

May 12, 2017

Consolidated Financial Report
for the Fiscal Year Ended March 31, 2017
<Under Japanese GAAP>

Representative: Keizo Ajioka, President
Responsible person for inquiries: Arihito Suito, General Manager, Corporate Planning Division
Telephone: +81-3-5341-4301
Date of Ordinary General Meeting of Shareholders: June 29, 2017
Date of submission of annual security report: June 29, 2017
Date to start dividend payment: June 12, 2017
Preparation of supplementary material on financial results: Yes
Holding of financial results presentation meeting: Yes
(for institutional investors and securities analysts)

Note: Figures have been rounded down to the nearest million yen.

1. Consolidated Operating Performance for the Fiscal Year Ended March 31, 2017
(From April 1, 2016 to March 31, 2017)

(1) Results in consolidated operations

(Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Profit attributable to owners of parent	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
Fiscal year ended March 31, 2017	83,092	4.4	8,322	(42.4)	25,535	171.3
Fiscal year ended March 31, 2016	79,583	22.3	14,453	22.3	9,412	(83.5)

(Note) Comprehensive income:

Fiscal year ended March 31, 2017: ¥23,355 million 877.1 % Fiscal year ended March 31, 2016: ¥2,390 million (96.6%)

	Profit attributable to owners of parent per share (¥)	Profit attributable to owners of parent per share (Diluted) (¥)	Net income to net assets (%)	Ordinary profit to total assets (%)	Ordinary profit to ordinary income (%)
Fiscal year ended March 31, 2017	830.61	511.40	10.5	0.1	10.0
Fiscal year ended March 31, 2016	323.84	311.89	4.6	0.2	18.1

(Reference) Gain on equity-method investments:

Fiscal year ended March 31, 2017: ¥78 million Fiscal year ended March 31, 2016: ¥189 million

(Note) "Profit attributable to owners of parent" and "Comprehensive income" in the fiscal year ended March 31, 2017 include a ¥19,443 million gain on bargain purchase arising from the business integration with ShinGinko Tokyo, Limited.

(2) Consolidated financial position

	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)	Net assets per share (¥)
As of March 31, 2017	5,577,306	283,357	5.0	7,476.05
As of March 31, 2016	5,112,540	203,216	3.9	6,982.00

(Reference) Equity: As of March 31, 2017: ¥282,924 million As of March 31, 2016: ¥202,882 million

(Note) "Equity" consists of subscription rights to shares at the end of the fiscal year and non-controlling interests at the end of the period subtracted from net assets, and the "Net assets to total assets ratio" is calculated by dividing equity by total assets at the end of the fiscal year. Note that this "Net assets to total assets ratio" is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification (Financial Services Agency Notification No. 20 of 2006).

(3) Consolidated cash flows

	Cash flow from operating activities (¥ million)	Cash flow from investing activities (¥ million)	Cash flow from financing activities (¥ million)	Cash and cash equivalents at year-end (¥ million)
Fiscal year ended March 31, 2017	(4,276)	91,712	(10,421)	504,444
Fiscal year ended March 31, 2016	105,708	12,757	(11,794)	393,056

2. Dividends

	Annual dividend per share (¥)					Total dividends (full year) (¥ million)	Payout ratio (consolidated) (%)	Dividends ratio to shareholders' equity (consolidated) (%)
	First quarter	Second quarter	Third quarter	Fiscal year-end	Annual			
Fiscal year ended March 31, 2016	–	30.00	–	30.00	60.00	1,743	18.5	0.8
ended March 31, 2017	–	30.00	–	30.00	60.00	1,828	7.2	0.8
ending March 31, 2018 (Forecast)	–	30.00	–	30.00	60.00		61.6	

(Note) "Dividends" above refers to dividends for common stock. With regard to dividends for class shares (unlisted) issued by the Company with different rights than those of common stock, refer to "Dividend situation for class shares" below.

3. Forecast of Consolidated Operating Performance for the Fiscal Year Ending March 31, 2018 (From April 1, 2017 to March 31, 2018)

(Percentages represent increases or decreases from the previous year for the full-year results and from the same quarter in the previous year for quarterly results.)

	Ordinary profit		Profit attributable to owners of parent		Profit attributable to owners of parent per share
	(¥ million)	(%)	(¥ million)	(%)	(¥)
Second-quarter period (cumulative)	3,000	(39.5)	1,500	(93.6)	45.36
Full year	5,000	(39.9)	3,200	(87.4)	97.28

*** Notes**

(1) Changes in significant subsidiaries during the current period (Changes in specified subsidiaries resulting in change in scope of consolidation): Yes

Included one subsidiary: ShinGinko Tokyo, Limited

Excluded subsidiaries: ___ (name of company(ies))

(Note) Details are stated under “2. Overview of the Tokyo TY Financial Group” on page 4 of the Attached Materials.

(2) Changes in accounting policies, changes in accounting estimates, and restatement of prior period financial statements after error corrections

a. Changes in accounting policies due to revisions to accounting standards: Yes

b. Changes in accounting policies due to other reasons: None

c. Changes in accounting estimates: None

d. Restatement of prior period financial statements after error corrections: None

(Note) Details are stated under “(6) Changes in Accounting Policies, Changes in Accounting Estimates, and Restatements of Prior Period Financial Statements After Error Corrections” in “4. Consolidated Financial Statements and Notes” on page 13 of the Attached Materials.

(3) Number of shares issued (common stock)

a. Total number of shares issued at the end of the period (including treasury stock)

March 31, 2017 30,650,115 shares

March 31, 2016 29,227,826 shares

b. Number of treasury stock at the end of the period

March 31, 2017 180,598 shares

March 31, 2016 169,852 shares

c. Average number of shares during the period

Fiscal year ended March 31, 2017 30,476,792 shares

Fiscal year ended March 31, 2016 29,064,426 shares

(Note) “Total number of shares issued at the end of the period (including treasury stock)” for March 31, 2017, includes an increase of 1,422,289 shares arising from the business integration with ShinGinko Tokyo, Limited.

(Reference) Non-consolidated Financial Statements

**1. Non-consolidated Operating Performance for the Fiscal Year Ended March 31, 2017
(From April 1, 2016 to March 31, 2017)**

(1) Results in non-consolidated operations

(Percentages represent year-on-year changes.)

	Operating income		Operating profit		Ordinary profit		Net income	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
Fiscal year ended March 31, 2017	3,241	10.7	2,213	0.7	2,169	6.6	2,126	8.4
Fiscal year ended March 31, 2016	2,927	22.8	2,196	7.9	2,034	0.4	1,961	0.2

	Net income per share	Diluted net income per share
	(¥)	(¥)
Fiscal year ended March 31, 2017	62.52	43.10
Fiscal year ended March 31, 2016	67.47	66.85

(2) Non-consolidated financial position

	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)	Net assets per share (¥)
As of March 31, 2017	196,013	195,886	99.8	4,616.37
As of March 31, 2016	141,996	136,903	96.3	4,709.77

(Reference) Equity: As of March 31, 2017: ¥195,791 million As of March 31, 2016: ¥136,856 million

(Note) "Equity" consists of subscription rights to shares at the end of the fiscal year subtracted from net assets, and the "Net assets to total assets ratio" is calculated by dividing equity by total assets at the end of the fiscal year. Note that this "Net assets to total assets ratio" is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification (Financial Services Agency Notification No. 20 of 2006).

* Consolidated financial statements are not subject to auditing.

* Disclaimer and special note for referring to the forecast of operating performance

Forward-looking statements concerning financial forecasts contained in these materials are based on information available when the forecasts were made and certain assumptions judged to be reasonable. However, the Company makes no guarantee that these forecasts will be achieved, and actual results may differ significantly from the forecasts due to a variety of factors.

* Dividend situation for class shares

The breakdown of dividend per share for class shares with different rights to those of common stock is as follows.

(First Series Class I preferred shares)

	Dividend per share (¥)				
	First quarter	Second quarter	Third quarter	Fiscal year-end	Annual
Fiscal year ended March 31, 2016	–	–	–	–	–
Fiscal year ended March 31, 2017	–	69.44	–	127.64	197.08
Fiscal year ending March 31, 2018 (Forecast)	–	123.00	–	123.00	246.00

(Notes)

1. Changes to the dividend forecast most recently announced: None

2. Because First Series Class I preferred shares were issued on June 24, 2016, no information is provided for the fiscal year ended March 31, 2016.

3. Amount paid per share: ¥20,000

4. Computation used to calculate dividend per share

(1) Fiscal year ended March 31, 2017

(a) Computation

Dividend in first fiscal year = amount paid per share × annual dividend rate × 281 ÷ 365

(*Calculated on a per diem basis for the period from the issue date of June 24, 2016 to March 31, 2017.)

(b) Annual dividend rate

Annual dividend rate = Japanese yen TIBOR + 1.1%

(*Annual dividend rate: Figures less than % are calculated to three decimal places with the third decimal place rounded off to the second decimal place.)

(c) Japanese yen TIBOR

On April 1, 2016, the Japanese yen TIBOR (12-month maturity) = 0.18364%

(d) Shares issued

750,000

(2) Fiscal year ending March 31, 2018 (Forecast)

(a) Computation

Dividend = amount paid per share × annual dividend rate

(b) Annual dividend rate

Annual dividend rate = Japanese yen TIBOR + 1.1%

(*Annual dividend rate: Figures less than % are calculated to three decimal places with the third decimal place rounded off to the second decimal place.)

