	93	(98)
Income before income taxes	42	8,660	1,064	7,596
Total income taxes	43	968	129	839
Income taxes – current	44	505	(244)	749
Income taxes – deferred	45	462	372	90
Net income	46	7,692	936	6,756
Credit-related costs (1) + (2) - (3) - (4)	47	(212)	(936)	724

### [Consolidated]

(Millions of yen)

Ordinary income	48	44,172	1,604	42,568
Ordinary profit	49	7,040	853	6,187
Profit attributable to owners of parent	50	5,778	764	5,014

(Note) ShinGinko Tokyo, Limited, has no consolidated subsidiaries, so the [consolidated] calculation is the sum of the [consolidated] calculation for Tokyo Tomin Bank, Limited, and Yachiyo Bank, Limited, and the [non-consolidated] calculation for ShinGinko Tokyo, Limited.

**(3) Subsidiary bank****The Tokyo Tomin Bank, Limited****[Non-consolidated]**

(Millions of yen)

		First half ended Sept. 30, 2017 (A)		First half ended Sept. 30, 2016 (B)
			Difference (A) – (B)	
Ordinary income	1	23,114	1,508	21,606
Gross business profit	2	19,099	134	18,965
(Excluding gains/losses on bonds (five accounts total)) <b>(Gross core business profit)</b>	3	19,034	264	18,770
Gross domestic business profit	4	18,118	361	17,757
(Excluding gains/losses on bonds (five accounts total))	5	18,131	411	17,720
Net interest income	6	14,317	(180)	14,497
Net fees and commissions	7	3,352	482	2,870
Other business income (loss)	8	449	60	389
Gross international business profit	9	980	(227)	1,207
(Excluding gains/losses on bonds (five accounts total))	10	903	(147)	1,050
Net interest income	11	353	(144)	497
Net fees and commissions	12	79	-	79
Other business income (loss)	13	547	(83)	630
Expenses (excluding non-recurring losses)	14	15,250	760	14,490
Personnel expenses	15	6,603	(188)	6,791
Non-personnel expenses	16	7,112	397	6,715
Taxes	17	1,533	550	983
Net business income (before transfer to reserve for general possible loan losses) <b>(Net business income)</b>	18	3,849	(625)	4,474
(Excluding gains/losses on bonds (five accounts total)) <b>(Core business income)</b>	19	3,784	(495)	4,279
Transfer to reserve for general possible loan losses (1)	20	(71)	93	(164)
Net business income	21	3,920	(718)	4,638
(Gains/losses on bonds (five accounts total))	22	64	(130)	194
Non-recurring profit (loss)	23	405	1,177	(772)
Loss from write-off of non-performing loans (2)	24	548	(295)	843
Write-off of loans	25	-	(0)	0
Transfer to reserve for individual possible loan losses	26	502	(223)	725
Loss on disposal of receivables	27	-	(26)	26
Provision for contingent loss	28	(39)	(38)	(1)
Credit guarantee association responsibility-sharing system charge	29	85	(7)	92
Other losses from write-off of non-performing loans	30	0	0	-
Reversal of allowance for loan losses (3)	31	-	-	-
Recoveries of written-off claims	32	-	-	-
Gains (losses) on stocks and other securities	33	1,912	1,839	73
Gain on sale of stocks and other securities	34	1,923	1,818	105
Loss on sale of stocks and other securities	35	10	(21)	31
Loss on devaluation of stocks and other securities	36	-	-	-
Other non-recurring profit (loss)	37	(958)	(956)	(2)
Ordinary profit	38	4,326	460	3,866
Extraordinary profit (loss)	39	86	105	(19)
Income before income taxes	40	4,412	565	3,847
Total income taxes	41	528	(98)	626
Income taxes – current	42	324	297	27
Income taxes – deferred	43	204	(395)	599
Net income	44	3,884	664	3,220
Credit-related costs (1) + (2) - (3)	45	477	(201)	678

**[Consolidated]**

(Millions of yen)

Ordinary income	46	22,251	1,549	20,702
Ordinary profit	47	3,294	374	2,920
Profit attributable to owners of parent	48	2,715	634	2,081

The Yachiyo Bank, Limited

[Non-consolidated]

(Millions of yen)

		First half ended Sept. 30, 2017 (A)		First half ended Sept. 30, 2016 (B)
			Difference (A) – (B)	
Ordinary income	1	17,840	(840)	18,680
Gross business profit	2	16,032	(838)	16,870
(Excluding gains/losses on bonds (five accounts total)) <b>(Gross core business profit)</b>	3	15,728	(465)	16,193
Gross domestic business profit	4	15,416	(1,011)	16,427
(Excluding gains/losses on bonds (five accounts total))	5	15,118	(657)	15,775
Net interest income	6	12,752	(372)	13,124
Net fees and commissions	7	2,371	68	2,303
Other business income (loss)	8	292	(707)	999
Gross international business profit	9	616	173	443
(Excluding gains/losses on bonds (five accounts total))	10	609	192	417
Net interest income	11	563	272	291
Net fees and commissions	12	26	(10)	36
Other business income (loss)	13	26	(89)	115
Expenses (excluding non-recurring losses)	14	12,511	(303)	12,814
Personnel expenses	15	7,067	(113)	7,180
Non-personnel expenses	16	4,337	(246)	4,583
Taxes	17	1,105	55	1,050
Net business income (before transfer to reserve for general possible loan losses) <b>(Net business income)</b>	18	3,521	(534)	4,055
(Excluding gains/losses on bonds (five accounts total)) <b>(Core business income)</b>	19	3,217	(161)	3,378
Transfer to reserve for general possible loan losses (1)	20	(428)	(14)	(414)
Net business income	21	3,950	(520)	4,470
(Gains/losses on bonds (five accounts total))	22	304	(372)	676
Non-recurring profit (loss)	23	(1,273)	111	(1,384)
Loss from write-off of non-performing loans (2)	24	766	80	686
Write-off of loans	25	1	1	0
Transfer to reserve for individual possible loan losses	26	657	44	613
Loss on disposal of receivables	27	25	15	10
Provision for contingent loss	28	(3)	12	(15)
Credit guarantee association responsibility-sharing system charge	29	85	8	77
Other losses from write-off of non-performing loans	30	-	-	-
Reversal of allowance for loan losses (3)	31	-	-	-
Recoveries of written-off claims	32	48	(31)	79
Gains (losses) on stocks and other securities	33	117	490	(373)
Gain on sale of stocks and other securities	34	124	93	31
Loss on sale of stocks and other securities	35	7	(24)	31
Loss on devaluation of stocks and other securities	36	-	(374)	374
Other non-recurring profit (loss)	37	(672)	(269)	(403)
Ordinary profit	38	2,676	(410)	3,086
Extraordinary profit (loss)	39	(92)	(14)	(78)
Income before income taxes	40	2,584	(423)	3,007
Total income taxes	41	412	315	97
Income taxes – current	42	95	(587)	682
Income taxes – deferred	43	317	902	(585)
Net income	44	2,172	(737)	2,909
Credit-related costs (1) + (2) - (3)	45	338	67	271

[Consolidated]

(Millions of yen)

Ordinary income	46	17,379	(929)	18,308
Ordinary profit	47	2,082	(443)	2,525
Profit attributable to owners of parent	48	1,427	(879)	2,306

**ShinGinko Tokyo, Limited**
**[Non-consolidated]**

(Millions of yen)

