



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



TokyoTY Financial Group, Inc.

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I. Overview of Financial Results for the Fiscal Year Ended March 31, 2017

On April 1, 2016, the Company and ShinGinko Tokyo, Limited, conducted a business integration through a share exchange whereby the Company became the wholly owning parent company and ShinGinko Tokyo, Limited, became the wholly owned company. For that reason, calculations for ShinGinko Tokyo, Limited, are not included in the consolidated results settlements contained in the supplementary information for the Company for the fiscal period ended March 2016.

Moreover, with regard to the calculation of the [non-consolidated] figures for the three banks combined March 31, 2016, from the perspective of providing useful information to allow appropriate comparisons over time, we have calculated reference values that include ShinGinko Tokyo, Limited's figures by summing up the non-consolidated results for the three banks.

1. Status of Profit/Loss

(1) Tokyo TY Financial Group [Consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2017 (A)		Fiscal year ended Mar. 31, 2016 (B)
			Difference (A) – (B)	
Ordinary income	1	83,092	3,509	79,583
Gross business profit	2	71,268	2,108	69,160
(Excluding gains/losses on bonds (five accounts total))	3	69,999	2,886	67,113
Net interest income	4	55,096	2,880	52,216
Trust fees	5	61	61	—
Net fees and commissions	6	12,624	217	12,407
Other business income (loss)	7	3,486	(1,049)	4,535
Expenses (excluding non-recurring losses)	8	59,055	4,473	54,582
Credit-related costs	9	2,885	1,019	1,866
Write-off of loans	10	242	52	190
Transfer to reserve for individual possible loan losses	11	4,696	2,615	2,081
Other credit-related costs	12	(2,053)	(1,648)	(405)
Gains (losses) on stocks and other securities	13	1,114	444	670
Profit on investments based on the equity method	14	78	(111)	189
Others	15	(2,197)	(3,079)	882
Ordinary profit	16	8,322	(6,131)	14,453
Extraordinary profit (loss)	17	19,127	19,030	97
Gain on bargain purchase	18	19,443	19,443	—
Income before income taxes	19	27,450	12,899	14,551
Total income taxes	20	1,876	(3,237)	5,113
Income taxes – current	21	1,997	(478)	2,475
Income taxes – deferred	22	(120)	(2,758)	2,638
Profit (loss)	23	25,574	16,137	9,437
Profit (loss) attributable to non-controlling interests	24	38	14	24
Profit (loss) attributable to owners of parent	25	25,535	16,123	9,412

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

Consolidated subsidiaries	26	12	1	11
Equity-method affiliates	27	2	1	1

(Note 1) On April 1, 2016, ShinGinko Tokyo, Limited, became a new consolidated subsidiary of the Company.

(Note 2) On September 16, 2016, Sky Ocean Asset Management Co., Ltd., became a new equity-method affiliate of the Company.

(2) Three banks combined

[Non-consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2017 (A)		Fiscal year ended Mar. 31, 2016 (B)
			Difference (A) – (B)	
Ordinary income	1	88,036	(910)	88,946
Gross business profit	2	73,794	(598)	74,392
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	72,156	(255)	72,411
Gross domestic business profit	4	70,420	223	70,197
(Excluding gains/losses on bonds (five accounts total))	5	68,694	(164)	68,858
Net interest income	6	57,870	(203)	58,073
Trust fees	7	61	9	52
Net fees and commissions	8	9,842	254	9,588
Other business income (loss)	9	2,645	162	2,483
Gross international business profit	10	3,374	(821)	4,195
(Excluding gains/losses on bonds (five accounts total))	11	3,462	(90)	3,552
Net interest income	12	2,185	(117)	2,302
Net fees and commissions	13	237	15	222
Other business income (loss)	14	951	(719)	1,670
Expenses (excluding non-recurring losses)	15	57,758	341	57,417
Personnel expenses	16	29,221	47	29,174
Non-personnel expenses	17	24,576	(414)	24,990
Taxes	18	3,960	709	3,251
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	19	16,035	(940)	16,975
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	20	14,398	(596)	14,994
Transfer to reserve for general possible loan losses (1)	21	(720)	(258)	(462)
Net business income	22	16,756	(681)	17,437
(Gains/losses on bonds (five accounts total))	23	1,637	(344)	1,981
Non-recurring profit (loss)	24	(4,631)	(4,819)	188
Loss from write-off of non-performing loans (2)	25	5,477	3,072	2,405
Write-off of loans	26	211	70	141
Transfer to reserve for individual possible loan losses	27	4,769	2,668	2,101
Loss on disposal of receivables	28	156	(68)	224
Provision for contingent loss	29	(5)	403	(408)
Credit guarantee association responsibility-sharing system charge	30	337	(16)	353
Other losses from write-off of non-performing loans	31	6	12	(6)
Reversal of allowance for loan losses (3)	32	1,567	98	1,469
Reversal of allowance for investment loss (4)	33	264	156	108
Recoveries of written-off claims	34	124	(405)	529
Gains (losses) on stocks and other securities	35	925	752	173
Gain on sale of stocks and other securities	36	1,316	312	1,004
Loss on sale of stocks and other securities	37	89	(208)	297
Loss on devaluation of stocks and other securities	38	302	(231)	533
Other non-recurring profit (loss)	39	(2,036)	(2,348)	312
Ordinary profit	40	12,124	(5,501)	17,625
Extraordinary profit (loss)	41	(313)	(540)	227
Income before income taxes	42	11,811	(6,041)	17,852
Total income taxes	43	2,202	(2,721)	4,923
Income taxes – current	44	1,533	(408)	1,941
Income taxes – deferred	45	669	(2,312)	2,981
Net income	46	9,609	(3,320)	12,929
Credit-related costs	(1) + (2) - (3) - (4)	2,924	2,560	364

[Consolidated]

(Millions of yen)

Ordinary income	48	88,035	(3,127)	91,162
Ordinary profit	49	11,208	(7,968)	19,176
Profit attributable to owners of parent	50	8,200	(5,401)	13,601

(Note) ShinGinko Tokyo, Limited, has no consolidated subsidiaries, so the [consolidated] calculation is the sum of the [consolidated] calculation for Tokyo Tomi 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)