(c) Japanese yen TIBOR

On March 31, 2017, the Japanese yen TIBOR (12-month maturity) = 0.12818%

(d) Shares issued

750,000

(Class II preferred shares)

	Dividend per share (¥)				
	First quarter	Second quarter	Third quarter	Fiscal year-end	Annual
Fiscal year ended March 31, 2016	–	–	–	–	–
Fiscal year ended March 31, 2017	–	18.364	–	18.364	36.728
Fiscal year ending March 31, 2018 (Forecast)	–	12.818	–	12.818	25.636

(Notes)

1. Changes to the dividend forecast most recently announced: None
2. Because Class II preferred shares were issued on April 1, 2016, no information is provided for the fiscal year ended March 31, 2016.
3. Amount paid per share: ¥20,000
4. Computation used to calculate dividend per share
 - (1) Fiscal year ended March 31, 2017
 - (a) Computation
Dividend = amount paid per share × annual dividend rate
 - (b) Annual dividend rate
Annual dividend rate = Japanese yen TIBOR + 0.0%
 - (c) Japanese yen TIBOR
On April 1, 2016, the Japanese yen TIBOR (12-month maturity) = 0.18364%
 - (d) Shares issued
2,000,000
 - (2) Fiscal year ending March 31, 2018
 - (a) Computation
Dividend = amount paid per share × annual dividend rate
 - (b) Annual dividend rate
Annual dividend rate = Japanese yen TIBOR + 0.0%
 - (c) Japanese yen TIBOR
On March 31, 2017, the Japanese yen TIBOR (12-month maturity) = 0.12818%
 - (d) Shares issued
2,000,000

Attached Materials

Index

1. Overview of Operating Results etc.

(1) Overview of Operating Results and Financial Position for the Consolidated Fiscal Year Ended March 31, 2017 ...	2
(2) Projection	3
(3) Basic Policy for Profit Distribution and Dividends for This Term and the Next Term	4

2. Overview of the Tokyo TY Financial Group

4 - 5

3. Basic Views on Selection of Accounting Standards

6

4. Consolidated Financial Statements and Notes

(1) Consolidated Balance Sheets	7
(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income	8 - 9
(3) Consolidated Statements of Changes in Net Assets	10 - 11
(4) Consolidated Statements of Cash Flows	12
(5) Notes on Premise of Going Concern	13
(6) Changes in Accounting Policies, Changes in Accounting Estimates, and Restatements of Prior Period Financial Statements After Error Corrections	13
(7) Additional Information	13
(8) Notes to Consolidated Financial Statements	13 - 16
(Reference) Trust asset balance table	16

5. Non-consolidated Financial Statements and Notes

(1) Non-consolidated Balance Sheets	17
(2) Non-consolidated Statements of Income	18
(3) Non-consolidated Statements of Changes in Net Assets	19
(4) Notes on Premise of Going Concern	19

6. (Reference) Overview of Major Consolidated Subsidiary Operating Performance

(1) Non-consolidated Financial Statements (The Tokyo Tomin Bank, Limited)	20 - 23
(2) Non-consolidated Financial Statements (The Yachiyo Bank, Limited)	24 - 27
(3) Non-consolidated Financial Statements (ShinGinko Tokyo, Limited)	28 - 30

* Financial Results for the Fiscal Year Ended March 31, 2017 Supplementary Information

1. Overview of Operating Results etc.

(1) Overview of Operating Results and Financial Position for the Consolidated Fiscal Year Ended March 31, 2017

(Overview of operating results for the consolidated fiscal year ended March 31, 2017)

The Company made ShinGinko Tokyo a subsidiary on April 1, 2016, through business integration using share exchanges. Leveraging the advantage of having the largest branch network in Tokyo of any regional financial institution, consisting of 124 branches in the Tokyo Metropolis and over 160 branches in the Tokyo metropolitan area, and through coordinated measures with the Tokyo Metropolitan Government and related organizations, the Group is committed to responding to the various needs of small and medium-sized enterprises (SMEs) and individuals in the Tokyo metropolitan area.

Looking back at the Japanese economy during the consolidated fiscal year ended March 31, 2017, a gentle recovery continued, with improvements in corporate profitability and the employment environment as well as signs of a rebound in personal consumption against the backdrop of the stock market rally since late 2016, among other factors. The pace of the recovery, however, was slow and lagging in some areas of the economy as uncertainty about the future made consumers conscious in defending their livelihood. Looking ahead, concerns are mounting over the impact notably of political and economic conditions in the U.S., Europe, and Asia on the Japanese economy.

In the Tokyo Metropolis where the Group has its principal operational base, the business environment for SMEs saw stagnant trends, such as leveling off of inbound tourist demand reflecting a slowdown in the growth of foreign visitors to Japan amidst the yen's appreciation since the start of the year. Additionally, the shortage of labor, which is widely felt, is becoming a serious issue as well for these SMEs. On the bright side, the recovery trend continued with support from factors such as a boost in demand associated with the 2020 Olympic and Paralympic Games in Tokyo, as well as redevelopment projects in Tokyo gaining momentum, shoring up expectations for the future.

In this environment, consolidated ordinary income for the fiscal year ended March 31, 2017, came to ¥83 billion, rising ¥3.5 billion year on year. Ordinary expenses rose by ¥9.6 billion over the previous year to ¥74.7 billion, resulting in ordinary profit of ¥8.3 billion, down ¥6.1 billion year on year. Furthermore, as a result of a gain on bargain purchase of ¥19.4 billion due to the business integration with ShinGinko Tokyo, which was recorded under extraordinary income, profit attributable to owners of parent grew by ¥16.1 billion compared to the previous consolidated fiscal year to ¥25.5 billion.

(Overview of financial position for the consolidated fiscal year ended March 31, 2017)

As of March 31, 2017, total assets amounted to ¥5,577.3 billion, up ¥464.7 billion from the end of the previous fiscal year, and net assets stood at ¥283.3 billion, a ¥80.1 billion increase from the end of the previous fiscal year.

With respect to major account balances, deposits increased ¥215.3 billion from the end of the previous fiscal year to ¥4,717.5 billion, and loans and bills discounted increased ¥261.4 billion from the end of the previous fiscal year to ¥3,621.3 billion, while securities increased ¥71 billion from the end of the previous fiscal year to ¥1,281.1 billion.

(Overview of cash flow for the consolidated fiscal year ended March 31, 2017)

During the fiscal year ended March 31, 2017, cash flows from operating activities saw a net outflow of ¥4.2 billion attributable largely to expenditures resulting from a net increase in loans and bills discounted, and a net decrease in deposits. In investing activities, while cash was used in purchases of securities, net cash of ¥91.7 billion was provided due largely to proceeds from sale and redemption of securities. Net cash used in financing activities was ¥10.4 billion, which includes redemption of subordinated bonds. As a result, cash and cash equivalents at the end of the fiscal year ended March 31, 2017, were ¥504.4 billion, an increase of ¥111.3 billion from the end of the previous fiscal year.

(2) Projection

The forecast of the consolidated operating performance for the fiscal year ending March 31, 2018, is as follows.

Ordinary income of ¥5 billion

Profit attributable to owners of parent of ¥3.2 billion

The forecast described above represents the judgment of management based on information currently available, and may include uncertainties. Actual results may differ from the above due to changes in circumstances.

The Group believes that its commitment to further develop its customer-oriented operational structure, enhance its capability to respond to customers' challenges and requests, and deepen its professional and sophisticated consulting services, with a view to performing high quality financial intermediary functions, will lead to securing a stable customer base and revenue stream, and form a business model that allows customers, the community and the Group to share sustained development and growth. With this in mind, we will strive to improve customer satisfaction and set firmly in place a customer-oriented operational structure by providing our customers with information and advice through enhanced quality of contacts with our customers and better understanding of their real needs. The main measures are as follows.

- (1) Develop a group-wide consulting business from the standpoint of customer-oriented approach and, by providing highly professional advice through the Kiraboshi Consulting Co., Ltd., which was established in April 2017, increase the added value that we provide to our customers and improve the quality of the Group's financial services.
- (2) Step up our efforts in providing customers with support in corporate management and mainstay operations based on intellectual assets management support, business feasibility assessments, etc.
- (3) Strengthen our support structure for fostering SMEs, supporting founders and entrepreneurs through enhanced collaboration with the local governments of Tokyo, Kanagawa and other prefectures and their related organizations. Implement mainstay operations support and other initiatives in collaboration with Jimoto Holdings Inc. and Senshu Ikeda Holdings, Inc.

In the implementation of the above measures, we will strive to promote further development of customer-oriented operational structure by enhancing customer contacts and ensuring that the sales process is reflected more heavily in performance evaluation.

Meanwhile, the following rationalization measures will be implemented ahead of the merger of the three banks.