		First half ended Sept. 30, 2018 (A)		First half ended Sept. 30, 2017 (B)
			Difference (A) – (B)	
Ordinary income	1	4,541	984	3,557
Gross business profit	2	3,115	320	2,795
(Excluding gains/losses on bonds (five accounts total)) <b>(Gross core business profit)</b>	3	3,080	337	2,743
Gross domestic business profit	4	3,029	326	2,703
(Excluding gains/losses on bonds (five accounts total))	5	2,994	343	2,651
Net interest income	6	2,921	317	2,604
Trust fees	7	27	7	20
Net fees and commissions	8	45	19	26
Other business income (loss)	9	35	(17)	52
Gross international business profit	10	85	(7)	92
(Excluding gains/losses on bonds (five accounts total))	11	85	(7)	92
Net interest income	12	85	(7)	92
Net fees and commissions	13	(0)	-	(0)
Other business income (loss)	14	-	-	-
Expenses (excluding non-recurring losses)	15	2,078	24	2,054
Personnel expenses	16	772	(21)	793
Non-personnel expenses	17	1,071	11	1,060
Taxes	18	234	34	200
Net business income (before transfer to reserve for general possible loan losses) <b>(Net business income)</b>	19	1,037	296	741
(Excluding gains/losses on bonds (five accounts total)) <b>(Core business income)</b>	20	1,001	312	689
Transfer to reserve for general possible loan losses (1)	21	-	27	(27)
Net business income	22	1,037	269	768
(Gains/losses on bonds (five accounts total))	23	35	(17)	52
Non-recurring profit (loss)	24	626	653	(27)
Loss from write-off of non-performing loans (2)	25	6	(59)	65
Write-off of loans	26	0	0	-
Transfer to reserve for individual possible loan losses	27	-	(55)	55
Loss on disposal of receivables	28	-	(1)	1
投資損失引当金繰入額	29	0	0	0
Provision for contingent loss	29	5	2	3
Credit guarantee association responsibility-sharing system charge	30	0	(4)	4
Other losses from write-off of non-performing loans	31	-	-	-
Reversal of allowance for loan losses (3)	32	1,033	1,033	-
Reversal of allowance for investment loss (4)	33	-	(264)	264
Recoveries of written-off claims	34	0	-	0
Gains (losses) on stocks and other securities	35	-	-	-
Gain on sale of stocks and other securities	36	-	-	-
Loss on sale of stocks and other securities	37	-	-	-
Loss on devaluation of stocks and other securities	38	-	-	-
Other non-recurring profit (loss)	39	(401)	(175)	(226)
Ordinary profit	40	1,663	922	741
Extraordinary profit (loss)	41	-	-	-
Income before income taxes	42	1,663	922	741
Total income taxes	43	27	(87)	114
Income taxes – current	44	86	47	39
Income taxes – deferred	45	(58)	(133)	75
Net income	46	1,635	1,009	626
Credit-related costs	(1) + (2) - (3) - (4)	47	(1,027)	(801)
				(226)

## 2. Business Income [Non-consolidated]

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank		Yachiyo Bank			ShinGinko Tokyo			
	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)
Net business income (before transfer to reserve for general possible loan losses)	8,408	(863)	9,271	3,849	(625)	4,474	3,521	(534)	4,055	1,037	296	741
Per employee (thousands of yen)	2,554	(231)	2,785	2,483	(368)	2,851	2,202	(309)	2,511	7,251	2,138	5,113
Net business income	8,908	(969)	9,877	3,920	(718)	4,638	3,950	(520)	4,470	1,037	269	768
Per employee (thousands of yen)	2,706	(261)	2,967	2,529	(427)	2,956	2,470	(297)	2,767	7,251	1,950	5,301
Net core business income	8,003	(345)	8,348	3,784	(495)	4,279	3,217	(161)	3,378	1,001	312	689
Per employee (thousands of yen)	2,431	(76)	2,507	2,441	(286)	2,727	2,011	(81)	2,092	7,005	2,251	4,754

(Note) For employees above, the average number of employees during the period under review, including executive officers but excluding temporary employees, fixed-term employees, and secondees, has been used.

## 3. Margin [Non-consolidated]

### <Total>

(%)

	Three banks combined			Tokyo Tomin Bank		Yachiyo Bank			ShinGinko Tokyo			
	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)
Yields on interest-earning assets (A)	1.22	(0.01)	1.23	1.17	(0.02)	1.19	1.22	(0.02)	1.24	1.45	0.06	1.39
Loans and bills discounted (a)	1.22	(0.08)	1.30	1.20	(0.05)	1.25	1.21	(0.12)	1.33	1.43	(0.12)	1.55
Securities	1.57	0.24	1.33	1.65	0.18	1.47	1.46	0.28	1.18	1.74	0.36	1.38
Cost of funding (B)	1.19	-	1.19	1.21	0.05	1.16	1.18	(0.04)	1.22	1.09	(0.19)	1.28
Deposits, etc. (b)	0.03	(0.01)	0.04	0.01	(0.01)	0.02	0.03	-	0.03	0.19	(0.08)	0.27
External liabilities	0.27	(0.11)	0.38	0.34	(0.12)	0.46	0.56	(1.59)	2.15	(0.00)	(0.03)	0.03
Difference of interest rates between deposits and loans (a)-(b)	1.19	(0.07)	1.26	1.19	(0.04)	1.23	1.18	(0.12)	1.30	1.24	(0.04)	1.28
Net interest margin (A)-(B)	0.03	(0.01)	0.04	(0.04)	(0.07)	0.03	0.04	0.02	0.02	0.36	0.25	0.11

### <Domestic Operations>

(%)

	Three banks combined			Tokyo Tomin Bank		Yachiyo Bank			ShinGinko Tokyo			
	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)
Yields on interest-earning assets (A)	1.18	(0.03)	1.21	1.15	(0.03)	1.18	1.17	(0.04)	1.21	1.42	0.06	1.36
Loans and bills discounted (a)	1.22	(0.08)	1.30	1.20	(0.05)	1.25	1.21	(0.12)	1.33	1.43	(0.12)	1.55
Securities	1.52	0.22	1.30	1.59	0.16	1.43	1.38	0.22	1.16	1.79	0.37	1.42
Cost of funding (B)	1.16	(0.02)	1.18	1.18	0.04	1.14	1.15	(0.06)	1.21	1.09	(0.19)	1.28
Deposits, etc. (b)	0.03	(0.01)	0.04	0.01	(0.01)	0.02	0.03	-	0.03	0.19	(0.08)	0.27
External liabilities	0.04	(0.20)	0.24	0.07	(0.22)	0.29	0.00	(2.15)	2.15	(0.00)	(0.03)	0.03
Difference of interest rates between deposits and loans (a)-(b)	1.19	(0.07)	1.26	1.19	(0.04)	1.23	1.18	(0.12)	1.30	1.24	(0.04)	1.28
Net interest margin (A)-(B)	0.02	(0.01)	0.03	(0.03)	(0.07)	0.04	0.02	0.02	0.00	0.33	0.25	0.08



#### 4. ROE

##### Tokyo TY Financial Group [Consolidated]

(%)

	First half ended	Difference	First half ended
	September 30, 2017 (A)		September 30, 2016 (B)
On basis of profit attributable to owners of parent	3.35	(16.03)	19.38
Based on profit attributable to owners of parent, excluding gain on bargain purchase	3.35	(0.04)	3.39

$$\text{(Note) ROE [Consolidated]} = \frac{\text{Profit attributable to owners of parent} \times 365 \div 183}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period}) \div 2} \times 100$$