		Fiscal year ended Mar. 31, 2017 (A)		Fiscal year ended Mar. 31, 2016 (B)
			Difference (A) – (B)	
Ordinary income	1	43,455	990	42,465
Gross business profit	2	36,110	286	35,824
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	35,989	741	35,248
Gross domestic business profit	4	33,888	1,373	32,515
(Excluding gains/losses on bonds (five accounts total))	5	33,645	1,104	32,541
Net interest income	6	27,299	750	26,549
Net fees and commissions	7	5,683	325	5,358
Other business income (loss)	8	905	299	606
Gross international business profit	9	2,222	(1,086)	3,308
(Excluding gains/losses on bonds (five accounts total))	10	2,343	(364)	2,707
Net interest income	11	1,193	(499)	1,692
Net fees and commissions	12	164	8	156
Other business income (loss)	13	863	(596)	1,459
Expenses (excluding non-recurring losses)	14	28,669	264	28,405
Personnel expenses	15	13,469	143	13,326
Non-personnel expenses	16	13,343	(287)	13,630
Taxes	17	1,856	408	1,448
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	18	7,440	22	7,418
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	19	7,319	476	6,843
Transfer to reserve for general possible loan losses (1)	20	(163)	299	(462)
Net business income	21	7,604	(276)	7,880
(Gains/losses on bonds (five accounts total))	22	121	(454)	575
Non-recurring profit (loss)	23	(2,894)	(1,732)	(1,162)
Loss from write-off of non-performing loans (2)	24	3,068	794	2,274
Write-off of loans	25	12	12	–
Transfer to reserve for individual possible loan losses	26	2,859	758	2,101
Loss on disposal of receivables	27	36	2	34
Provision for contingent loss	28	(11)	(1)	(10)
Credit guarantee association responsibility-sharing system charge	29	165	10	155
Other losses from write-off of non-performing loans	30	6	12	(6)
Reversal of allowance for loan losses (3)	31	–	–	–
Recoveries of written-off claims	32	–	(0)	0
Gains (losses) on stocks and other securities	33	1,052	401	651
Gain on sale of stocks and other securities	34	1,103	303	800
Loss on sale of stocks and other securities	35	51	(97)	148
Loss on devaluation of stocks and other securities	36	–	–	–
Other non-recurring profit (loss)	37	(878)	(1,337)	459
Ordinary profit	38	4,710	(2,008)	6,718
Extraordinary profit (loss)	39	(267)	(428)	161
Income before income taxes	40	4,442	(2,438)	6,880
Total income taxes	41	1,672	(977)	2,649
Income taxes – current	42	231	147	84
Income taxes – deferred	43	1,440	(1,124)	2,564
Net income	44	2,770	(1,461)	4,231
Credit-related costs (1) + (2) - (3)	45	2,904	1,093	1,811

[Consolidated]

(Millions of yen)

Ordinary income	46	43,235	(648)	43,883
Ordinary profit	47	4,074	(3,759)	7,833
Profit attributable to owners of parent	48	1,778	(2,929)	4,707

The Yachiyo Bank, Limited

[Non-consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2017 (A)		Fiscal year ended Mar. 31, 2016 (B)
			Difference (A) – (B)	
Ordinary income	1	35,601	(1,703)	37,304
Gross business profit	2	31,450	(1,156)	32,606
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	30,150	(847)	30,997
Gross domestic business profit	4	30,500	(1,383)	31,883
(Excluding gains/losses on bonds (five accounts total))	5	29,233	(1,082)	30,315
Net interest income	6	24,867	(796)	25,663
Net fees and commissions	7	4,109	(31)	4,140
Other business income (loss)	8	1,524	(556)	2,080
Gross international business profit	9	949	226	723
(Excluding gains/losses on bonds (five accounts total))	10	916	234	682
Net interest income	11	789	343	446
Net fees and commissions	12	73	7	66
Other business income (loss)	13	87	(123)	210
Expenses (excluding non-recurring losses)	14	24,948	(175)	25,123
Personnel expenses	15	14,183	29	14,154
Non-personnel expenses	16	9,069	(409)	9,478
Taxes	17	1,696	206	1,490
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	18	6,502	(981)	7,483
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	19	5,201	(673)	5,874
Transfer to reserve for general possible loan losses (1)	20	(556)	(556)	—
Net business income	21	7,059	(424)	7,483
(Gains/losses on bonds (five accounts total))	22	1,300	(309)	1,609
Non-recurring profit (loss)	23	(2,818)	(2,520)	(298)
Loss from write-off of non-performing loans (2)	24	2,262	1,915	347
Write-off of loans	25	176	37	139
Transfer to reserve for individual possible loan losses	26	1,910	1,910	—
Loss on disposal of receivables	27	10	(73)	83
Provision for contingent loss	28	2	72	(70)
Credit guarantee association responsibility-sharing system charge	29	161	(34)	195
Other losses from write-off of non-performing loans	30	—	—	—
Reversal of allowance for loan losses (3)	31	—	(207)	207
Recoveries of written-off claims	32	124	(383)	507
Gains (losses) on stocks and other securities	33	(127)	351	(478)
Gain on sale of stocks and other securities	34	213	10	203
Loss on sale of stocks and other securities	35	38	(111)	149
Loss on devaluation of stocks and other securities	36	302	(231)	533
Other non-recurring profit (loss)	37	(553)	(366)	(187)
Ordinary profit	38	4,240	(2,944)	7,184
Extraordinary profit (loss)	39	(15)	(80)	65
Income before income taxes	40	4,225	(3,025)	7,250
Total income taxes	41	425	(2,053)	2,478
Income taxes – current	42	1,185	(632)	1,817
Income taxes – deferred	43	(760)	(1,421)	661
Net income	44	3,799	(973)	4,772
Credit-related costs (1) + (2) - (3)	45	1,705	1,565	140

[Consolidated]

(Millions of yen)

Ordinary income	46	35,820	(2,283)	38,103
Ordinary profit	47	3,960	(3,660)	7,620
Profit attributable to owners of parent	48	3,382	(1,585)	4,967