- (1) Streamline business management structure by consolidating parts of IT system-related divisions and market operations-related divisions in the Shinjuku Office (Yachiyo Bank's Head Office), the former in February 2017 and the latter in April 2017. The rest of the headquarters administrative functions will for the most part be integrated by division and located in either the Shinjuku or Aoyama offices on the occasion of the completion of the new Aoyama Head Office this summer.
- (2) Improve operational efficiency by consolidating the two existing operation centers into a central operation center that will be opened in the same building as Yachiyo Bank's Takinogawa Branch in July 2017.
- (3) Build an efficient operational structure and branch management framework through the creation of branch offices and other measures, including setting up joint branch offices, the first case being the launch, in March 2017, of the joint office of Yachiyo Bank's Nishi Rokugo Branch and Tokyo Tomin Bank's Kamata Branch.

The Group will implement the following medium- to long-term initiatives to enhance its management structure in conjunction with the merger.

- (1) Rebuild the branch network through phased implementation of measures that include revamping 30 to 40 of the existing branches into a lighter structure, such as by setting up branch in branch offices, joint offices, and offices catering specifically to corporate or individual customers, as well as setting up new offices in areas that are not currently covered.

- (2) In IT systems consolidation of both core and sub systems, significant cost reduction will be sought by consolidating the core system of ShinGinko Tokyo with that of Tokyo Tomin Bank at the time of the consummation of the merger in May 2018, which will then be connected with the core system of Yachiyo Bank by means of a relay system. Subsequently, the core system of Yachiyo Bank will be integrated into that of Tokyo Tomin Bank, planned for fiscal 2020. Other sub-systems will also be integrated in due course.
- (3) Streamline headquarter staff headcount by improving the efficiency of headquarter functions through the reorganization and consolidation of overlapping operations created as a result of the merger. Additionally, sales staff will be reassigned as appropriate to strengthen the customer-oriented operational structure.

(3) Basic Policy for Profit Distribution and Dividends for This Term and the Next Term

The Company's basic policy is to work to maintain a sound financial position through sufficient and relevant internal reserves in consideration of its public nature as a bank holding company, while prioritizing returns to shareholders as an important management issue as it provides ongoing and stable dividends.

In consideration of this policy, the Company will pay out dividends of ¥60 per share (an interim dividend of ¥30 and a year-end dividend of ¥30) for the fiscal year ended March 31, 2017. For First Series Class I preferred shares, in accordance with the provisions of the Articles of Incorporation, an annual dividend of ¥197.08 per share (an interim dividend of ¥69.44 and a year-end dividend of ¥127.64) will be paid. For Class II preferred shares, likewise in accordance with the provisions of the Articles of Incorporation, an annual dividend of ¥36.728 per share (an interim dividend of ¥18.364 and a year-end dividend of ¥18.364) will be paid.

Note that an annual dividend of ¥60 per share of common stock (an interim dividend of ¥30 and a year-end dividend of ¥30) is scheduled for the fiscal year ending March 31, 2018, based on the policy described above. For First Series Class I preferred shares, in accordance with the provisions of the Articles of Incorporation, an annual dividend of ¥246 per share (an interim dividend of ¥123 and a year-end dividend of ¥123) will be paid. For Class II preferred shares, also in accordance with the provisions of the Articles of Incorporation, an annual dividend of ¥25.636 per share (an interim dividend of ¥12.818 and a year-end dividend of ¥12.818) will be paid.

2. Overview of the Tokyo TY Financial Group

The Group (the Company and the Company's affiliates) is composed of the Company, twelve consolidated subsidiaries, and two affiliates (equity-method affiliate), and is engaged in business related to financial services with a focus on banking services.

The Group's only reporting segment is banking services, and the roles related to the Group's businesses are as follows.

[Banking services]

The Tokyo Tomin Bank, Limited and The Yachiyo Bank, Limited provide services that include deposit services, loan services, domestic exchange services, foreign exchange services, trading account securities services, and securities investment services, which are positioned as the core businesses of the Group through head offices, branches, etc. located in a business area centered around the Tokyo Metropolis and the northeast of Kanagawa Prefecture. ShinGinko Tokyo, Limited provides services that include deposit services, loan services, trust services, domestic exchange services, and securities investment services in a business area centered around the Tokyo Metropolis.

The banking services of the three banks are the core business of our Group.

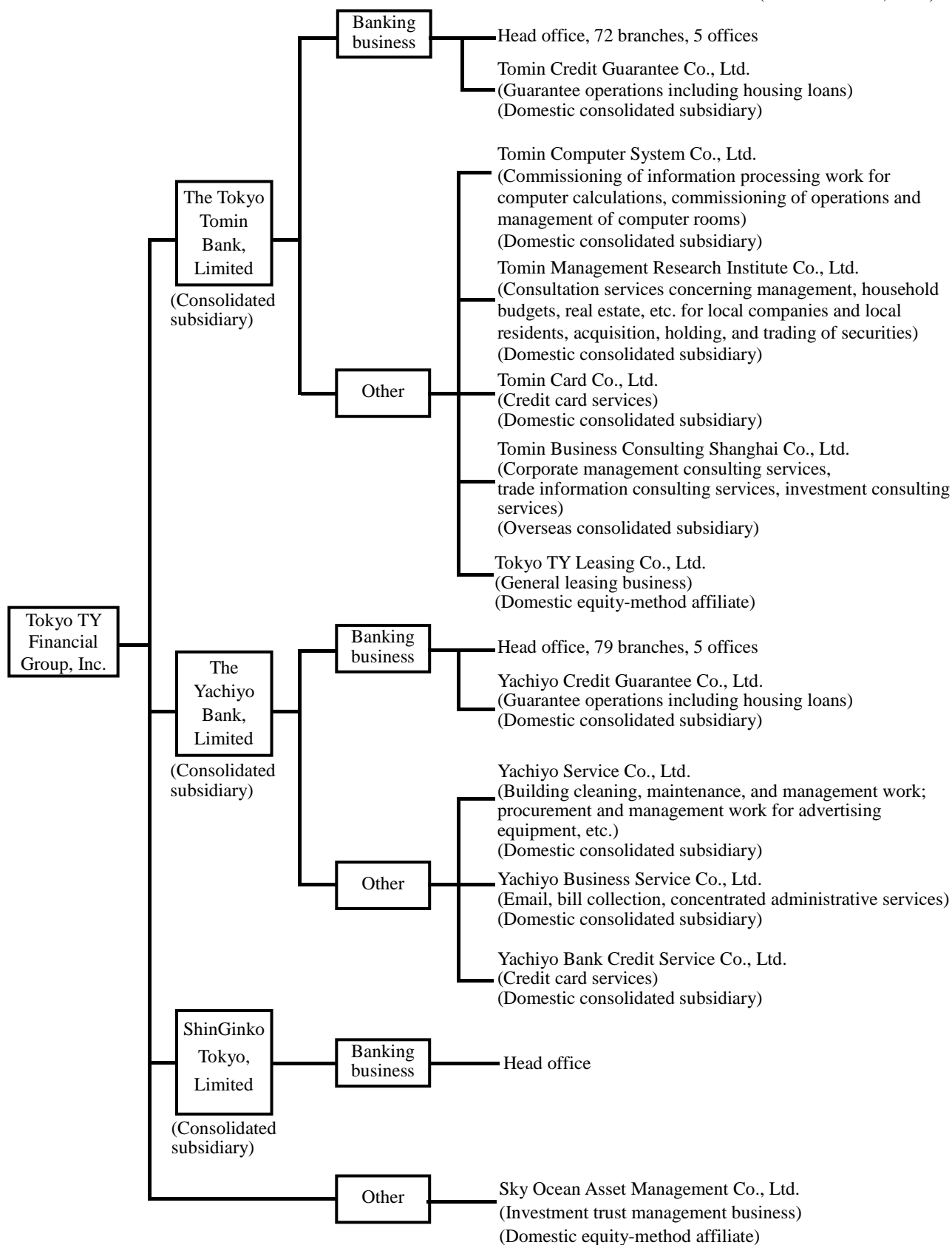
In addition, two consolidated subsidiaries operate credit guarantee businesses.

[Others]

The other seven consolidated subsidiaries and two affiliates (equity-method affiliate) are engaged in services ancillary to banking services such as computer-related services, information provision services, and credit card services, and work together with the Company to support the financial needs of customers.

The diagram on the following page illustrates the business portfolio, as described above.

(As of March 31, 2017)



Notes:

1. Due to a business integration through an exchange of common stock, ShinGinko Tokyo, Limited became a consolidated subsidiary of the Company on April 1, 2016.
2. On September 16, 2016, Sky Ocean Asset Management Co., Ltd., became a new equity-method affiliate of the Company.
3. Effective April 3, 2017, Tomin Management Research Institute Co., Ltd., a subsidiary of The Tokyo Tomin Bank Limited, was made a direct fully-owned subsidiary of the Company and changed its trade name to Kiraboshi Consulting Co., Ltd.

3. Basic Views on Selection of Accounting Standards

Over the near term, the Group will prepare its consolidated financial statements based on J-GAAP, because the Group's business activities are focused on Japan and to ensure that consolidated financial statements can be compared across time.

In terms of the application of International Financial Reporting Standards (IFRS), an appropriate response will be made in consideration of circumstances in Japan and overseas.