##### [Non-consolidated]

(%)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	5.95	(0.90)	6.85	7.13	(1.89)	9.02	6.38	(0.97)	7.35	3.22	0.80	2.42
On a basis of net business income	6.30	(1.00)	7.30	7.26	(2.09)	9.35	7.16	(0.95)	8.11	3.22	0.71	2.51
On a basis of net core business income	5.66	(0.51)	6.17	7.01	(1.61)	8.62	5.83	(0.30)	6.13	3.11	0.86	2.25
On a basis of net income	5.44	0.45	4.99	7.20	0.71	6.49	3.93	(1.34)	5.27	5.08	3.03	2.05

$$\text{(Note) ROE [Non-consolidated]} = \frac{\text{Net income} \times 365 \div 183}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period}) \div 2} \times 100$$

##### [Consolidated]

(%)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	4.57	(0.99)	5.56	5.03	(1.54)	6.57	4.90	(1.47)	6.37	3.22	0.80	2.42
On a basis of net business income	4.95	(1.11)	6.06	5.21	(1.77)	6.98	5.70	(1.48)	7.18	3.22	0.71	2.51
On a basis of net core business income	4.29	(0.59)	4.88	4.92	(1.26)	6.18	4.35	(0.81)	5.16	3.11	0.86	2.25
On the basis of profit attributable to owners of parent	4.03	0.35	3.68	4.92	0.76	4.16	2.55	(1.59)	4.14	5.08	3.03	2.05

$$\text{(Note 1) ROE [Consolidated]} = \frac{\text{Profit attributable to owners of parent} \times 365 \div 183}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period}) \div 2} \times 100$$

(Note 2) ShinGinko Tokyo, Limited, has no consolidated subsidiaries, so the [consolidated] calculation is the sum of the [consolidated] calculation for Tokyo Tomin Bank, Limited, and Yachiyo Bank, Limited, and the [non-consolidated] calculation for ShinGinko Tokyo, Limited.

#### 5. OHR [Non-consolidated]

(%)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)
On a basis of gross core business profit	78.85	0.99	77.86	80.11	2.92	77.19	79.54	0.41	79.13	67.47	(7.40)	74.87
On a basis of gross business profit	78.01	2.01	76.00	79.84	3.44	76.40	78.03	2.07	75.96	66.71	(6.77)	73.48

$$\text{(Note) OHR} = \frac{\text{Expenses}}{\text{Gross business profit}} \times 100$$

#### 6. Gain/Loss on Securities [Non-consolidated]

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)	First half ended September 30, 2017 (A)	Difference (A) – (B)	First half ended September 30, 2016 (B)
Gains (losses) on bonds	404	(519)	923	64	(130)	194	304	(372)	676	35	(17)	52
Gain on sale of bonds	737	(635)	1,372	283	71	212	382	(726)	1,108	71	19	52
Gain on redemption of bonds	-	-	-	-	-	-	-	-	-	-	-	-
Loss on sale of bonds	332	(115)	447	219	202	17	77	(352)	429	36	36	-
Loss on redemption of bonds	-	-	-	-	-	-	-	-	-	-	-	-
Amortization on bonds	-	(1)	1	-	-	-	-	(1)	1	-	-	-
Gain (loss) on securities from application of mark-to-market accounting (securities)	2,029	2,328	(299)	1,912	1,839	73	117	490	(373)	-	-	-
Gain on sale of stock and other securities	2,048	1,911	137	1,923	1,818	105	124	93	31	-	-	-
Loss on sale of stock and other securities	18	(44)	62	10	(21)	31	7	(24)	31	-	-	-
Amortization of stock and other securities	-	(374)	374	-	-	-	-	(374)	374	-	-	-

## 7. Capital Ratio (Domestic Standards)

### (1) Tokyo TY Financial Group

(Millions of yen, %)

		Consolidated		
		September 30, 2017 (A)	Difference (A) – (B)	March 31, 2017 (B)
(1) Capital ratio (%)	(4)/(5)	9.39	(0.15)	9.54
(2) Basic items in core capital		293,954	2,173	291,781
(3) Adjustments in core capital		8,058	513	7,545
(4) Capital	(2)-(3)	285,896	1,661	284,235
		284,839	3,735	281,104
		5,053	(1,697)	6,750
		5,000	-	5,000
(5) Risk-weighted assets		3,043,153	64,988	2,978,165
(6) Total necessary capital	(5) × 4%	121,726	2,600	119,126

### (2) The Tokyo Tomin Bank, Limited

(Millions of yen, %)

		Consolidated			Non-consolidated		
		September 30, 2017 (A)	Difference (A) – (B)	March 31, 2017 (B)	September 30, 2017 (A)	Difference (A) – (B)	March 31, 2017 (B)
(1) Capital ratio (%)	(4)/(5)	7.21	-	7.21	7.04	0.11	6.93
(2) Basic items in core capital		113,451	2,000	111,451	111,209	3,250	107,959
(3) Adjustments in core capital		7,993	618	7,375	8,687	463	8,224
(4) Capital	(2)-(3)	105,457	1,382	104,075	102,522	2,787	99,735
		106,927	2,035	104,892	104,328	3,377	100,951
		2,124	(137)	2,261	1,957	(112)	2,069
		5,000	-	5,000	5,000	-	5,000
(5) Risk-weighted assets		1,461,491	18,202	1,443,289	1,456,153	18,604	1,437,549
(6) Total necessary capital	(5) × 4%	58,459	728	57,731	58,246	745	57,501

### (3) The Yachiyo Bank, Limited

(Millions of yen, %)

		Consolidated			Non-consolidated		
		September 30, 2017 (A)	Difference (A) – (B)	March 31, 2017 (B)	September 30, 2017 (A)	Difference (A) – (B)	March 31, 2017 (B)
(1) Capital ratio (%)	(4)/(5)	8.96	(0.27)	9.23	8.84	(0.22)	9.06
(2) Basic items in core capital		112,937	584	112,353	111,258	1,298	109,960
(3) Adjustments in core capital		242	(6)	248	236	(6)	242
(4) Capital	(2)-(3)	112,694	590	112,104	111,022	1,305	109,717
		110,462	1,015	109,447	108,432	1,725	106,707
		2,094	(444)	2,538	1,849	(427)	2,276
		-	-	-	-	-	-
(5) Risk-weighted assets		1,257,043	43,495	1,213,548	1,254,918	44,234	1,210,684
(6) Total necessary capital	(5) × 4%	50,281	1,740	48,541	50,196	1,769	48,427

### (4) ShinGinko Tokyo, Limited

(Millions of yen, %)

		Non-consolidated		
		September 30, 2017 (A)	Difference (A) – (B)	March 31, 2017 (B)
(1) Capital ratio (%)	(4)/(5)	19.71	0.41	19.30
(2) Basic items in core capital		62,569	450	62,119
(3) Adjustments in core capital		176	35	141
(4) Capital	(2)-(3)	62,393	415	61,978
		61,735	1,566	60,169
		834	(1,116)	1,950
		-	-	-
(5) Risk-weighted assets		316,503	(4,480)	320,983
(6) Total necessary capital	(5) × 4%	12,660	(179)	12,839

(Note 1) Capital ratio is calculated based on Financial Service Agency Notifications No.19 and 20 of 2006.