ShinGinko Tokyo, Limited
[Non-consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2017 (A)		Fiscal year ended Mar. 31, 2016 (B)
			Difference (A) – (B)	
Ordinary income	1	8,979	(196)	9,175
Gross business profit	2	6,232	270	5,962
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	6,016	(149)	6,165
Gross domestic business profit	4	6,030	232	5,798
(Excluding gains/losses on bonds (five accounts total))	5	5,814	(187)	6,001
Net interest income	6	5,703	(156)	5,859
Trust fees	7	61	9	52
Net fees and commissions	8	49	(41)	90
Other business income (loss)	9	215	418	(203)
Gross international business profit	10	202	39	163
(Excluding gains/losses on bonds (five accounts total))	11	202	39	163
Net interest income	12	202	38	164
Net fees and commissions	13	(0)	—	(0)
Other business income (loss)	14	—	—	—
Expenses (excluding non-recurring losses)	15	4,140	252	3,888
Personnel expenses	16	1,568	(126)	1,694
Non-personnel expenses	17	2,163	282	1,881
Taxes	18	408	96	312
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	19	2,092	19	2,073
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	20	1,876	(400)	2,276
Transfer to reserve for general possible loan losses (1)	21	—	—	—
Net business income	22	2,092	19	2,073
(Gains/losses on bonds (five accounts total))	23	215	418	(203)
Non-recurring profit (loss)	24	1,081	(567)	1,648
Loss from write-off of non-performing loans (2)	25	146	362	(216)
Write-off of loans	26	22	21	1
Transfer to reserve for individual possible loan losses	27	—	—	—
Loss on disposal of receivables	28	109	2	107
Provision for contingent loss	29	3	331	(328)
Credit guarantee association responsibility-sharing system charge	30	10	8	2
Other losses from write-off of non-performing loans	31	—	—	—
Reversal of allowance for loan losses (3)	32	1,567	305	1,262
Reversal of allowance for investment loss (4)	33	264	156	108
Recoveries of written-off claims	34	0	(21)	21
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	(603)	(642)	39
Ordinary profit	40	3,174	(548)	3,722
Extraordinary profit (loss)	41	(30)	(30)	(0)
Income before income taxes	42	3,144	(577)	3,721
Total income taxes	43	105	309	(204)
Income taxes – current	44	116	77	39
Income taxes – deferred	45	(11)	233	(244)
Net income	46	3,039	(887)	3,926
Credit-related costs (1) + (2) - (3) - (4)	47	(1,685)	(97)	(1,588)

2. Business Income [Non-consolidated]

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)
Net business income (before transfer to reserve for general possible loan losses)	16,035	(940)	16,975	7,440	22	7,418	6,502	(981)	7,483	2,092	19	2,073
Per employee (thousands of yen)	4,871	(293)	5,164	4,800	(100)	4,900	4,068	(537)	4,605	14,530	523	14,007
Net business income	16,756	(681)	17,437	7,604	(276)	7,880	7,059	(424)	7,483	2,092	19	2,073
Per employee (thousands of yen)	5,090	(214)	5,304	4,906	(299)	5,205	4,417	(188)	4,605	14,530	523	14,007
Net core business income	14,398	(596)	14,994	7,319	476	6,843	5,201	(673)	5,874	1,876	(400)	2,276
Per employee (thousands of yen)	4,373	(188)	4,561	4,722	202	4,520	3,255	(359)	3,614	13,031	(2,352)	15,383

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		
	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)
Yields on interest-earning assets (1)	1.19	(0.02)	1.21	1.14	-	1.14	1.18	(0.05)	1.23	1.48	(0.12)	1.60
Loans and bills discounted (a)	1.28	(0.13)	1.41	1.24	(0.12)	1.36	1.30	(0.13)	1.43	1.51	(0.17)	1.68
Securities	1.21	0.17	1.04	1.25	0.31	0.94	1.04	0.11	0.93	1.66	(0.12)	1.78
Cost of funding (2)	1.17	(0.02)	1.19	1.15	-	1.15	1.18	(0.03)	1.21	1.26	(0.04)	1.30
Deposits, etc. (b)	0.04	(0.02)	0.06	0.02	(0.02)	0.04	0.03	(0.02)	0.05	0.24	(0.07)	0.31
External liabilities	0.40	0.03	0.37	0.49	0.05	0.44	1.88	(0.26)	2.14	0.02	(0.07)	0.09
Difference of interest rates between deposits and loans (a) - (b)	1.24	(0.11)	1.35	1.22	(0.10)	1.32	1.27	(0.11)	1.38	1.27	(0.10)	1.37
Net interest margin (1) - (2)	0.02	-	0.02	(0.01)	-	(0.01)	0.00	(0.02)	0.02	0.22	(0.08)	0.30

<Domestic Operations>

(%)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)
Yields on interest-earning assets (1)	1.15	(0.04)	1.19	1.11	-	1.11	1.15	(0.06)	1.21	1.44	(0.13)	1.57
Loans and bills discounted (a)	1.28	(0.13)	1.41	1.24	(0.12)	1.36	1.30	(0.13)	1.43	1.51	(0.17)	1.68
Securities	1.13	0.17	0.96	1.12	0.35	0.77	0.99	0.09	0.90	1.71	(0.13)	1.84
Cost of funding (2)	1.16	(0.02)	1.18	1.13	(0.02)	1.15	1.17	(0.03)	1.20	1.26	(0.04)	1.30
Deposits, etc. (b)	0.04	(0.02)	0.06	0.02	(0.02)	0.04	0.03	(0.02)	0.05	0.24	(0.07)	0.31
External liabilities	0.16	(0.16)	0.32	0.20	(0.19)	0.39	2.14	-	2.14	0.02	(0.07)	0.09
Difference of interest rates between deposits and loans (a) - (b)	1.24	(0.11)	1.35	1.22	(0.10)	1.32	1.27	(0.11)	1.38	1.27	(0.10)	1.37
Net interest margin (1) - (2)	(0.01)	(0.02)	0.01	(0.02)	0.02	(0.04)	(0.02)	(0.03)	0.01	0.18	(0.09)	0.27

4. ROE

Tokyo TY Financial Group [Consolidated]

(%)

	Fiscal year ended Mar. 31, 2017 (A)		Fiscal year ended Mar. 31, 2016 (B)
		Difference (A) - (B)	
On basis of profit attributable to owners of parent	10.51	5.87	4.64
Based on profit attributable to owners of parent excluding gain on bargain purchase	2.50	(2.14)	4.64

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

[Non-consolidated]