4. Consolidated Financial Statements and Notes
(1) Consolidated Balance Sheets

(¥ million)

	As of March 31, 2016	As of March 31, 2017
Assets		
Cash and due from banks	405,539	515,886
Call loans and bills bought	43,600	3,987
Monetary claims bought	4,202	45,724
Trading account securities	658	794
Securities	1,210,097	1,281,164
Loans and bills discounted	3,359,919	3,621,372
Foreign exchanges	6,531	7,584
Other assets	29,258	42,617
Tangible fixed assets	53,217	56,085
Buildings	13,074	12,909
Land	34,547	34,547
Leased assets	1,101	1,252
Construction in progress	2,226	5,274
Other tangible fixed assets	2,266	2,100
Intangible fixed assets	2,039	1,903
Software	1,441	1,106
Leased assets	198	143
Other intangible fixed assets	399	653
Deferred assets	56	—
Net defined benefit assets	8,647	14,125
Deferred tax assets	7,035	7,823
Customers' liabilities for acceptances and guarantees	5,860	7,880
Reserve for possible loan losses	(24,122)	(29,644)
Total assets	5,112,540	5,577,306
Liabilities		
Deposits	4,502,192	4,717,562
Negotiable certificates of deposit	34,206	21,340
Call money and bills sold	—	40,706
Payables under securities lending transactions	293,327	361,309
Borrowed money	7,425	103,416
Foreign exchange	68	936
Bonds payable	16,000	—
Bonds with subscription rights to shares	5,000	—
Other liabilities	35,803	30,150
Reserve for employee bonuses	2,038	2,213
Net defined benefit liabilities	5,530	4,453
Reserve for directors' retirement benefits	85	110
Reserve for point card certificates	53	57
Reserve for loss on interest repayments	14	10
Reserve for loss on dormant deposit repayments	988	1,010
Provision for loss on cancellation of system contracts	—	200
Provision for contingent loss	659	675
Deferred tax liabilities	55	1,902
Deferred tax liabilities for land revaluation	14	14
Acceptances and guarantees	5,860	7,880
Total liabilities	4,909,324	5,293,949
Net Assets		
Common stock	20,000	27,500
Capital surplus	99,585	150,733
Retained earnings	80,913	104,574
Treasury stock	(594)	(632)
Total shareholders' equity	199,905	282,175
Net unrealized gain on available-for-sale securities	8,390	3,166
Deferred gains or losses on hedges	6	—
Revaluation reserve for land	(209)	(209)
Foreign currency translation adjustment	11	8
Remeasurements of defined benefit plans	(5,221)	(2,216)
Total accumulated other comprehensive income	2,977	748
Subscription rights to shares	46	95
Non-controlling interests	286	337
Total net assets	203,216	283,357
Total liabilities and net assets	5,112,540	5,577,306

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income
Consolidated Statements of Income

(¥ million)

	Year ended March 31, 2016	Year ended March 31, 2017
Ordinary income	79,583	83,092
Interest income	55,840	58,889
Interest on loans and discounts	45,740	45,992
Interest and dividends on securities	9,060	11,570
Interest on call loans and bills bought	204	77
Interest on receivables under securities borrowing transactions	—	0
Interest on deposits with banks	311	324
Other interest income	523	924
Trust fees	—	61
Fees and commissions	15,832	16,165
Other operating income	4,899	5,301
Other ordinary income	3,011	2,675
Gain on recovery of write-off claims	528	186
Others	2,482	2,488
Ordinary expenses	65,129	74,770
Interest expenses	3,623	3,793
Interest on deposits	2,147	2,078
Interest on negotiable certificates of deposit	27	5
Interest on call money and bills sold	0	26
Interest on payables under securities lending transactions	664	1,219
Interest on borrowed money	131	128
Interest on corporate bonds	488	225
Interest on corporate bonds	107	53
Other interest expenses	56	55
Fees and commissions payments	3,424	3,540
Other operating expenses	363	1,815
General and administrative expenses	54,269	59,976
Other ordinary expenses	3,448	5,643
Provision of allowance for loan losses	1,103	2,419
Other ordinary expenses	2,345	3,224
Ordinary profit	14,453	8,322
Extraordinary income	391	19,605
Gain on disposal of non-current assets	258	5
Gain on state subsidies, etc. received	132	156
Gain on bargain purchase	—	19,443
Extraordinary losses	293	478
Loss on disposal of fixed assets	171	278
Provision for special account for advanced depreciation of fixed assets	122	—
Provision of loss on cancellation of system contracts	—	200
Profit before income taxes	14,551	27,450
Income tax – current	2,475	1,997
Income tax – deferred	2,638	(120)
Total income taxes	5,113	1,876
Profit	9,437	25,574
Profit	24	38
Profit attributable to owners of parent	9,412	25,535

Consolidated Statements of Comprehensive Income

(¥ million)

	Year ended March 31, 2016	Year ended March 31, 2017
Profit	9,437	25,574
Other comprehensive income	(7,046)	(2,218)
Net unrealized gain on available-for-sale securities	(1,284)	(5,318)
Deferred gains or losses on hedges	4	(6)
Revaluation reserve for land	0	—
Foreign currency translation adjustments	(5)	(3)
Remeasurements of defined benefit plans	(5,654)	3,005
Share of other comprehensive income of entities accounted for using equity method	(108)	104
Comprehensive income	2,390	23,355
(Breakdown)		
Comprehensive income attributable to owners of parent	2,363	23,306
Comprehensive income attributable to non-controlling interests	26	48

(3) Consolidated Statements of Changes in Net Assets
(Year ended March 31, 2016)

(¥ million)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at beginning of the year	20,000	99,607	73,245	(544)	192,308
Changes of items during the reporting period					
Dividends of surplus			(1,744)		(1,744)
Profit attributable to owners of parent			9,412		9,412
Acquisition of treasury stock				(52)	(52)
Disposition of treasury stock		0		2	2
Change in interest in subsidiaries		(21)			(21)
Net changes of items other than shareholders' equity during the reporting period					
Total changes of items during the reporting period	—	(21)	7,668	(50)	7,596
Balance at end of period	20,000	99,585	80,913	(594)	199,905

	Accumulated other comprehensive income						Subscription rights to shares	Non-controlling interests	Total net assets
	Net unrealized gain on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive			
Balance at beginning of the year	9,784	2	(210)	17	432	10,026	—	245	202,580
Changes of items during the reporting period									
Dividends of surplus									(1,744)
Profit attributable to owners of parent									9,412
Acquisition of treasury stock									(52)
Disposition of treasury stock									2
Change in interest in subsidiaries									(21)
Net changes of items other than shareholders' equity during the reporting period	(1,393)	4	0	(5)	(5,654)	(7,048)	46	41	(6,960)
Total changes of items during the reporting period	(1,393)	4	0	(5)	(5,654)	(7,048)	46	41	636
Balance at end of period	8,390	6	(209)	11	(5,221)	2,977	46	286	203,216

(Year ended March 31, 2017)

(¥ million)

	Shareholders' equity				
	Common stock	Capital surplus	Retained earnings	Treasury stock	Total shareholders' equity
Balance at beginning of the year	20,000	99,585	80,913	(594)	199,905
Changes of items during the reporting period					
Issuance of new shares	7,500	7,500			15,000
Increase (decrease) by share exchanges		43,719			43,719
Dividends of surplus			(1,874)		(1,874)
Profit attributable to owners of parent			25,535		25,535
Acquisition of treasury stock				(47)	(47)
Disposition of treasury stock		0		9	10
Change in interest in subsidiaries		(72)			(72)
Net changes of items other than shareholders' equity during the reporting period					
Total changes of items during the reporting period	7,500	51,147	23,660	(37)	82,270
Balance at end of period	27,500	150,733	104,574	(632)	282,175

	Accumulated other comprehensive income						Subscription rights to shares	Non-controlling interests	Total net assets
	Net unrealized gain on available-for-sale securities	Deferred gains or losses on hedges	Revaluation reserve for land	Foreign currency translation adjustment	Remeasurements of defined benefit plans	Total accumulated other comprehensive			
Balance at beginning of the year	8,390	6	(209)	11	(5,221)	2,977	46	286	203,216
Changes of items during the reporting period									
Issuance of new shares									15,000
Increase (decrease) by share exchanges									43,719
Dividends of surplus									(1,874)
Profit attributable to owners of parent									25,535
Acquisition of treasury stock									(47)
Disposition of treasury stock									10
Change in interest in subsidiaries									(72)
Net changes of items other than shareholders' equity during the reporting period	(5,224)	(6)	—	(3)	3,005	(2,229)	49	50	(2,129)
Total changes of items during the reporting period	(5,224)	(6)	—	(3)	3,005	(2,229)	49	50	80,140
Balance at end of period	3,166	—	(209)	8	(2,216)	748	95	337	283,357

(4) Consolidated Statements of Cash Flows

(¥ million)