The standardized approach is applied for calculating credit risks and assets, while the fundamental approach is applied for calculating the amount equivalent to operational risk.

(Note 2) ShinGinko Tokyo, Limited, has no consolidated subsidiaries, so the net assets to total assets ratio has not been calculated.

## II. Status of Loans

### 1. Risk-monitored Loans [Non-consolidated] [Risk-monitored loans amount]

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)
Bankrupt loans	7,866	3,541	4,325	3,894	1,173	2,721	3,585	2,245	1,340	386	124	262
Non-accrual loans	78,352	(5,607)	83,959	42,009	(1,776)	43,785	33,395	(3,345)	36,740	2,948	(485)	3,433
Past-due loans (3 months or more)	226	(86)	312	222	(69)	291	4	(17)	21	-	-	-
Restructured loans	2,933	(748)	3,681	1,164	(719)	1,883	1,560	157	1,403	209	(185)	394
Risk-monitored loan amount	89,379	(2,899)	92,278	47,290	(1,391)	48,681	38,545	(960)	39,505	3,544	(546)	4,090
Loan balances	3,636,381	28,007	3,608,374	1,843,742	(6,110)	1,849,852	1,567,556	41,283	1,526,273	225,082	(7,166)	232,248

#### [Loan balance ratio]

(%)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)
Bankrupt loans	0.21	0.10	0.11	0.21	0.07	0.14	0.22	0.14	0.08	0.17	0.06	0.11
Non-accrual loans	2.15	(0.17)	2.32	2.27	(0.09)	2.36	2.13	(0.27)	2.40	1.30	(0.17)	1.47
Past-due loans (3 months or more)	0.00	-	0.00	0.01	-	0.01	0.00	-	0.00	-	-	-
Restructured loans	0.08	(0.02)	0.10	0.06	(0.04)	0.10	0.09	-	0.09	0.09	(0.07)	0.16
Loan balance ratio	2.45	(0.10)	2.55	2.56	(0.07)	2.63	2.45	(0.13)	2.58	1.57	(0.19)	1.76

### (Reference) Risk-monitored Loans after Partial Direct Write-Offs [Non-consolidated]

#### [Risk-monitored loan amount]

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)
Bankrupt loans	1,559	258	1,301	791	80	711	736	183	553	31	(5)	36
Non-accrual loans	73,937	(5,483)	79,420	38,975	(1,501)	40,476	32,391	(3,567)	35,958	2,570	(414)	2,984
Past-due loans (3 months or more)	226	(86)	312	222	(69)	291	4	(17)	21	-	-	-
Restructured loans	2,933	(748)	3,681	1,164	(719)	1,883	1,560	157	1,403	209	(185)	394
Risk-monitored loan amount	78,657	(6,058)	84,715	41,153	(2,210)	43,363	34,692	(3,244)	37,936	2,811	(604)	3,415
Loan balances	3,625,659	24,848	3,600,811	1,837,605	(6,928)	1,844,533	1,563,703	38,998	1,524,705	224,350	(7,222)	231,572

#### [Loan balance ratio]

(%)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)
Bankrupt loans	0.04	0.01	0.03	0.04	0.01	0.03	0.04	0.01	0.03	0.01	-	0.01
Non-accrual loans	2.03	(0.17)	2.20	2.12	(0.07)	2.19	2.07	(0.28)	2.35	1.14	(0.14)	1.28
Past-due loans (3 months or more)	0.00	-	0.00	0.01	-	0.01	0.00	-	0.00	-	-	-
Restructured loans	0.08	(0.02)	0.10	0.06	(0.04)	0.10	0.09	-	0.09	0.09	(0.08)	0.17
Loan balance ratio	2.16	(0.19)	2.35	2.23	(0.12)	2.35	2.21	(0.27)	2.48	1.25	(0.22)	1.47

## 2. Loans Based on the Financial Reconstruction Act [Non-consolidated]

(Millions of yen, %)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September	Difference (A) – (B)	September	September	Difference (A) – (B)	September	September	Difference (A) – (B)	September	Difference (A) – (B)	September	
	30, 2017 (A)		30, 2016 (B)	30, 2017 (A)		30, 2016 (B)	30, 2017 (A)		30, 2016 (B)		30, 2017 (A)	30, 2016 (B)
Bankrupt and quasi-bankrupt assets	18,375	3,361	15,014	10,275	860	9,415	7,285	2,504	4,781	814	(3)	817
Doubtful assets	69,504	(5,871)	75,375	35,912	(1,500)	37,412	29,777	(3,673)	33,450	3,814	(698)	4,512
Substandard loans	3,160	(833)	3,993	1,386	(788)	2,174	1,564	140	1,424	209	(185)	394
Subtotal (A)	91,039	(3,344)	94,383	47,573	(1,429)	49,002	38,627	(1,029)	39,656	4,838	(886)	5,724
Normal assets	3,594,510	38,096	3,556,414	1,825,648	471	1,825,177	1,546,703	44,078	1,502,625	222,157	(6,453)	228,610
Total credit amount (B)	3,685,549	34,752	3,650,797	1,873,222	(958)	1,874,180	1,585,331	43,049	1,542,282	226,996	(7,338)	234,334
Ratio of total credit amount (%) (A)/(B)	2.47	(0.11)	2.58	2.53	(0.08)	2.61	2.43	(0.14)	2.57	2.13	(0.31)	2.44

## (Reference) Loans Based on the Financial Reconstruction Act after Partial Direct Write-Offs [Non-consolidated]

(Millions of yen, %)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September	Difference (A) – (B)	September	September	Difference (A) – (B)	September	September	Difference (A) – (B)	September	Difference (A) – (B)	September	
	30, 2017 (A)		30, 2016 (B)	30, 2017 (A)		30, 2016 (B)	30, 2017 (A)		30, 2016 (B)		30, 2017 (A)	30, 2016 (B)
Bankrupt and quasi-bankrupt assets	7,378	249	7,129	3,948	36	3,912	3,372	253	3,119	57	(40)	97
Doubtful assets	69,504	(5,871)	75,375	35,912	(1,500)	37,412	29,777	(3,673)	33,450	3,814	(698)	4,512
Substandard loans	3,160	(833)	3,993	1,386	(788)	2,174	1,564	140	1,424	209	(185)	394
Subtotal (A)	80,043	(6,455)	86,498	41,247	(2,252)	43,499	34,715	(3,280)	37,995	4,080	(923)	5,003
Normal assets	3,594,510	38,096	3,556,414	1,825,648	471	1,825,177	1,546,703	44,078	1,502,625	222,157	(6,453)	228,610
Total credit amount (B)	3,674,553	31,640	3,642,913	1,866,896	(1,781)	1,868,677	1,581,418	40,797	1,540,621	226,238	(7,376)	233,614
Ratio of total credit amount (%) (A)/(B)	2.17	(0.20)	2.37	2.20	(0.12)	2.32	2.19	(0.27)	2.46	1.80	(0.34)	2.14