(%)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	5.96	(0.70)	6.66	7.60	(0.65)	8.25	5.94	(1.04)	6.98	3.39	(0.21)	3.60
On a basis of net business income	6.23	(0.61)	6.84	7.77	(1.00)	8.77	6.45	(0.53)	6.98	3.39	(0.21)	3.60
On a basis of net core business income	5.35	(0.53)	5.88	7.48	(0.13)	7.61	4.75	(0.73)	5.48	3.04	(0.91)	3.95
On the basis of profit attributable to owners of parent	3.57	(1.50)	5.07	2.83	(1.87)	4.70	3.47	(0.98)	4.45	4.92	(1.90)	6.82

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

[Consolidated]

(%)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	5.53	(1.56)	7.09	6.70	(2.40)	9.10	5.67	(1.56)	7.23	3.39	(0.21)	3.60
On a basis of net business income	5.84	(1.46)	7.30	6.94	(2.74)	9.68	6.21	(1.02)	7.23	3.39	(0.21)	3.60
On a basis of net core business income	4.93	(1.40)	6.33	6.58	(1.90)	8.48	4.50	(1.26)	5.76	3.04	(0.91)	3.95
On the basis of profit attributable to owners of parent	3.01	(2.23)	5.24	1.78	(3.30)	5.08	3.05	(1.48)	4.53	4.92	(1.90)	6.82

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

(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		
	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)
On a basis of gross core business profit	80.04	0.75	79.29	79.66	(0.92)	80.58	82.74	1.70	81.04	68.81	5.74	63.07
On a basis of gross business profit	78.26	1.08	77.18	79.39	0.10	79.29	79.32	2.28	77.04	66.42	1.20	65.22

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

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

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)	Fiscal year ended Mar. 31, 2017 (A)	Difference (A) - (B)	Fiscal year ended Mar. 31, 2016 (B)
Gains (losses) on bonds	1,637.00	(344.00)	1,981.00	121.00	(454.00)	575.00	1,300.00	(309.00)	1,609.00	215.00	418.00	(203)
Gain on sale of bonds	3,144.00	791.00	2,353.00	1,044.00	326.00	718.00	1,883.00	249.00	1,634.00	215.00	215.00	-
Gain on redemption of bonds	-	-	-	-	-	-	-	-	-	-	-	-
Loss on sale of bonds	1,505	1,134	371	923	781	142	581	556	25	-	(203)	203
Loss on redemption of bonds	-	-	-	-	-	-	-	-	-	-	-	-
Amortization on bonds	1	1	-	-	-	-	1	1	-	-	-	-
Gain (loss) on securities from application of mark-to-market accounting (securities)	925	752	173	1,052	401	651	(127)	351	(478)	-	-	-
Gain on sale of stock and other securities	1,316	312	1,004	1,103	303	800	213	10	203	-	-	-
Loss on sale of stock and other securities	89	(208)	297	51	(97)	148	38	(111)	149	-	-	-
Amortization of stock and other securities	302	(231)	533	-	-	-	302	(231)	533	-	-	-

7. Capital Ratio (Domestic Standards)

(1) Tokyo TY Financial Group

(Millions of yen, %)

		Consolidated		
		March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
(1) Capital ratio (%)	(4)/(5)	9.54	0.89	8.65
(2) Basic items in core capital		291,781	65,546	226,235
(3) Adjustments in core capital		7,545	3,920	3,625
(4) Capital	(2) – (3)	284,235	61,625	222,610
	Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	281,104	82,091	199,013
	Total provisions included in basic items in core capital	6,750	1,140	5,610
	Eligible capital instruments subject to transitional arrangements included in basic items in core capital	5,000	(18,500)	23,500
(5) Risk-weighted assets		2,978,165	406,883	2,571,282
(6) Total necessary capital	(5) × 4%	119,126	16,275	102,851

(2) The Tokyo Tomin Bank, Limited

(Millions of yen, %)

		Consolidated			Non-consolidated		
		March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
(1) Capital ratio (%)	(4)/(5)	7.21	(0.52)	7.73	6.93	(0.42)	7.35
(2) Basic items in core capital		111,451	(2,082)	113,533	107,959	(1,678)	109,637
(3) Adjustments in core capital		7,375	2,718	4,657	8,224	1,714	6,510
(4) Capital	(2) – (3)	104,075	(4,801)	108,876	99,735	(3,392)	103,127
	Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	104,892	15,507	89,385	100,951	16,488	84,463
	Total provisions included in basic items in core capital	2,261	(243)	2,504	2,069	(175)	2,244
	Eligible capital instruments subject to transitional arrangements included in basic items in core capital	5,000	(18,000)	23,000	5,000	(18,000)	23,000
(5) Risk-weighted assets		1,443,289	36,097	1,407,192	1,437,549	35,954	1,401,595
(6) Total necessary capital	(5) × 4%	57,731	1,444	56,287	57,501	1,438	56,063

(3) The Yachiyo Bank, Limited

(Millions of yen, %)

		Consolidated			Non-consolidated		
		March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
(1) Capital ratio (%)	(4)/(5)	9.23	(0.27)	9.50	9.06	(0.23)	9.29
(2) Basic items in core capital		112,353	1,809	110,544	109,960	2,214	107,746
(3) Adjustments in core capital		248	25	223	242	24	218
(4) Capital	(2) – (3)	112,104	1,783	110,321	109,717	2,190	107,527
	Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	109,447	2,483	106,964	106,707	2,906	103,801
	Total provisions included in basic items in core capital	2,538	(567)	3,105	2,276	(553)	2,829
	Eligible capital instruments subject to transitional arrangements included in basic items in core capital	-	-	-	-	-	-
(5) Risk-weighted assets		1,213,548	52,661	1,160,887	1,210,684	53,652	1,157,032
(6) Total necessary capital	(5) × 4%	48,541	2,106	46,435	48,427	2,146	46,281

(4) ShinGinko Tokyo, Limited

(Millions of yen, %)

		Non-consolidated		
		March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
(1) Capital ratio (%)	(4)/(5)	19.30	(0.38)	19.68
(2) Basic items in core capital		62,119	1,440	60,679
(3) Adjustments in core capital		141	(15)	156
(4) Capital	(2) – (3)	61,978	1,455	60,523
	Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	60,169	2,877	57,292
	Total provisions included in basic items in core capital	1,950	(1,437)	3,387
	Eligible capital instruments subject to transitional arrangements included in basic items in core capital	-	-	-
(5) Risk-weighted assets		320,983	13,506	307,477
(6) Total necessary capital	(5) × 4%	12,839	540	12,299