	Year ended March 31, 2016	Year ended March 31, 2017
Cash flows from operating activities		
Profit before income taxes	14,551	27,450
Depreciation	3,485	3,023
Retirement benefit expenses	(216)	830
Gain on bargain purchase	—	(19,443)
Share profit of entities accounted for using equity method	(189)	(78)
Increase (decrease) in reserve for possible loan losses	(4,791)	(454)
Increase (decrease) in reserve for employee bonuses	(36)	37
Decrease (increase) in net defined benefit assets	2,130	(5,478)
Increase (decrease) in net defined benefit liability	2,204	(1,215)
Increase (decrease) in reserve for directors' retirement benefits	(51)	24
Increase (decrease) in reserve for point card certificates	2	4
Increase (decrease) in reserve for loss on interest repayments	(0)	(3)
Increase (decrease) in reserve for loss on dormant deposit repayments	144	21
Increase (decrease) in provision for loss on cancellation of system contracts	—	200
Increase (decrease) in reserve for contingent loss	(80)	(5)
Gain on fund management	(55,840)	(58,889)
Financing expenses	3,623	3,793
Gain (loss) on securities	(2,984)	(2,544)
Foreign exchange losses (gains)	19,144	(8,308)
Net loss (gain) on disposal of fixed assets	(87)	272
Provision for special account for advanced depreciation of fixed assets	122	—
Gain on state subsidies, etc. received	(132)	(156)
Net increase (decrease) in trading account securities	(51)	(136)
Net (decrease) increase in loans and bills discounted	(65,117)	(38,866)
Net increase (decrease) in deposits	10,886	(78,076)
Net increase (decrease) in negotiable certificates of deposit	7,168	(12,866)
Net increase (decrease) in borrowed money (excluding subordinated loans)	15	(2,009)
Net decrease (increase) in deposit (excluding deposit paid to Bank of Japan)	(33)	1,860
Net (decrease) increase in call loans	(15,852)	29,819
Net increase (decrease) in call money	—	40,706
Net increase (decrease) in payables under securities lending transactions	152,450	67,982
Net decrease (increase) in foreign exchange (assets)	1,200	(1,053)
Net increase (decrease) in foreign exchange (liabilities)	(70)	867
Proceeds from fund management	57,631	60,717
Payments for finance	(3,845)	(4,354)
Other	(16,436)	(5,554)
Subtotal	108,940	(1,881)
Income taxes paid	(3,544)	(2,745)
Income taxes refund	312	350
Net cash provided by (used in) operating activities	105,708	(4,276)
Cash flows from investing activities		
Purchase of securities	(657,580)	(556,723)
Proceeds from sales of securities	577,214	362,521
Proceeds from redemption of securities	94,063	291,314
Purchase of tangible fixed assets	(1,408)	(4,467)
Retirement of tangible fixed assets	(41)	(171)
Proceeds from sales of tangible fixed assets	534	42
Purchase of intangible fixed assets	(260)	(758)
Payments for investments in capital	—	(103)
Proceeds from state subsidies, etc.	234	58
Net cash provided by (used in) investing activities	12,757	91,712
Cash flows from financing activities		
Decrease in subordinated borrowings	—	(2,000)
Redemption of subordinated bonds	(9,600)	(21,000)
Proceeds from issuance of common shares	—	14,881
Cash dividends paid	(1,747)	(1,877)
Dividends paid to non-controlling interests	(6)	(54)
Purchase of treasury shares	(52)	(47)
Proceeds from sale of treasury stock	2	10
Payments from changes in ownership interests in subsidiaries that do not result in changes in scope of consolidation	—	(52)
Proceeds from changes in ownership interests in subsidiaries that do not result in changes in scope of consolidation	—	81
Repayments of lease obligations	(390)	(363)
Net cash provided by (used in) financing activities	(11,794)	(10,421)
Effect of exchange rate changes on cash and cash equivalents	0	4
Net change in cash and cash equivalents	106,671	77,018
Cash and cash equivalents at beginning of year	286,385	393,056
Increase in cash and cash equivalents due to share exchanges	—	34,369
Cash and cash equivalents at end of year	393,056	504,444

(5) Notes on Premise of Going Concern

Not applicable.

(6) Changes in Accounting Policies, Changes in Accounting Estimates, and Restatements of Prior Period Financial Statements After Error Corrections

(Application of the Practical Solution on a Change in Depreciation Method Due to Tax Reform 2016)

Accompanying a change in the Corporation Tax Act, the Practical Solution on a Change in Depreciation Method Due to Tax Reform 2016 (ASBJ Practical Issues Task Force No. 32, issued June 17, 2016) has been applied to the current accounting period, and the depreciation method for building-attached facilities and structures acquired from April 1, 2016, have been changed from a fixed-rate method to a straight-line method.

Note that this change has not caused a material impact on ordinary profit or profit before income taxes for the current accounting period.

(7) Additional Information

The Implementation Guidance on Recoverability of Deferred Tax Assets (Corporate Accounting Standards Guidance, March 28, 2016) has been applied from the current accounting period.

**(8) Notes to Consolidated Financial Statements
(Related to Business Combinations, etc.)**

1. Summary of business combination through acquisition

(1) Name, nature, and scale of business of acquired company

Name of acquired company	ShinGinko Tokyo, Limited
Nature of business	Banking
Capital	¥20,000 million

(2) Reason for conducting business combination

The Company and ShinGinko Tokyo have both utilized their respective strengths as regional financial institutions in the Tokyo metropolitan area to facilitate local financing and contribute to the development of regional economies. However, both companies share the same management goal of supporting small and medium-sized enterprises, and business integration will enable the two companies to truly perform their role as regional financial institutions in the Tokyo metropolitan area, and can also be expected to generate synergistic effects, for which reasons we implemented the business integration.

(3) Date of business combination

April 1, 2016

(4) Legal form of the business combination

Share exchange

(5) Name of company after combination

No change in name of the company after combination

(6) Ratio of voting rights acquired

100%

(7) Grounds for determining acquiring company

As a result of a comprehensive assessment of the determining factors laid out in the Accounting Standard for Business Combinations and other factors, it was determined that the Company should be the acquiring company.

2. Period of results for acquired company included in the consolidated statements of income for current accounting period

April 1, 2016 to March 31, 2017

3. Breakdown of acquisition cost of the acquired company and type of consideration

Consideration for acquisition: Common stock of the Company allotted on date of business combination	¥3,719 million
Preferred stock of the Company allotted on date of business combination	¥40,000 million
Acquisition cost	¥43,719 million

4. Share exchange ratio by class of shares, method of calculation, and number of shares allotted

(1) Share exchange ratio by class of shares

- 0.24 shares of the Company's common stock for every 1 share of ShinGinko Tokyo's common stock
- 1 share of ShinGinko Tokyo's preferred stock for every 1 share of the Company's preferred stock

(2) Share exchange ratio calculation

Multiple financial advisors were requested to calculate the share exchange ratio as third-party appraisers, and the calculation was decided through discussions among the involved parties with reference to these reports.

(3) Number of shares allotted

Common stock	1,422,289 shares
Preferred stock	2,000,000 shares

5. Content and amount of major acquisition related expenses

Compensation, commissions, etc. for advisory services	¥144 million
---	--------------

6. Amount and cause of gain on bargain purchase

(1) Amount of gain on bargain purchase

¥19,443 million

(2) Causes of gain

Because the acquisition price was less than the net amount allocated to the assets received and the liabilities assumed, the difference was recognized as a gain on bargain purchase.

7. Amount and breakdown of the assets received and the liabilities assumed on the business combination date

(1) Amount of assets

Total assets	¥463,533 million
Of which, loans	¥222,587 million
Of which, securities	¥175,000 million
Of which, reserve for possible loan losses	(¥5,976 million)

(2) Amount of liabilities

Total liabilities	¥400,370 million
Of which, deposits	¥293,445 million

(Segment information)

The Group's only reporting segment is the banking business. Note that while the Group conducts businesses other than the banking business, including a computer-related service business, an information provision service business, and credit card services, this information has been omitted because the ratio of these businesses to all segments is not material.

(Per Share Information)

		Reporting period (Year ended March 31, 2017)
Net assets per share	¥	7,476.05
Profit attributable to owners of parent per share	¥	830.61
Profit attributable to owners of parent per share (Diluted)	¥	511.40

Notes:

1. The calculation basis for net asset amount per share is as follows.

		Reporting period (As of March 31, 2017)
Total net assets	(¥ million)	283,357
Amount deducted from total net assets	(¥ million)	55,565
Paid-in amount of preferred stock	(¥ million)	55,000
Cash dividends on preferred stock	(¥ million)	132
Subscription rights to shares	(¥ million)	95
Non-controlling interests	(¥ million)	337
Net asset amount for common stock at the year-end	(¥ million)	227,791
Number of shares of common stock at the year-end used for calculating net asset amount per share	Thousand shares	30,469

2. The following is the basis for calculating the amount of net income per share and the amount of diluted net income per share for the reporting period.

		Reporting period (Year ended March 31, 2017)
Profit attributable to owners of parent per share		
Profit attributable to owners of parent	(¥ million)	25,535
Amount not belonging to common stock	(¥ million)	221
Cash dividends on preferred stock	(¥ million)	221
Profit attributable to owners of parent in relation to common stock	(¥ million)	25,314
Weighted-average shares of common stock during the period	Thousand shares	30,476
Profit attributable to owners of parent per share (diluted)		
Profit attributable to owners of parent adjustment amount	(¥ million)	258
Interest on bonds with subscription rights to shares (net of applicable taxes)	(¥ million)	37
Cash dividends on preferred stock	(¥ million)	221
Effect of dilutive securities	Thousand shares	19,527
Bonds with subscription rights to shares	Thousand shares	666
Preferred stock	Thousand shares	18,836
Subscription rights to shares	Thousand shares	24
Summary of residual securities not included in calculation of net profit per share after adjustment of residual securities because they have no dilutive effects		—

(Significant Subsequent Events)

Not applicable.