## 3. Coverage Status of Loans Based on the Financial Reconstruction Act [Non-consolidated]

(Millions of yen, %)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September	Difference (A) – (B)	September	September	Difference (A) – (B)	September	September	Difference (A) – (B)	September	Difference (A) – (B)	September	
	30, 2017 (A)		30, 2016 (B)	30, 2017 (A)		30, 2016 (B)	30, 2017 (A)		30, 2016 (B)		30, 2017 (A)	30, 2016 (B)
Covered amount (A)	74,524	(2,107)	76,631	39,695	(660)	40,355	31,619	(651)	32,270	3,210	(795)	4,005
Reserve for possible loan losses	22,096	1,618	20,478	11,941	1,445	10,496	7,869	622	7,247	2,285	(448)	2,733
Bankrupt and quasi-bankrupt assets	11,377	3,182	8,195	6,395	826	5,569	4,224	2,323	1,901	757	32	725
Doubtful assets	10,502	(1,323)	11,825	5,485	649	4,836	3,567	(1,573)	5,140	1,448	(400)	1,848
Substandard loans	216	(240)	456	60	(31)	91	76	(129)	205	78	(81)	159
Collateral, guarantees, etc.	52,427	(3,725)	56,152	27,753	(2,105)	29,858	23,749	(1,274)	25,023	924	(347)	1,271
Bankrupt and quasi-bankrupt assets	6,997	179	6,818	3,880	34	3,846	3,060	180	2,880	57	(34)	91
Doubtful assets	44,398	(3,616)	48,014	23,321	(1,706)	25,027	20,246	(1,646)	21,892	830	(264)	1,094
Substandard loans	1,031	(289)	1,320	551	(433)	984	442	192	250	37	(48)	85
Problem assets (B)	91,039	(3,344)	94,383	47,573	(1,429)	49,002	38,627	(1,029)	39,656	4,838	(886)	5,724
Coverage ratio (%) (A)/(B)	81.85	0.66	81.19	83.43	1.08	82.35	81.85	0.48	81.37	66.35	(3.62)	69.97

## 4. Status of Reserve for Possible Loan Losses [Non-consolidated]

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September	Difference (A) – (B)	September	September	Difference (A) – (B)	September	September	Difference (A) – (B)	September	Difference (A) – (B)	September	
	30, 2017 (A)		30, 2016 (B)	30, 2017 (A)		30, 2016 (B)	30, 2017 (A)		30, 2016 (B)		30, 2017 (A)	30, 2016 (B)
Reserve for possible loan losses	26,448	(1,335)	27,783	13,798	1,386	12,412	9,616	180	9,436	3,033	(2,901)	5,934
Provision of general reserve for possible loan losses	4,368	(3,175)	7,543	1,717	(71)	1,788	1,824	(571)	2,395	826	(2,533)	3,359
Provision for individual possible loan losses	22,080	1,841	20,239	12,081	1,458	10,623	7,792	751	7,041	2,206	(368)	2,574

## 5. Status of Problem Assets Subject to Disclosure

### (1) Three banks combined [Non-consolidated]

First half of the fiscal year ending March 2018 (as of September 30, 2017)

(Billions of yen)

Self-assessment	Disclosed debts based on Financial Reconstruction Act	Risk-monitored loans under the Banking Law (Object: Loans)
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Classification of borrowers	Classification				Disclosed debts (credit balance)	Collateral, guarantees, etc.	Reserve	Coverage ratio	Disclosed debts (loan balance)
	Not classified	Classification II	Classification III	Classification IV					
Bankrupt borrowers 7.8 <1.5>	6.9	0.9	— [0.1]	— [6.3]	Bankrupt and quasi-bankrupt 18.3 <7.3>	6.9	11.3	99.9% <99.9%>	Bankrupt loans 7.8 <1.5>
Virtually bankrupt borrowers 10.4 <5.8>	6.8	3.6	— [0.2]	— [4.6]					Non-accrual loans 78.3 <73.9>
Borrowers with bankruptcy concerns 69.5	33.3	21.5	14.6 [10.5]		Doubtful assets 69.5	44.3	10.5	78.9%	
Borrowers requiring caution 493.5	Substandard borrowers 4.4	0.7	3.7		Substandard loans 3.1	1.0	0.2	39.3%	Past-due loans (3 months or more) 0.2 Restructured loans 2.9
	Borrowers requiring caution, excluding claims to substandard borrowers 489.1	113.9	375.1		Subtotal 91.0 <80.0>			Total 81.8% <79.3%>	Total 89.3 <78.6>
Normal borrowers 3,104.1	3,104.1				Claims to borrowers requiring caution, excluding claims to substandard borrowers 490.3				
Total 3,685.5 <3,674.5>	3,265.9	404.9	14.6	—	Normal assets 3,594.5				
					Total 3,685.5 3,674.5				

Ratio to total debts	88.6%	10.9%	0.3%	—
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#### Notes:

- Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interest and privately placed bonds guaranteed by banks. The amount for privately placed bonds guaranteed by banks is recorded in fair value.
- Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
- Tokyo Tomin Bank, Yachiyo Bank, and ShinGinko Tokyo did not take partial direct write-offs. Figures assuming three banks had taken partial direct write-offs are provided in angled brackets.
- Partial direct write-off means that, regarding debts with collateral/guarantees that are judged uncollectible or valueless, the Classification IV amount is decreased from the debt amount directly as a loan loss write-off.

## (2) The Tokyo Tomin Bank, Limited [Non-consolidated]

First half of the fiscal year ending March 2018 (as of September 30, 2017)

(Billions of yen)

Self-assessment	Disclosed debts based on Financial Reconstruction Act	Risk-monitored loans under the Banking Law (Object: Loans)
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Classification of borrowers	Classification				Disclosed debts (credit balance)	Collateral, guarantees, etc.	Reserve	Coverage ratio	Disclosed debts (loan balance)
	Not classified	Classification II	Classification III	Classification IV					
Bankrupt borrowers 3.9 <0.7>	3.5	0.4	— [0.0]	— [3.1]	Bankrupt and quasi-bankrupt 10.2 <3.9>	3.8	6.3	100.0% <100.0%>	Bankrupt loans 3.8 <0.7>
Virtually bankrupt borrowers 6.3 <3.1>	4.5	1.7	— [0.0]	— [3.2]					Non-accrual loans 42.0 <38.9>
Borrowers with bankruptcy concerns 35.9	16.4	12.3	7.1 [5.4]		Doubtful assets 35.9	23.3	5.4	80.2%	
Borrowers requiring caution 227.6	Substandard borrowers 1.6	0.3	1.3		Substandard loans 1.3	0.5	0.0	44.1%	Past-due loans (3 months or more) 0.2 Restructured loans 1.1
	Borrowers requiring caution, excluding claims to substandard borrowers 225.9	62.6	163.3		Subtotal 47.5 <41.2>			Total 83.4% <80.8%>	Total 47.2 <41.1>
Normal borrowers 1,599.4	1,599.4				Claims to borrowers requiring caution, excluding claims to substandard borrowers 226.2				
					Normal assets 1,825.6				
Total 1,873.2 <1,866.8>	1,686.8	179.2	7.1	—	Total 1,873.2 <1,866.8>				

Ratio to total debts	90.0%	9.5%	0.3%	—
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### Notes:

- Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interest and privately placed bonds guaranteed by banks. The amount for privately placed bonds guaranteed by banks is recorded in fair value.
- Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
- Tokyo Tomin Bank did not take partial direct write-offs. Figures assuming the bank had taken partial direct write-offs are provided in angled brackets.
- Partial direct write-off means that, regarding debts with collateral/guarantees that are judged uncollectible or valueless, the Classification IV amount is decreased from the debt amount directly as a loan loss write-off.