(Note 1) Capital ratio is calculated based on the Financial Service Agency Notification 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		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
	Bankrupt loans	5,617	2,019	3,598	3,354	755	2,599	2,103	1,227	876	159	36
Non-accrual loans	82,774	(3,146)	85,920	44,309	(1,178)	45,487	35,482	(1,500)	36,982	2,982	(468)	3,450
Past-due loans (3 months or more)	235	(53)	288	226	(40)	266	8	(14)	22	-	-	-
Restructured loans	3,252	(1,774)	5,026	1,808	(381)	2,189	1,182	235	947	260	(1,629)	1,889
Risk-monitored loan amount	91,879	(2,954)	94,833	49,699	(842)	50,541	38,777	(51)	38,828	3,402	(2,061)	5,463
Loan balances	3,621,119	38,889	3,582,230	1,837,946	(4,184)	1,842,130	1,552,605	35,092	1,517,513	230,567	7,980	222,587

[Loan balance ratio]

(%)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
	Bankrupt loans	0.15	0.05	0.10	0.18	0.04	0.14	0.13	0.08	0.05	0.06	0.01
Non-accrual loans	2.28	(0.11)	2.39	2.41	(0.05)	2.46	2.28	(0.15)	2.43	1.29	(0.26)	1.55
Past-due loans (3 months or more)	0.00	-	0.00	0.01	-	0.01	0.00	-	0.00	-	-	-
Restructured loans	0.08	(0.06)	0.14	0.09	(0.02)	0.11	0.07	0.01	0.06	0.11	(0.73)	0.84
Loan balance ratio	2.53	(0.11)	2.64	2.70	(0.04)	2.74	2.49	(0.06)	2.55	1.47	(0.98)	2.45

(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		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
	Bankrupt loans	1,588	575	1,013	844	221	623	742	356	386	2	(1)
Non-accrual loans	76,614	(4,899)	81,513	41,057	(1,150)	42,207	32,971	(3,352)	36,323	2,586	(396)	2,982
Past-due loans (3 months or more)	235	(53)	288	226	(40)	266	8	(14)	22	-	-	-
Restructured loans	3,252	(1,774)	5,026	1,808	(381)	2,189	1,182	235	947	260	(1,629)	1,889
Risk-monitored loan amount	81,691	(6,151)	87,842	43,937	(1,350)	45,287	34,905	(2,774)	37,679	2,848	(2,027)	4,875
Loan balances	3,610,931	35,692	3,575,239	1,832,184	(4,691)	1,836,875	1,548,733	32,369	1,516,364	230,013	8,014	221,999

[Loan balance ratio]

(%)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
	Bankrupt loans	0.04	0.02	0.02	0.04	0.01	0.03	0.04	0.02	0.02	0.00	-
Non-accrual loans	2.12	(0.15)	2.27	2.24	(0.05)	2.29	2.12	(0.27)	2.39	1.12	(0.22)	1.34
Past-due loans (3 months or more)	0.00	-	0.00	0.01	-	0.01	0.00	-	0.00	-	-	-
Restructured loans	0.09	(0.05)	0.14	0.09	(0.02)	0.11	0.07	0.01	0.06	0.11	(0.74)	0.85
Loan balance ratio	2.26	(0.19)	2.45	2.39	(0.07)	2.46	2.25	(0.23)	2.48	1.23	(0.96)	2.19

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

(Millions of yen, %)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
	Bankrupt and quasi-bankrupt assets	18,247	3,378	14,869	9,966	221	9,745	7,617	3,212	4,405	663	(55)
Doubtful assets	72,067	(5,067)	77,134	38,026	(610)	38,636	30,084	(3,689)	33,773	3,957	(766)	4,723
Substandard loans	3,487	(1,828)	5,315	2,035	(420)	2,455	1,191	222	969	260	(1,629)	1,889
Subtotal (a)	93,802	(3,516)	97,318	50,028	(810)	50,838	38,893	(255)	39,148	4,880	(2,452)	7,332
Normal assets	3,571,541	47,057	3,524,484	1,813,094	(445)	1,813,539	1,530,648	37,289	1,493,359	227,799	10,214	217,585
Total credit amount (b)	3,665,344	43,542	3,621,802	1,863,122	(1,255)	1,864,377	1,569,541	37,034	1,532,507	232,679	7,762	224,917
Ratio of total credit amount (%) (a)/(b)	2.55	(0.13)	2.68	2.68	(0.04)	2.72	2.47	(0.08)	2.55	2.09	(1.16)	3.25

(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		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
	Bankrupt and quasi-bankrupt assets	7,742	299	7,443	4,013	(291)	4,304	3,664	615	3,049	65	(23)
Doubtful assets	72,067	(5,067)	77,134	38,026	(610)	38,636	30,084	(3,689)	33,773	3,957	(766)	4,723
Substandard loans	3,487	(1,828)	5,315	2,035	(420)	2,455	1,191	222	969	260	(1,629)	1,889
Subtotal (a)	83,298	(6,594)	89,892	44,075	(1,322)	45,397	34,940	(2,852)	37,792	4,282	(2,420)	6,702
Normal assets	3,571,541	47,057	3,524,484	1,813,094	(445)	1,813,539	1,530,648	37,289	1,493,359	227,799	10,214	217,585
Total credit amount (b)	3,654,840	40,464	3,614,376	1,857,169	(1,767)	1,858,936	1,565,589	34,438	1,531,151	232,081	7,794	224,287
Ratio of total credit amount (%) (a)/(b)	2.27	(0.21)	2.48	2.37	(0.07)	2.44	2.23	(0.23)	2.46	1.84	(1.14)	2.98