(Reference)

Trust asset balance table
(As of March 31, 2017)

(Millions of yen)

Asset	Value	Liability	Value
Monetary claims	16,473	Monetary claims in trust	16,513
Other monetary claims	16,473		
Cash deposits	40		
Deposits	40		
Total	16,513	Total	16,513

(Note) There is one applicable consolidated subsidiary, namely ShinGinko Tokyo.

5. Non-consolidated Financial Statements and Notes
(1) Non-consolidated Balance Sheets

(¥ million)

	As of March 31, 2016	As of March 31, 2017
Assets		
Current assets		
Cash and due from banks	1,702	1,797
Accounts receivable - other	25	49
Prepaid expenses	1	20
Income taxes receivable	355	380
Suspense payments	—	0
Deferred tax assets	10	17
Total current assets	<u>2,095</u>	<u>2,266</u>
Non-current assets		
Investments and other assets		
Shares of subsidiaries and associates	134,845	193,668
Loans receivable from subsidiaries and associates	5,000	—
Total investments and other assets	<u>139,845</u>	<u>193,668</u>
Total non-current assets	<u>139,845</u>	<u>193,668</u>
Deferred assets		
Organization expenses	50	35
Share issuance cost	5	42
Total deferred assets	<u>56</u>	<u>78</u>
Total assets	<u>141,996</u>	<u>196,013</u>
Liabilities		
Current liabilities		
Accounts payable - other	7	27
Accrued expenses	0	—
Dividends payable	13	24
Income taxes	29	21
Deposits received	11	3
Suspense receipt	0	0
Reserve for employee bonuses	31	49
Total current liabilities	<u>93</u>	<u>126</u>
Non-current liabilities		
Bonds with subscription rights to shares	5,000	—
Total non-current liabilities	<u>5,000</u>	<u>—</u>
Total liabilities	<u>5,093</u>	<u>126</u>
Net assets		
Shareholders' equity		
Common stock	20,000	27,500
Capital surplus		
Capital reserve	5,000	56,219
Other capital surplus	110,277	110,277
Total capital surplus	<u>115,277</u>	<u>166,497</u>
Retained earnings		
Other retained earnings		
Retained earnings brought forward	2,174	2,426
Total retained earnings	<u>2,174</u>	<u>2,426</u>
Treasury stock	(594)	(632)
Total shareholders' equity	<u>136,856</u>	<u>195,791</u>
Subscription rights to shares	46	95
Total net assets	<u>136,903</u>	<u>195,886</u>
Total liabilities and net assets	<u>141,996</u>	<u>196,013</u>

(2) Non-consolidated Statements of Income

(¥ million)

	Year ended March 31, 2016	Year ended March 31, 2017
Operating income		
Dividends from subsidiaries and associates	1,888	2,125
Commissions from subsidiaries and associates	1,039	1,116
Total operating income	2,927	3,241
Operating expenses		
Selling, general and administrative expenses	731	1,028
Total operating expenses	731	1,028
Operating profit	2,196	2,213
Non-operating income		
Interest income	107	53
Miscellaneous income	0	0
Total non-operating income	108	54
Non-operating expenses		
Interest expenses	107	53
Commission fee	144	12
Amortization of deferred organization expenses	14	14
Amortization of share issuance cost	3	17
Total non-operating expenses	270	97
Ordinary profit	2,034	2,169
Income before income taxes	2,034	2,169
Income taxes - current	68	49
Income taxes - deferred	4	(6)
Total income taxes	72	42
Net income	1,961	2,126

(3) Non-consolidated Statements of Changes in Net Assets

Year ended March 31, 2016 (April 1, 2015 to March 31, 2016)

(¥ million)

	Shareholders' equity								Subscription rights to	Total net assets
	Common stock	Capital surplus			Retained earnings		Treasury stock	Total shareholders' equity		
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings brought forward	Total retained earnings				
Balance at beginning of the year	20,000	5,000	110,276	115,276	1,957	1,957	(544)	136,689	—	136,689
Changes of items during the reporting period										
Dividends of surplus					(1,744)	(1,744)		(1,744)		(1,744)
Net income					1,961	1,961		1,961		1,961
Acquisition of treasury stock							(52)	(52)		(52)
Disposition of treasury stock			0	0			2	2		2
Disposition of treasury stock									46	46
Total of changes of items during the reporting period	—	—	0	0	217	217	(50)	167	46	213
Balance at end of period	20,000	5,000	110,277	115,277	2,174	2,174	(594)	136,856	46	136,903

Year ended March 31, 2017 (April 1, 2016 to March 31, 2017)

(¥ million)

	Shareholders' equity								Subscription rights to	Total net assets
	Common stock	Capital surplus			Retained earnings		Treasury stock	Total shareholders' equity		
		Capital reserve	Other capital surplus	Total capital surplus	Other retained earnings Retained earnings brought forward	Total retained earnings				
Balance at beginning of the year	20,000	5,000	110,277	115,277	2,174	2,174	(594)	136,856	46	136,903
Changes of items during the reporting period										
Issuance of new shares	7,500	7,500		7,500				15,000		15,000
Increase (decrease) by share exchanges		43,719		43,719				43,719		43,719
Dividends of surplus					(1,874)	(1,874)		(1,874)		(1,874)
Net income					2,126	2,126		2,126		2,126
Acquisition of treasury stock							(47)	(47)		(47)
Disposition of treasury stock			0	0			9	10		10
Net changes of items other than shareholders' equity									49	49
Total of changes of items during the reporting period	7,500	51,219	0	51,220	252	252	(37)	58,934	49	58,983
Balance at end of period	27,500	56,219	110,277	166,497	2,426	2,426	(632)	195,791	95	195,886

(4) Notes on Premise of Going Concern

Not applicable.

6. (Reference) Overview of Major Consolidated Subsidiary Operating Performance

(1) Non-consolidated Financial Statements (The Tokyo Tomin Bank, Limited)

May 12, 2017

Company name: The Tokyo Tomin Bank, Limited

Representative: Takashi Sakamoto, President

Responsible person for inquiries: Masahiro Ogura, General Manager of Corporate Planning Division

URL: <http://www.tominbank.co.jp>

Telephone: +81-3-3582-8251

Note: Figures have been rounded down to the nearest million yen.

1. Non-consolidated Operating Performance for the Fiscal Year Ended March 31, 2017

(From April 1, 2016 to March 31, 2017)

(1) Results in non-consolidated operations

(Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
Fiscal Year ended March 31, 2017	43,455	2.3	4,710	(29.8)	2,770	(34.5)
Fiscal Year ended March 31, 2016	42,465	(4.5)	6,718	(1.5)	4,231	21.5

(2) Non-consolidated financial position

	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)
As of March 31, 2017	2,773,306	105,182	3.7
As of March 31, 2016	2,791,960	90,491	3.2

(Reference) Equity: As of March 31, 2017: ¥105,182 million As of March 31, 2016: ¥90,491 million

(Note) "Equity" is the value of total net assets at the end of the fiscal year, and "Net assets to total assets ratio" is calculated by dividing equity by total assets at the end of the fiscal year. Note that this "Net assets to total assets ratio" is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification (Financial Services Agency Notification No. 19 of 2006).

○ Non-consolidated Financial Statements
(1) Non-consolidated Balance Sheets

The Tokyo Tomin Bank, Limited

(¥ million)

	As of March 31, 2016	As of March 31, 2017
Assets		
Cash and due from banks	295,235	316,026
Cash on hand	18,862	19,258
Due from banks	276,373	296,768
Call loans	4,497	987
Monetary claims bought	0	2,004
Trading account securities	31	32
Trading account Japanese government bonds	12	13
Trading account Municipal government bonds	18	19
Securities	586,946	543,504
Japanese government bonds	307,137	306,657
Municipal government bonds	43,544	11,864
Corporate bonds	110,377	92,253
Corporate stocks	26,809	27,168
Other securities	99,077	105,560
Loans and bills discounted	1,842,130	1,837,946
Bills discounted	26,110	25,598
Loans on bills	79,403	94,486
Loans on deeds	1,596,182	1,575,295
Overdrafts	140,433	142,566
Foreign exchange	3,406	3,329
Due from foreign banks	2,111	1,400
Foreign bills of exchange bought	149	533
Foreign bills of exchange receivable	1,145	1,395
Other assets	17,051	24,694
Prepaid expenses	361	352
Accrued income	2,393	2,418
Initial margins of futures markets	73	160
Variation margins of futures markets	131	218
Financial derivatives	2,938	2,385
Other assets	11,153	19,158
Tangible fixed assets	32,574	34,477
Buildings	5,535	5,364
Land	22,979	22,979
Leased assets	650	830
Construction in progress	2,160	4,333
Other tangible fixed assets	1,249	970
Intangible fixed assets	1,116	1,099
Software	801	588
Leased assets	164	127
Other intangible fixed assets	150	383
Prepaid pension cost	14,316	16,221
Deferred tax assets	4,194	3,629
Customers' liabilities for acceptances and guarantees	2,926	3,078
Reserve for possible loan losses	(12,466)	(13,725)
Total assets	2,791,960	2,773,306