### (3) The Yachiyo Bank, Limited [Non-consolidated]

First half of the fiscal year ending March 2018 (as of September 30, 2017)

(Billions of yen)

Self-assessment	Disclosed debts based on Financial Reconstruction Act	Risk-monitored loans under the Banking Law (Object: Loans)
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Classification of borrowers	Classification				Disclosed debts (credit balance)	Collateral, guarantees, etc.	Reserve	Coverage ratio	Disclosed debts (loan balance)
	Not classified	Classification II	Classification III	Classification IV					
Bankrupt borrowers 3.5 <0.7>	3.0	0.5	— [0.0]	— [2.8]	Bankrupt and quasi-bankrupt 7.2 <3.3>	3.0	4.2	100.0% <100.0%>	Bankrupt loans 3.5 <0.7>
Virtually bankrupt borrowers 3.6 <2.6>	1.8	1.8	— [0.2]	— [1.0]					Non-accrual loans 33.3 <32.3>
Borrowers with bankruptcy concerns 29.7	14.7	9.1	5.9 [3.5]		Doubtful assets 29.7	20.2	3.5	79.9%	
Borrowers requiring caution 229.6	Substandard borrowers 2.5	0.3	2.1		Substandard loans 1.5	0.4	0.0	33.2%	Past-due loans (3 months or more) 0.0
									Borrowers requiring caution, excluding claims to substandard borrowers 227.0
					Subtotal 38.6 <34.7>			Total 81.8% <79.8%>	Total 38.5 <34.6>
					(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 228.0				
Normal borrowers 1,318.6	1,318.6				Normal assets 1,546.7				
Total 1,585.3 <1,581.4>	1,387.6	191.6	5.9	—	Total 1,585.3 <1,581.4>				

Ratio to total debts	87.5%	12.0%	0.3%	—
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#### Notes:

- Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interest and privately placed bonds guaranteed by banks. The amount for privately placed bonds guaranteed by banks is recorded in fair value.
- Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
- Yachiyo Bank did not take partial direct write-offs. Figures assuming the bank had taken partial direct write-offs are provided in angled brackets.
- Partial direct write-off means that, regarding debts with collateral/guarantees that are judged uncollectible or valueless, the Classification IV amount is decreased from the debt amount directly as a loan loss write-off.

#### (4) ShinGinko Tokyo, Limited [Non-consolidated]

First half of the fiscal year ending March 2018 (as of September 30, 2017)

(Billions of yen)

Self-assessment	Disclosed debts based on Financial Reconstruction Act	Risk-monitored loans under the Banking Law (Object: Loans)
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Classification of borrowers	Classification				Disclosed debts (credit balance)	Collateral, guarantees, etc.	Reserve	Coverage ratio	Disclosed debts (loan balance)
	Not classified	Classification II	Classification III	Classification IV					
Bankrupt borrowers 0.3 <0.0>	0.3	0.0	— [0.0]	— [0.3]	Bankrupt and quasi-bankrupt 0.8 <0.0>	0.0	0.7	99.9% <99.7%>	Bankrupt loans 0.3 <0.0>
Virtually bankrupt borrowers 0.4 <0.0>	0.4	0.0	— [0.0]	— [0.4]					Non-accrual loans 2.9 <2.5>
Borrowers with bankruptcy concerns 3.8	2.2	0.0	1.5 [1.4]		Doubtful assets 3.8	0.8	1.4	59.7%	Past-due loans (3 months or more) — Restructured loans 0.2
Borrowers requiring caution 36.3	Substandard borrowers 0.2	0.0	0.1		Substandard loans 0.2	0.0	0.0	55.4%	Total 3.5 <2.8>
	Borrowers requiring caution, excluding claims to substandard borrowers 36.0	2.2	33.8		Total 4.8 <4.0>			Total 66.3% <60.1%>	
Normal borrowers 186.0	186.0				(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 36.0				Total 222.1
Total 227.0 <226.2>	191.3	34.0	1.5	—	Total 226.9 <226.2>				

Ratio to total debts	84.3%	15.0%	0.6%	—
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#### Notes:

- Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interest and privately placed bonds guaranteed by banks. The amount for privately placed bonds guaranteed by banks is recorded in fair value.
- Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
- ShinGinko Tokyo did not take partial direct write-offs. Figures assuming the bank had taken partial direct write-offs are provided in angled brackets.
- Partial direct write-off means that, regarding debts with collateral/guarantees that are judged uncollectible or valueless, the Classification IV amount is decreased from the debt amount directly as a loan loss write-off.



## 6. Loan Breakdown by Industrial Sector [Non-consolidated]

### (i) Loan breakdown by industrial sector

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September	Difference	September	September	Difference	September	September	Difference	September	Difference	September	
	30, 2017 (A)	(A) – (B)	30, 2016 (B)	30, 2017 (A)	(A) – (B)	30, 2016 (B)	30, 2017 (A)	(A) – (B)	30, 2016 (B)	30, 2017 (A)	(A) – (B)	30, 2016 (B)
All branches	3,636,381	28,007	3,608,374	1,843,742	(6,110)	1,849,852	1,567,556	41,283	1,526,273	225,082	(7,166)	232,248
Manufacturing	325,572	(5,730)	331,302	194,835	(2,883)	197,718	117,311	(2,767)	120,078	13,425	(80)	13,505
Agriculture, forestry	945	(64)	1,009	806	(29)	835	65	(15)	80	74	(20)	94
Fishery	9	(35)	44	9	(35)	44	-	-	-	-	-	-
Mining, quarrying of stone and gravel	1,055	(53)	1,108	741	17	724	255	(59)	314	58	(12)	70
Construction	185,985	550	185,435	77,606	1,477	76,129	96,016	(440)	96,456	12,363	(486)	12,849
Electricity, gas and heat supplies, and waterworks	13,126	83	13,043	6,576	(44)	6,620	6,011	167	5,844	539	(40)	579
Communication service	81,465	(11)	81,476	47,439	987	46,452	25,905	(879)	26,784	8,120	(120)	8,240
Transportation, postal activities	98,980	3,051	95,929	51,274	(851)	52,125	45,184	3,887	41,297	2,521	14	2,507
Commerce	419,703	6,607	413,096	261,367	2,916	258,451	136,441	(423)	136,864	21,894	4,113	17,781
Banks and other financial institutions	202,143	(19,585)	221,728	81,975	(24,678)	106,653	83,855	8,855	75,000	36,313	(3,762)	40,075
Real estate	792,582	54,945	737,637	280,197	21,416	258,781	445,975	33,340	412,635	66,410	189	66,221
(Real estate brokerage)	343,595	32,396	311,199	134,507	22,474	112,033	174,261	12,433	161,828	34,827	(2,510)	37,337
(Real estate leasing)	448,987	22,550	426,437	145,690	(1,057)	146,747	271,714	20,907	250,807	31,583	2,700	28,883
Goods rental and leasing	91,553	(4,210)	95,763	55,172	(4,242)	59,414	35,419	630	34,789	962	(598)	1,560
Scientific research, professional and technical services	48,561	(402)	48,963	29,025	(1,010)	30,035	18,667	487	18,180	868	120	748
Accommodations	18,334	4,288	14,046	7,441	1,863	5,578	3,408	(122)	3,530	7,485	2,548	4,937
Restaurant businesses	35,135	2,080	33,055	13,953	1,567	12,386	17,485	937	16,548	3,696	(425)	4,121
Living-related and personal services, amusement services	55,132	(1,744)	56,876	31,344	581	30,763	18,615	1,140	17,475	5,173	(3,464)	8,637
Education, learning support	16,026	257	15,769	7,259	(173)	7,432	8,589	697	7,892	177	(267)	444
Medical healthcare and welfare	106,668	4,363	102,305	78,335	3,597	74,738	23,073	1,704	21,369	5,259	(938)	6,197
Other services	87,072	(4,609)	91,681	36,059	(755)	36,814	35,740	(2,873)	38,613	15,272	(981)	16,253
Local governments	171,800	(14,772)	186,572	81,866	(12,032)	93,898	81,976	(2,195)	84,171	7,958	(545)	8,503
Other	884,515	2,999	881,516	500,453	6,201	494,252	367,557	(788)	368,345	16,505	(2,413)	18,918

(Notes)

1. As special international financial transaction account is included in "Other," and the same applies for (ii) below.

2. "Real estate brokerage" consists of real estate services by businesses with a license for real estate brokerage, while "Real estate leasing" consists of leasing by personal businesses mainly engaged in apartment management. The same applies for (ii) below.