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		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
	Covered amount (a)	76,839	(3,227)	80,066	41,617	(217)	41,834	32,086	(1,112)	33,198	3,136	(1,898)
Reserve for possible loan losses	22,125	873	21,252	11,827	1,411	10,416	8,052	1,035	7,017	2,245	(1,574)	3,819
Bankrupt and quasi-bankrupt assets	10,883	3,170	7,713	6,071	575	5,496	4,211	2,627	1,584	600	(31)	631
Doubtful assets	10,975	(1,124)	12,099	5,663	863	4,800	3,762	(1,579)	5,341	1,548	(409)	1,957
Doubtful assets	266	(1,173)	1,439	92	(27)	119	77	(14)	91	96	(1,133)	1,229
Collateral, guarantees, etc.	54,714	(4,099)	58,813	29,789	(1,628)	31,417	24,034	(2,147)	26,181	890	(324)	1,214
Bankrupt and quasi-bankrupt assets	7,362	216	7,146	3,895	(353)	4,248	3,405	585	2,820	61	(16)	77
Doubtful assets	46,221	(4,375)	50,596	25,046	(1,213)	26,259	20,397	(2,809)	23,206	778	(353)	1,131
Substandard loans	1,130	60	1,070	848	(61)	909	231	77	154	50	44	6
Problem assets (b)	93,802	(3,516)	97,318	50,028	(810)	50,838	38,893	(255)	39,148	4,880	(2,452)	7,332
Coverage ratio (%) (a)/(b)	81.91	(0.36)	82.27	83.18	0.90	82.28	82.49	(2.31)	84.80	64.26	(4.39)	68.65

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

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
	Reserve for possible loan losses	28,044	(135)	28,179	13,725	1,259	12,466	10,227	491	9,736	4,091	(1,885)
Provision of general reserve for possible loan losses	5,984	(2,166)	8,150	1,788	(164)	1,952	2,253	(557)	2,810	1,942	(1,445)	3,387
Provision for individual possible loan losses	22,060	2,031	20,029	11,936	1,423	10,513	7,974	1,048	6,926	2,149	(440)	2,589

5. Status of Problem Assets Subject to Disclosure

(1) Three banks combined [Non-consolidated]

[Fiscal year ended March 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 5.6 <1.6>	5.0	0.6	— [0.1]	— [4.0]	Bankrupt and quasi-bankrupt 18.2 <7.7>	7.3	10.8	99.9% <99.9%>	Bankrupt loans 5.6 <1.5>
Virtually bankrupt borrowers 12.5 <6.1>	8.6	3.9	— [0.2]	— [6.4]					Non-accrual loans 82.7 <76.6>
Borrowers with bankruptcy concerns 72.0	34.9	22.2	14.8 [10.9]		Doubtful assets 72.0	46.2	10.9	79.3%	
Borrowers requiring caution 495.6	Substandard borrowers 3.9	0.6	3.2		Substandard loans 3.4	1.1	0.2	39.9%	Past-due loans (3 months or more) 0.2 Restructured loans 3.2
	Borrowers requiring caution, excluding claims to substandard borrowers 491.7	115.0	376.7		Subtotal 93.8 <83.2>			Total 81.9% <79.6%>	Total 91.8 <81.6>
Normal borrowers 3,079.3	3,079.3				Claims to borrowers requiring caution, excluding claims to substandard borrowers 492.1				Normal assets 3,571.5
Total 3,665.3 <3,654.8>	3,243.6	406.8	14.8	—	Total 3,665.3 <3,654.8>				

Ratio to total debts	88.4%	11.0%	0.4%	—
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Notes:

- Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interests 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]

[Fiscal year ended March 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 3.3 <0.8>	3.0	0.2	— [0.1]	— [2.5]	Bankrupt and quasi-bankrupt 9.9 <4.0>	3.8	6.0	100.0% <100.0%>	Bankrupt loans 3.3 <0.8>
Virtually bankrupt borrowers 6.5 <3.1>	4.7	1.7	— [0.0]	— [3.4]					Non-accrual loans 44.3 <41.0>
Borrowers with bankruptcy concerns 38.0	18.0	12.6	7.3 [5.6]		Doubtful assets 38.0	25.0	5.6	80.7%	
Borrowers requiring caution 227.1	0.3	1.8			Substandard borrowers 2.0	0.8	0.0	46.2%	Past-due loans (3 months or more) 0.2
					Borrowers requiring caution, excluding claims to substandard borrowers 224.9				61.9
Normal borrowers 1,587.9	1,587.9				Subtotal 50.0 <44.0>				Total 49.6 <43.9>
					Claims to borrowers requiring caution, excluding claims to substandard borrowers 225.1				Total 83.1% <80.9%>
Total 1,863.1 <1,857.1>	1,676.2	179.5	7.3	—	Normal assets 1,813.0				Total 1,863.1 <1,857.1>

Ratio to total debts	89.9%	9.6%	0.3%	—
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Notes:

1. Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interests and privately placed bonds guaranteed by banks. The amount for privately placed bonds guaranteed by banks is recorded in fair value.
2. Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
3. 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.
4. 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]

[Fiscal year ended March 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 2.1 <0.7>	1.7	0.3	— [0.0]	— [1.3]	Bankrupt and quasi-bankrupt 7.6 <3.6>	3.4	4.2	100.0% <100.0%>	Bankrupt loans 2.1 <0.7>
Virtually bankrupt borrowers 5.5 <2.9>	3.4	2.1	— [0.2]	— [2.5]					Non-accrual loans 35.4 <32.9>
Borrowers with bankruptcy concerns 30.0	14.6	9.5	5.9 [3.7]		Doubtful assets 30.0	20.3	3.7	80.3%	
Borrowers requiring caution 237.1	Substandard borrowers 1.4	0.2	1.1		Substandard loans 1.1	0.2	0.0	25.9%	Past-due loans (3 months or more) 0.0 Restructured loans 1.1
	Borrowers requiring caution, excluding claims to substandard borrowers 235.7	51.0	184.6		Subtotal 38.8 <34.9>			Total 82.4% <80.5%>	Total 38.7 <34.9>
Normal borrowers 1,294.7	1,294.7				Claims to borrowers requiring caution, excluding claims to substandard borrowers 235.9				
Total 1,569.5 <1,565.5>	1,365.7	197.8	5.9	—		Normal assets 1,530.6			
					Total 1,569.5 <1,565.5>				

Ratio to total debts	87.0%	12.6%	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 interests 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]