The Tokyo Tomin Bank, Limited

(¥ million)

	As of March 31, 2016	As of March 31, 2017
Liabilities		
Deposits	2,390,437	2,312,237
Current deposits	160,482	158,179
Ordinary deposits	987,007	1,029,238
Savings deposits	17,201	17,066
Deposits at notice	14,683	15,530
Time deposits	1,094,880	994,559
Installment savings	58,081	56,414
Other deposits	58,101	41,248
Negotiable certificates of deposit	32,706	18,740
Call money	474	—
Payables under securities lending transactions	236,597	312,048
Borrowed money	7,225	5,216
Borrowings from other banks	7,225	5,216
Foreign exchange	65	935
Due to foreign banks	1	1
Foreign bills of exchange sold	2	865
Foreign bills of exchange payable	61	68
Bonds	16,000	—
Other liabilities	13,212	13,924
Income taxes	252	605
Accrued expenses	1,834	1,625
Unearned income	1,191	1,228
Reserve for interest on installment savings	23	21
Financial derivatives	1,524	1,194
Cash collateral received for financial instruments	—	55
Lease obligations	833	985
Asset retirement obligations	212	215
Other liabilities	7,339	7,994
Reserve for employee bonuses	1,079	1,087
Reserve for directors' retirement benefits	60	75
Reserve for point card certificates	2	2
Reserve for loss on dormant deposit repayments	374	397
Provision for loss on cancellation of system contracts	—	85
Provision for contingent loss	291	280
Deferred tax liabilities for land revaluation	14	14
Acceptances and guarantees	2,926	3,078
Total liabilities	2,701,469	2,668,124
Net Assets		
Common stock	48,120	55,620
Capital surplus	18,083	25,583
Capital reserve	18,083	25,583
Retained earnings	18,655	20,387
Earned reserve	3,597	3,805
Other retained earnings	15,058	16,581
General reserve	6,400	6,400
Retained earnings brought forward	8,658	10,181
Total shareholders' equity	84,859	101,590
Net unrealized gain on available-for-sale securities	5,840	3,800
Revaluation reserve for land	(209)	(209)
Total valuation and translation adjustments	5,631	3,591
Total net assets	90,491	105,182
Total liabilities and net assets	2,791,960	2,773,306

(2) Non-consolidated Statements of Income

The Tokyo Tomin Bank, Limited

(¥ million)

	Year ended March 31, 2016	Year ended March 31, 2017
Ordinary income	42,465	43,455
Interest income	30,619	30,672
Interest on loans and discounts	24,503	22,785
Interest and dividends on securities	5,677	7,466
Interest on call loans	54	59
Interest on receivables under securities borrowing transactions	—	0
Interest on deposits with banks	233	228
Other interest income	149	131
Fees and commissions	8,204	8,431
Fees and commissions on domestic and foreign exchange	2,009	2,040
Other fees and commissions	6,194	6,390
Other operating income	2,209	2,692
Gain on foreign exchange transactions	911	904
Gain on trading account securities transactions	0	0
Gain on sale of bonds	718	1,044
Income from derivatives other than for trading or hedging	579	729
Other	0	13
Other ordinary income	1,432	1,659
Gain on recovery of write-off claims	0	—
Gain on sale of stocks and other securities	800	1,103
Other	631	555
Ordinary expenses	35,746	38,745
Interest expenses	2,376	2,178
Interest on deposits	1,047	574
Interest on negotiable certificates of deposit	26	4
Interest on call money	7	13
Interest on payables under securities lending transactions	649	1,215
Interest on borrowed money	126	103
Interest on corporate bonds	488	225
Other interest expenses	31	41
Fees and commissions	2,689	2,583
Fees and commissions on domestic and foreign exchange	454	468
Other fees and commissions	2,235	2,115
Other operating expenses	142	923
Loss on sale of bonds	142	923
General and administrative expenses	28,317	29,418
Other ordinary expenses	2,220	3,640
Provision of allowance for loan losses	1,447	2,685
Write-off of loans	—	12
Loss on sale of stocks and other securities	148	51
Costs related to financial derivatives	19	23
Other	604	868
Ordinary profit	6,718	4,710
Extraordinary income	252	—
Gain on liquidation of subsidiaries	252	—
Extraordinary losses	90	267
Loss on deposition of fixed assets	90	182
Provision for loss on cancellation of system contracts	—	85
Income before income taxes	6,880	4,442
Income taxes – current	84	231
Income taxes – deferred	2,564	1,440
Total income taxes	2,649	1,672
Net income	4,231	2,770

(2) Non-consolidated Financial Statements (The Yachiyo Bank, Limited)

May 12, 2017

Company name: The Yachiyo Bank, Limited

Representative: Hirokazu Tahara, President

Responsible person for inquiries: Nobuyuki Yasuda, Executive Officer, General Manager of Corporate Planning Division

URL: <http://www.yachiyobank.co.jp>

Telephone: +81-3-3352-2295

Note: Figures have been rounded down to the nearest million yen.

1. Non-consolidated Operating Performance for the Fiscal Year Ended March 31, 2017 (From April 1, 2016 to March 31, 2017)

(1) Results in non-consolidated operations

(Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
Fiscal year ended March 31, 2017	35,601	(4.5)	4,240	(40.9)	3,799	(20.3)
Fiscal year ended March 31, 2016	37,304	(9.0)	7,184	(23.3)	4,772	(21.3)

(2) Non-consolidated financial position

	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)
As of March 31, 2017	2,343,931	108,956	4.6
As of March 31, 2016	2,324,249	109,626	4.7

(Reference) Equity: As of March 31, 2017: ¥108,956 million As of March 31, 2016: ¥109,626 million

(Note) "Equity" is the value of total net assets at the end of the fiscal year, and "Net assets to total assets ratio" is calculated by dividing equity by total assets at the end of the fiscal year. Note that this "Net assets to total assets ratio" is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification (Financial Services Agency Notification No. 19 of 2006).

○ Non-consolidated Financial Statements
 (1) Non-consolidated Balance Sheets

The Yachiyo Bank, Limited

(¥ million)

	As of March 31, 2016	As of March 31, 2017
Assets		
Cash and due from banks	110,233	173,743
Cash on hand	19,493	20,787
Due from banks	90,740	152,955
Call loans	39,577	—
Monetary claims bought	4,202	3,787
Trading account securities	627	762
Trading account Japanese government bonds	34	32
Trading account Municipal government bonds	593	730
Securities	613,955	566,529
Japanese government bonds	203,438	143,353
Municipal government bonds	71,933	47,593
Short-term bonds payable	9,999	9,999
Corporate bonds	242,557	249,240
Corporate stocks	13,021	12,146
Other securities	73,004	104,196
Loans and bills discounted	1,517,513	1,552,605
Bills discounted	15,806	14,749
Loans on bills	24,873	30,079
Loans on deeds	1,417,690	1,443,369
Overdrafts	59,142	64,407
Foreign exchange	3,124	4,255
Due from foreign banks	2,839	3,736
Foreign bills of exchange bought	76	153
Foreign bills of exchange receivable	208	365
Other assets	8,302	13,146
Prepaid expenses	106	100
Accrued income	1,703	1,708
Financial derivatives	117	152
Other assets	6,374	11,184
Tangible fixed assets	29,368	30,253
Buildings	7,534	7,534
Land	20,356	20,356
Leased assets	437	349
Construction in progress	66	941
Other tangible fixed assets	973	1,071
Intangible fixed assets	786	583
Software	538	315
Leased assets	4	3
Other intangible fixed assets	243	264
Deferred tax assets	3,359	5,727
Customers' liabilities for acceptances and guarantees	2,934	2,766
Reserve for possible loan losses	(9,736)	(10,227)
Total assets	2,324,249	2,343,931

The Yachiyo Bank, Limited

(¥ million)

	As of March 31, 2016	As of March 31, 2017
Liabilities		
Deposits	2,124,520	2,149,113
Current deposits	52,740	50,147
Ordinary deposits	1,154,592	1,217,230
Savings deposits	20,857	20,354
Deposits at notice	2,054	2,982
Time deposits	853,743	816,714
Installment savings	21,814	20,346
Other deposits	18,717	21,337
Negotiable certificates of deposit	5,630	6,730
Call money	—	15,706
Payables under securities lending transactions	56,730	49,260
Borrowed money	5,000	—
Borrowings from other banks	5,000	—
Foreign exchange	2	0
Foreign bills of exchange sold	0	0
Foreign bills of exchange payable	2	—
Other liabilities	12,687	4,416
Income taxes	988	449
Accrued expenses	962	966
Unearned income	184	196
Deposits received from employees	536	556
Reserve for interest on installment savings	9	8
Financial derivatives	34	158
Lease obligations	473	381
Asset retirement obligations	126	98
Other liabilities	9,371	1,598
Reserve for employee bonuses	844	855
Reserve for retirement benefits	2,810	2,575
Reserve for loss on dormant deposit repayments	614	613
Provision for loss on cancellation of system contracts	—	85
Provision for contingent loss	367	370
Deferred tax liabilities for land revaluation	2,481	2,481
Acceptances and guarantees	2,934	2,766
Total liabilities	2,214,623	2,234,975
Net Assets		
Common stock	43,734	43,734
Capital surplus	32,922	32,922
Capital reserve	32,922	32,922
Retained earnings	27,540	30,496
Earned reserve	6,025	6,193
Other retained earnings	21,515	24,302
General reserve	11,700	11,700
Retained earnings brought forward	9,815	12,602
Total shareholders' equity	104,197	107,154
Net unrealized gain on available-for-sale securities	4,819	1,184
Deferred gains or losses on hedges	(7)	—
Revaluation reserve for land	616	616
Total valuation and translation adjustments	5,428	1,801
Total net assets	109,626	108,956
Total liabilities and net assets	2,324,249	2,343,931