### (ii) Risk-monitored loans by industrial sector

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September	Difference	September	September	Difference	September	September	Difference	September	Difference	September	
	30, 2017 (A)	(A) – (B)	30, 2016 (B)	30, 2017 (A)	(A) – (B)	30, 2016 (B)	30, 2017 (A)	(A) – (B)	30, 2016 (B)	30, 2017 (A)	(A) – (B)	30, 2016 (B)
All branches	89,379	(2,899)	92,278	47,290	(1,391)	48,681	38,545	(960)	39,505	3,544	(546)	4,090
Manufacturing	17,542	(1,780)	19,322	8,426	(1,572)	9,998	8,565	(200)	8,765	549	(9)	558
Agriculture, forestry	241	2	239	235	1	234	2	2	-	4	-	4
Fishery	-	-	-	-	-	-	-	-	-	-	-	-
Mining, quarrying of stone and gravel	-	-	-	-	-	-	-	-	-	-	-	-
Construction	5,043	274	4,769	1,453	16	1,437	3,412	360	3,052	177	(101)	278
Electricity, gas and heat supplies, and waterworks	-	-	-	-	-	-	-	-	-	-	-	-
Communication service	3,934	(961)	4,895	2,057	(797)	2,854	1,369	(137)	1,506	507	(27)	534
Transportation, postal activities	1,902	(305)	2,207	921	(422)	1,343	847	114	733	133	3	130
Commerce	23,804	(908)	24,712	13,894	(1,436)	15,330	8,862	585	8,277	1,047	(57)	1,104
Banks and other financial institutions	127	(36)	163	46	(11)	57	2	(5)	7	78	(20)	98
Real estate	7,903	(1,744)	9,647	5,190	690	4,500	2,681	(2,106)	4,787	31	(328)	359
(Real estate brokerage)	1,320	(1,047)	2,367	573	(142)	715	745	(898)	1,643	1	(7)	8
(Real estate leasing)	6,583	(697)	7,280	4,616	832	3,784	1,935	(1,209)	3,144	30	(320)	350
Goods rental and leasing	107	46	61	49	28	21	55	15	40	2	2	-
Scientific research, professional and technical services	1,905	(618)	2,523	1,390	(394)	1,784	437	(177)	614	78	(47)	125
Accommodations	597	(37)	634	239	(9)	248	190	(26)	216	167	(2)	169
Restaurant businesses	1,423	(231)	1,654	460	(220)	680	809	(27)	836	153	15	138
Living-related and personal services, amusement services	1,469	(581)	2,050	311	(527)	838	1,155	(57)	1,212	2	2	-
Education, learning support	365	96	269	71	(4)	75	197	86	111	96	13	83
Medical healthcare and welfare	7,255	4,858	2,397	5,862	4,901	961	1,383	(39)	1,422	9	(4)	13
Other services	3,524	(80)	3,604	1,469	(847)	2,316	1,550	754	796	504	12	492
Local governments	-	-	-	-	-	-	-	-	-	-	-	-
Other	12,231	(892)	13,123	5,211	(788)	5,999	7,019	(104)	7,123	-	-	-

## 7. Deposits and Loans [Non-consolidated]

### (1) Status of loans

(Millions of yen, %)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)
Loans (balance)	3,636,381	28,007	3,608,374	1,843,742	(6,110)	1,849,852	1,567,556	41,283	1,526,273	225,082	(7,166)	232,248
Excluding offshore accounts (A)	3,636,223	27,991	3,608,232	1,843,584	(6,126)	1,849,710	1,567,556	41,283	1,526,273	225,082	(7,166)	232,248
Loans to small and medium-sized enterprises (B)	2,942,891	75,865	2,867,026	1,501,909	36,758	1,465,151	1,279,656	37,166	1,242,490	161,326	1,942	159,384
Small and medium-sized enterprise loans	2,076,992	69,589	2,007,403	1,003,614	29,674	973,940	912,099	37,954	874,145	161,279	1,961	159,318
Personal loans	865,898	6,276	859,622	498,295	7,084	491,211	367,557	(788)	368,345	46	(19)	65
Percentage of total loans (B) / (A)	80.93	1.48	79.45	81.46	2.26	79.20	81.63	0.23	81.40	71.67	3.05	68.62
Loans (average balance)	3,601,549	52,293	3,549,256	1,834,459	8,150	1,826,309	1,544,293	41,743	1,502,550	222,797	2,400	220,397

### (2) Consumer loan balance

(Millions of yen, %)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)
Consumer loan balance	814,962	4,368	810,594	477,294	4,991	472,303	337,667	(624)	338,291	-	-	-
Housing-related loans	693,375	2,085	691,290	378,123	7,330	370,793	315,252	(5,244)	320,496	-	-	-
Other loans	121,586	2,282	119,304	99,171	(2,338)	101,509	22,415	4,621	17,794	-	-	-

(Note) ShinGinko Tokyo does not handle consumer loans.

### (3) Status of deposits

(Millions of yen, %)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)
Deposits (balance)	4,809,418	(14,631)	4,824,049	2,368,022	(5,172)	2,373,194	2,145,921	830	2,145,091	295,474	(10,288)	305,762
Deposits	4,793,225	1,623	4,791,602	2,359,282	9,828	2,349,454	2,138,468	2,084	2,136,384	295,474	(10,288)	305,762
Personal deposits	3,203,292	(53,746)	3,257,038	1,413,230	(3,756)	1,416,986	1,648,345	2,991	1,645,354	141,716	(52,981)	194,697
Corporate deposits	1,428,575	58,096	1,370,479	886,877	19,878	866,999	475,596	21,110	454,486	66,102	17,109	48,993
Deposits	161,356	(2,728)	164,084	59,174	(6,295)	65,469	14,526	(22,016)	36,542	87,656	25,584	62,072
Negotiable certificates of deposit	16,193	(16,253)	32,446	8,740	(15,000)	23,740	7,453	(1,253)	8,706	-	-	-
Negotiable certificates of deposit	4,777,360	(21,618)	4,798,978	2,342,032	(34,310)	2,376,342	2,143,123	15,335	2,127,788	292,204	(2,644)	294,848
Deposits	4,753,686	(12,679)	4,766,365	2,325,866	(26,698)	2,352,564	2,135,616	16,664	2,118,952	292,204	(2,644)	294,848
Negotiable certificates of deposit	23,673	(8,940)	32,613	16,166	(7,611)	23,777	7,507	(1,328)	8,835	-	-	-