[Fiscal year ended March 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 0.1 <0.0>	0.1	0.0	— [0.0]	— [0.1]	Bankrupt and quasi-bankrupt 0.6 <0.0>	0.0	0.6	99.8% <98.7%>	Bankrupt loans 0.1 <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 3.9	2.2	0.0	1.6 [1.5]		Doubtful assets 3.9	0.7	1.5	58.8%	
Borrowers requiring caution 31.3	Substandard borrowers 0.2	0.0	0.2		Substandard loans 0.2	0.0	0.0	56.3%	Past-due loans (3 months or more) —
									Borrowers requiring caution, excluding claims to substandard borrowers 31.1
Normal borrowers 196.6	196.6				Subtotal 4.8 <4.2>			Total 64.2% <59.2%>	Total 3.4 <2.8>
Total 232.7 <232.1>	201.6	29.4	1.6	—	Claims to borrowers requiring caution, excluding claims to substandard borrowers 31.1				
					Normal assets 227.7				
					Total 232.6 <232.0>				

Ratio to total debts	86.6%	12.6%	0.7%	—
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Notes:

- Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interests 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		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
	All branches	3,621,119	38,889	3,582,230	1,837,946	(4,184)	1,842,130	1,552,605	35,092	1,517,513	230,567	7,980
Manufacturing	325,637	(16,468)	342,105	195,605	(9,030)	204,635	116,792	(6,619)	123,411	13,239	(819)	14,058
Agriculture, forestry	989	(98)	1,087	806	(75)	881	99	(3)	102	84	(20)	104
Fishery	12	(34)	46	12	(34)	46	-	-	-	-	-	-
Mining, quarrying of stone and gravel	965	(117)	1,082	630	(64)	694	271	(41)	312	63	(13)	76
Construction	186,675	2,792	183,883	76,347	1,637	74,710	98,447	844	97,603	11,880	310	11,570
Electricity, gas and heat supplies, and waterworks	12,659	64	12,595	6,341	(285)	6,626	5,758	318	5,440	559	30	529
Communication service	79,956	(561)	80,517	47,901	1,323	46,578	24,778	(1,418)	26,196	7,277	(465)	7,742
Transportation, postal activities	97,192	(7,058)	104,250	50,176	(9,101)	59,277	44,289	1,889	42,400	2,727	154	2,573
Commerce	419,127	24,764	394,363	259,604	14,067	245,537	137,644	4,946	132,698	21,879	5,752	16,127
Banks and other financial institutions	209,097	(31,384)	240,481	87,560	(31,218)	118,778	80,481	900	79,581	41,055	(1,067)	42,122
Real estate	765,805	55,510	710,295	273,784	29,224	244,560	427,715	26,165	401,550	64,306	122	64,184
(Real estate brokerage)	329,916	43,399	286,517	126,669	28,130	98,539	165,535	14,077	151,458	37,711	1,191	36,520
(Real estate leasing)	435,887	12,110	423,777	147,114	1,093	146,021	262,179	12,087	250,092	26,594	(1,070)	27,664
Goods rental and leasing	86,941	(6,966)	93,907	50,485	(8,652)	59,137	35,160	1,936	33,224	1,295	(251)	1,546
Scientific research, professional and technical services	49,205	2,938	46,267	29,476	2,033	27,443	18,992	837	18,155	736	68	668
Accommodations	16,107	4,028	12,079	7,396	1,762	5,634	3,824	(831)	4,655	4,887	3,097	1,790
Restaurant businesses	33,238	2,330	30,908	12,448	649	11,799	17,348	1,410	15,938	3,442	271	3,171
Living-related and personal services, amusement services	57,383	(160)	57,543	30,693	(187)	30,880	20,060	2,425	17,635	6,630	(2,397)	9,027
Education, learning support	15,398	960	14,438	7,247	586	6,661	7,968	368	7,600	183	7	176
Medical healthcare and welfare	104,762	2,926	101,836	76,641	2,353	74,288	21,603	(65)	21,668	6,518	638	5,880
Other services	95,815	174	95,641	37,918	1,681	36,237	40,517	(1,587)	42,104	17,379	79	17,300
Local governments	180,531	(3,396)	183,927	90,133	(7,430)	97,563	81,817	4,628	77,189	8,580	(595)	9,175
Other	883,606	8,647	874,959	496,736	6,579	490,157	369,033	(1,009)	370,042	17,837	3,077	14,760

- Notes:
1. 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 [in amount]

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
	All branches	91,879	(2,954)	94,833	49,699	(842)	50,541	38,777	(51)	38,828	3,402	(2,061)
Manufacturing	17,839	(3,052)	20,891	9,099	(1,125)	10,224	8,176	(169)	8,345	564	(1,757)	2,321
Agriculture, forestry	238	(1)	239	233	(2)	235	-	-	-	4	-	4
Fishery	-	-	-	-	-	-	-	-	-	-	-	-
Mining, quarrying of stone and gravel	-	-	-	-	-	-	-	-	-	-	-	-
Construction	5,069	218	4,851	1,584	(89)	1,673	3,282	331	2,951	201	(24)	225
Electricity, gas and heat supplies, and waterworks	-	-	-	-	-	-	-	-	-	-	-	-
Communication service	4,661	28	4,633	2,603	(446)	3,049	1,595	262	1,333	462	211	251
Transportation, postal activities	2,164	214	1,950	1,141	75	1,066	880	97	783	142	42	100
Commerce	23,764	867	22,897	14,350	(468)	14,818	8,528	1,541	6,987	885	(207)	1,092
Banks and other financial institutions	149	(46)	195	55	(14)	69	3	(9)	12	90	(24)	114
Real estate	7,943	(3,976)	11,919	4,289	(1,257)	5,546	3,622	(2,375)	5,997	31	(344)	375
(Real estate brokerage)	1,433	(1,227)	2,660	583	(231)	814	847	(988)	1,835	1	(9)	10
(Real estate leasing)	6,510	(2,748)	9,258	3,705	(1,026)	4,731	2,774	(1,388)	4,162	29	(335)	364
Goods rental and leasing	108	79	29	49	49	-	59	45	14	-	(15)	15
Scientific research, professional and technical services	2,069	(433)	2,502	1,464	(436)	1,900	512	38	474	91	(36)	127
Accommodations	611	(34)	645	242	(6)	248	199	(28)	227	169	-	169
Restaurant businesses	1,319	(61)	1,380	595	30	565	568	(120)	688	155	28	127
Living-related and personal services, amusement services	2,005	18	1,987	682	(115)	797	1,320	133	1,187	2	(1)	3
Education, learning support	368	200	168	71	(4)	75	206	122	84	89	81	8
Medical healthcare and welfare	7,389	4,937	2,452	5,914	4,858	1,056	1,463	83	1,380	11	(3)	14
Other services	3,727	(439)	4,166	1,863	(783)	2,646	1,364	358	1,006	499	(14)	513
Local governments	-	-	-	-	-	-	-	-	-	-	-	-
Other	12,448	(1,473)	13,921	5,457	(1,110)	6,567	6,991	(362)	7,353	-	-	-