(2) Non-consolidated Statements of Income

The Yachiyo Bank, Limited

(¥ million)

	Year ended March 31, 2016	Year ended March 31, 2017
Ordinary income	37,304	35,601
Interest income	27,361	26,536
Interest on loans and discounts	21,195	19,773
Interest and dividends on securities	5,551	6,300
Interest on call loans	156	31
Interest on deposits with banks	77	71
Other interest income	380	359
Fees and commissions	5,986	5,901
Fees and commissions on domestic and foreign exchange	1,928	1,943
Other fees and commissions	4,058	3,958
Other operating income	2,316	2,198
Gain on foreign exchange transactions	169	54
Gain on trading account securities transactions	3	—
Gain on sale of bonds	1,634	1,883
Income from derivatives other than for trading or hedging	508	260
Other ordinary income	1,639	964
Reversal of allowance for loan losses	207	—
Gain on recovery of write-off claims	507	124
Gain on sale of stocks and other securities	203	213
Other	720	626
Ordinary expenses	30,120	31,360
Interest expenses	1,252	879
Interest on deposits	1,104	770
Interest on negotiable certificates of deposit	1	1
Interest on call money	0	29
Interest on payables under securities lending transactions	15	3
Interest on borrowed money	107	53
Interest on interest swaps	9	9
Other interest expenses	14	12
Fees and commissions	1,780	1,719
Fees and commissions on domestic and foreign exchange	428	424
Other fees and commissions	1,351	1,294
Other operating expenses	25	586
Loss on trading account securities transactions	—	3
Loss on sale of bonds	25	581
Loss on devaluation of bonds	—	1
General and administrative expenses	25,309	25,312
Other ordinary expenses	1,752	2,862
Transfer to reserve for possible loan losses	—	1,353
Write-off of loans	139	176
Loss on sale of stocks and other securities	149	38
Losses on devaluation of stocks and other securities	533	302
Other	930	991
Ordinary profit	7,184	4,240
Extraordinary income	294	165
Gain on disposal of non-current assets	162	9
Gain on state subsidies, etc. received	132	156
Extraordinary losses	228	181
Loss on disposition of fixed assets	105	96
Provision for special account for advanced depreciation of non-current assets	122	—
Provision of allowance for loss on cancellation of system contracts	—	85
Income before income taxes	7,250	4,225
Income taxes – current	1,817	1,185
Income taxes – deferred	661	(760)
Total income taxes	2,478	425
Net income	4,772	3,799

(3) Non-consolidated Financial Statements (ShinGinko Tokyo, Limited)

May 12, 2017

Company name: ShinGinko Tokyo, Limited

Representative: Hidenori Tsunehisa, President and CEO

Responsible person for inquiries: Toshikazu Tanaka, Director and Executive Officer

URL: <http://www.sgt.jp/>

Telephone: +81-3-6302-3471

Note: Figures have been rounded down to the nearest million yen.

1. Non-consolidated Operating Performance for the Fiscal Year Ended March 31, 2017 (From April 1, 2016 to March 31, 2017)

(1) Results in non-consolidated operations

(Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
Fiscal year ended March 31, 2017	8,979	(2.1)	3,174	(14.7)	3,039	(22.6)
Fiscal year ended March 31, 2016	9,175	27.2	3,722	145.7	3,926	159.9

(2) Non-consolidated financial position

	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)
As of March 31, 2017	489,488	63,354	12.9
As of March 31, 2016	458,925	60,055	13.0

(Reference) Equity: As of March 31, 2017: ¥63,354 million As of March 31, 2016: ¥60,055 million

(Note) "Equity" is the value of total net assets at the end of the fiscal year, and "Net assets to total assets ratio" is calculated by dividing equity by total assets at the end of the fiscal year. Note that this "Net assets to total assets ratio" is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification (Financial Services Agency Notification No. 19 of 2006).

○ Non-consolidated Financial Statements
(1) Non-consolidated Balance Sheets

ShinGinko Tokyo, Limited

(¥ million)

	As of March 31, 2016	As of March 31, 2017
Assets		
Cash and due from banks	35,188	56,045
Cash on hand	251	274
Due from banks	34,936	55,771
Call loans	—	3,000
Other debt purchased	31,727	39,932
Securities	172,355	160,968
Japanese government bonds	45,297	26,015
Municipal government bonds	8,334	12,230
Corporate bonds	77,546	78,359
Corporate stocks	1	1
Other securities	41,175	44,361
Loans and bills discounted	222,587	230,567
Loans on deeds	195,743	200,020
Overdrafts	26,843	30,547
Other assets	786	858
Income taxes receivable	—	84
Prepaid expenses	60	46
Accrued income	380	362
Advances paid	—	157
Other assets	344	207
Property, plant and equipment	39	23
Buildings	14	7
Other tangible fixed assets	24	15
Intangible assets	265	148
Software	265	148
Customers' liabilities for acceptances and guarantees	2,215	2,035
Reserve for possible loan losses	(5,976)	(4,091)
Reversal of allowance for investment loss	(264)	—
Total assets	458,925	489,488
Liabilities		
Deposits	293,445	297,580
Ordinary deposits	38,639	43,345
Time deposits	254,755	254,224
Other deposits	50	9
Call money	—	25,000
Borrowed money	100,000	98,000
Borrowings from other banks	100,000	98,000
Other liabilities	2,001	2,060
Income taxes	120	162
Accrued expenses	1,337	1,359
Unearned income	377	422
Accounts payable - other	72	7
Asset retirement obligations	—	60
Other liabilities	92	49
Reserve for employee bonuses	137	132
Reserve for directors' bonuses	7	—
Reserve for retirement benefits	138	156
Provision for loss on cancellation of system contracts	—	30
Reserve for contingent loss	21	24
Deferred tax liabilities	903	1,113
Acceptances and guarantees	2,215	2,035
Total liabilities	398,870	426,133
Net Assets		
Common stock	20,000	20,000
Capital surplus	32,046	32,046
Capital reserve	32,046	32,046
Retained earnings	5,407	8,203
Other retained earnings	5,407	8,203
Retained earnings brought forward	5,407	8,203
Total shareholders' equity	57,454	60,250
Net unrealized gain on available-for-sale securities	2,600	3,104
Total valuation and translation adjustments	2,600	3,104
Total net assets	60,055	63,354
Total liabilities and net assets	458,925	489,488

(Note) "Deferred tax assets" and "deferred tax liabilities" that were presented separately during the previous fiscal year will be presented after offsetting from the current accounting period. As a result of this change in the presentation method, the ¥244 million in deferred tax assets and ¥1,147 million in deferred tax liabilities that were presented in the balance sheets for the previous fiscal year will be reclassified and presented as ¥903 million in deferred tax liabilities.

(2) Non-consolidated Statements of Income

ShinGinko Tokyo, Limited

(¥ million)

	Year ended March 31, 2016	Year ended March 31, 2017
Ordinary income	9,175	8,979
Interest income	6,980	6,668
Interest on loans and bills discounted	3,436	3,398
Interest and dividends on securities	2,983	2,700
Interest on call loans	3	0
Interest on deposits with banks	31	30
Other interest income	525	539
Trust fees	52	61
Fees and commissions	231	194
Fees and commissions on domestic and foreign exchange	11	11
Other fees and commissions	220	182
Other operating income	—	215
Gain on sale of bonds	—	215
Other ordinary income	1,911	1,839
Reversal of allowance for loan losses	1,262	1,567
Reversal of allowance for investment loss	108	264
Reversal of allowance related to business outsourcing contracts	152	—
Reversal of reserve for contingent losses	328	—
Gain on recovery of write-off claims	21	0
Other	38	7
Ordinary expenses	5,453	5,805
Interest expenses	956	762
Interest on deposits	855	743
Interest on call money	—	(1)
Interest on borrowed money	100	20
Other interest expenses	0	0
Fees and commissions	141	144
Fees and commissions on domestic and foreign exchange	18	17
Other fees and commissions	123	127
Other operating expenses	203	—
Loss on sale of bonds	203	—
General and administrative expenses	3,888	4,142
Other ordinary expenses	262	755
Write-off of loans	1	22
Provision for contingent loss	—	3
Other	260	729
Ordinary profit	3,722	3,174
Extraordinary losses	0	30
Loss on deposition of fixed assets	0	—
Provision of allowance for loss on cancellation of system contracts	—	30
Income before income taxes	3,721	3,144
Income taxes – current	39	116
Income taxes – deferred	(244)	(11)
Total income taxes	(204)	105
Net income	3,926	3,039