### (4) Deposits and loan balances by region

(Millions of yen, %)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)
Deposits	4,793,225	1,623	4,791,602	2,359,282	9,828	2,349,454	2,138,468	2,084	2,136,384	295,474	(10,288)	305,762
Tokyo Metropolis	3,719,836	(8,601)	3,728,437	2,264,718	8,591	2,256,127	1,159,643	(6,903)	1,166,546	295,474	(10,288)	305,762
Kanagawa Prefecture	995,019	9,928	985,091	31,294	583	30,711	963,725	9,346	954,379	-	-	-
Others	78,369	296	78,073	63,269	654	62,615	15,099	(359)	15,458	-	-	-
Loans	3,636,381	28,007	3,608,374	1,843,742	(6,110)	1,849,852	1,567,556	41,283	1,526,273	225,082	(7,166)	232,248
Tokyo Metropolis	3,043,402	13,745	3,029,657	1,776,053	(7,926)	1,783,979	1,042,265	28,835	1,013,430	225,082	(7,166)	232,248
Kanagawa Prefecture	550,045	15,790	534,255	32,860	3,123	29,737	517,185	12,667	504,518	-	-	-
Others	42,933	(1,527)	44,460	34,827	(1,309)	36,136	8,105	(219)	8,324	-	-	-

### (5) Assets under management

(Millions of yen, %)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)
Assets under management	484,168	4,910	479,258	269,040	(6,410)	275,450	215,127	11,320	203,807	-	-	-
Investment trust	215,872	2,266	213,606	134,844	(7,422)	142,266	81,027	9,687	71,340	-	-	-
Life insurance	221,018	11,325	209,693	122,682	4,461	118,221	98,335	6,863	91,472	-	-	-
Public bonds	47,277	(8,681)	55,958	11,513	(3,449)	14,962	35,764	(5,231)	40,995	-	-	-

(Note) ShinGinko Tokyo does not handle the assets under management mentioned above.

**(6) Status of branches and employees**

(Branches, persons)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)
Domestic head office and branch offices (including representative offices)	164	-	164	78	-	78	85	-	85	1	-	1
Tokyo Metropolis	124	-	124	73	-	73	50	-	50	1	-	1
Kanagawa Prefecture	36	-	36	2	-	2	34	-	34	-	-	-
Others	4	-	4	3	-	3	1	-	1	-	-	-
Number of executives and employees	3,269	(57)	3,326	1,534	(33)	1,567	1,587	(26)	1,613	149	(3)	152
Number of executives	28	(3)	31	11	(4)	15	12	(3)	15	6	(1)	7
Number of employees	3,241	(54)	3,295	1,523	(29)	1,552	1,575	(23)	1,598	143	(2)	145

(Note 1) For employees above, the number of employees, including executive officers, but excluding temporary employees, fixed-term employees, and secondees, has been used.

(Note 2) The number of directors at subsidiary banks as of September 30, 2017, and September 30, 2016, included people who were serving on the boards of these banks. For this reason, the total number of directors at these banks has been calculated by excluding those directors, (1) as of September 30, 2017 and (6) as of September 30, 2016, with overlapping duties at these banks.

**(7) Construction in trust**

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)	September 30, 2017 (A)	Difference (A) – (B)	September 30, 2016 (B)
Value of construction in trust contracts	8,969	(1,754)	10,723	-	-	-	-	-	-	8,969	(1,754)	10,723
Balance of construction in trust purchased	4,232	2,197	2,035	-	-	-	-	-	-	4,232	2,197	2,035

(Note) ShinGinko Tokyo, Limited is the only Company that handles trust businesses.

### III. Valuation Gain/Loss on Securities

#### 1. Valuation Standards

Trading-purpose securities	Mark-to-market method
Marketable bonds held to maturity	Amortized cost method
Available-for-sale securities	
Available-for-sale securities with market value	Mark-to-market method (Valuation gains or losses on available-for-sale securities are recorded as a separate item under net assets.)
Available-for-sale securities whose market values are considered to be extremely difficult to assess	Cost method
Investments in subsidiaries and affiliates	Cost method

#### 2. Gain/Loss on Valuation

##### (1) Tokyo TY Financial Group [Consolidated]

(Millions of yen)

	September 30, 2017				September 30, 2016		
	Gain (loss) on valuation (A)	(A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	14,456	(6,663)	14,670	213	21,119	21,266	146
Available-for-sale securities	7,679	(1,106)	13,733	6,053	8,785	14,641	5,856
Stocks	8,406	6,202	9,461	1,055	2,204	5,448	3,244
Bonds	423	(4,563)	2,054	1,631	4,986	5,630	643
Others	(1,150)	(2,744)	2,217	3,367	1,594	3,562	1,967
Total	22,136	(7,768)	28,403	6,267	29,904	35,908	6,003

##### (2) Three banks combined [Non-consolidated]

(Millions of yen)

	September 30, 2017				September 30, 2016		
	Gain (loss) on valuation (A)	(A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	22,456	(8,171)	22,568	112	30,627	30,767	140
Available-for-sale securities	13,845	(2,630)	19,233	5,388	16,475	21,602	5,126
Stocks	10,144	5,944	10,876	732	4,200	6,762	2,561
Bonds	2,608	(5,592)	4,065	1,457	8,200	8,818	617
Others	1,093	(2,981)	4,291	3,198	4,074	6,021	1,947
Total	36,302	(10,801)	41,802	5,500	47,103	52,370	5,266

##### (3) The Tomin Bank, Limited [Non-consolidated]

(Millions of yen)

	September 30, 2017				September 30, 2016		
	Gain (loss) on valuation (A)	(A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	7,934	(4,009)	8,006	72	11,943	11,988	45
Available-for-sale securities	7,690	744	8,912	1,221	6,946	8,737	1,791
Stocks	7,515	4,435	7,727	211	3,080	4,466	1,386
Bonds	547	(1,251)	669	121	1,798	1,955	157
Others	(372)	(2,439)	515	888	2,067	2,315	247
Total	15,625	(3,264)	16,919	1,293	18,889	20,726	1,837

##### (4) The Yachiyo Bank, Limited [Non-consolidated]

(Millions of yen)

	September 30, 2017				September 30, 2016		
	Gain (loss) on valuation (A)	(A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	12,307	(3,697)	12,347	40	16,004	16,099	94
Available-for-sale securities	1,888	(2,117)	5,555	3,666	4,005	7,092	3,087
Stocks	2,628	1,508	3,149	520	1,120	2,295	1,174
Bonds	517	(3,151)	1,565	1,048	3,668	4,049	381
Others	(1,257)	(473)	840	2,097	(784)	747	1,531
Total	14,196	(5,813)	17,903	3,707	20,009	23,191	3,182

##### (5) ShinGinko Tokyo, Limited [Non-consolidated]

(Millions of yen)

	September 30, 2017				September 30, 2016		
	Gain (loss) on valuation (A)	(A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	2,214	(465)	2,214	-	2,679	2,679	-
Available-for-sale securities	4,266	(1,258)	4,765	499	5,524	5,772	247
Stocks	-	-	-	-	-	-	-
Bonds	1,542	(1,192)	1,830	287	2,734	2,813	79
Others	2,723	(67)	2,935	212	2,790	2,958	167
Total	6,480	(1,724)	6,979	499	8,204	8,451	247