7. Deposits and Loans [Non-consolidated]

(1) Status of loans

(Millions of yen, %)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
Loans (balance)	3,621,119	38,889	3,582,230	1,837,946	(4,184)	1,842,130	1,552,605	35,092	1,517,513	230,567	7,980	222,587
Excluding offshore accounts (a)	3,620,962	38,889	3,582,073	1,837,789	(4,183)	1,841,972	1,552,605	35,092	1,517,513	230,567	7,980	222,587
Loans to small and medium-sized enterprises (b)	2,908,957	85,549	2,823,408	1,480,763	41,488	1,439,275	1,264,234	30,700	1,233,534	163,960	13,361	150,599
Small and medium-sized enterprise loans	2,045,294	79,105	1,966,189	986,184	34,008	952,176	895,201	31,709	863,492	163,908	13,387	150,521
Personal loans	863,663	6,445	857,218	494,579	7,480	487,099	369,033	(1,009)	370,042	51	(26)	77
Percentage of total loans (b) / (a)	80.33	1.51	78.82	80.57	2.44	78.13	81.42	0.14	81.28	71.11	3.46	67.65
Loans (average balance)	3,570,779	93,187	3,477,592	1,832,191	32,537	1,799,654	1,514,963	41,335	1,473,628	223,623	19,313	204,310

(2) Consumer loan balance

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
Consumer loan balance	814,791	3,927	810,864	475,768	3,984	471,784	339,022	(58)	339,080	-	-	-
Housing-related loans	693,261	2,081	691,180	375,433	7,609	367,824	317,827	(5,529)	323,356	-	-	-
Other loans	121,529	1,845	119,684	100,335	(3,625)	103,960	21,194	5,470	15,724	-	-	-

(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		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
Deposits (balance)	4,784,401	(62,338)	4,846,739	2,330,977	(92,166)	2,423,143	2,155,843	25,693	2,130,150	297,580	4,135	293,445
Deposits	4,758,931	(49,472)	4,808,403	2,312,237	(78,200)	2,390,437	2,149,113	24,593	2,124,520	297,580	4,135	293,445
Personal deposits	3,245,608	(32,367)	3,277,975	1,417,623	(13,870)	1,431,493	1,653,175	4,013	1,649,162	174,809	(22,510)	197,319
Corporate deposits	1,348,442	(16,826)	1,365,268	846,078	(28,467)	874,545	453,210	12,598	440,612	49,153	(957)	50,110
Deposits	164,880	(280)	165,160	48,535	(35,864)	84,399	42,727	7,982	34,745	73,617	27,602	46,015
Negotiable certificates of deposit	25,470	(12,866)	38,336	18,740	(13,966)	32,706	6,730	1,100	5,630	-	-	-
Negotiable certificates of deposit	4,794,483	33,083	4,761,400	2,362,093	(6,558)	2,368,651	2,134,734	12,572	2,122,162	297,655	27,069	270,586
Deposits	4,764,906	36,712	4,728,194	2,341,279	(311)	2,341,590	2,125,971	9,954	2,116,017	297,655	27,069	270,586
Negotiable certificates of deposit	29,576	(3,629)	33,205	20,814	(6,246)	27,060	8,762	2,618	6,144	-	-	-

(4) Deposits and loan balances by region

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
Deposits	4,758,931	(49,472)	4,808,403	2,312,237	(78,200)	2,390,437	2,149,113	24,593	2,124,520	297,580	4,135	293,445
Tokyo Metropolis	3,699,053	(53,200)	3,752,253	2,219,550	(76,211)	2,295,761	1,181,922	18,876	1,163,046	297,580	4,135	293,445
Kanagawa Prefecture	982,579	5,534	977,045	30,813	(121)	30,934	95,176	5,654	94,611	-	-	-
Others	77,297	(1,807)	79,104	61,872	(1,869)	63,741	15,424	62	15,362	-	-	-
Loans	3,621,119	38,889	3,582,230	1,837,946	(4,184)	1,842,130	1,552,605	35,092	1,517,513	230,567	7,980	222,587
Tokyo Metropolis	3,034,983	22,476	3,012,507	1,771,641	(6,434)	1,778,075	1,032,774	20,929	1,011,845	230,567	7,980	222,587
Kanagawa Prefecture	543,232	18,370	524,862	31,954	4,462	27,492	511,277	13,908	497,369	-	-	-
Others	42,903	(1,957)	44,860	34,350	(2,211)	36,561	8,553	255	8,298	-	-	-

(5) Assets under management

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
Assets under management	480,581	(16,070)	496,651	269,952	(15,781)	285,733	210,628	(290)	210,918	-	-	-
Investment trust	216,664	(7,077)	223,741	139,305	(11,871)	151,176	77,359	4,795	72,564	-	-	-
Life insurance	212,841	4,953	207,888	117,942	1,377	116,565	94,898	3,575	91,323	-	-	-
Public bonds	51,075	(13,946)	65,021	12,704	(5,287)	17,991	38,371	(8,659)	47,030	-	-	-

(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		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
Domestic head office and branch offices (including representative offices)	164	1	163	78	-	78	85	1	84	1	-	1
Tokyo Metropolis	124	-	124	73	-	73	50	-	50	1	-	1
Kanagawa Prefecture	36	1	35	2	-	2	34	1	33	-	-	-
Others	4	-	4	3	-	3	1	-	1	-	-	-
Number of executives and employees	3,224	1	3,223	1,507	19	1,488	1,574	(17)	1,591	148	-	148
Number of executives	30	(4)	34	14	-	14	14	(2)	16	7	(1)	8
Number of employees	3,194	5	3,189	1,493	19	1,474	1,560	(15)	1,575	141	1	140

(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 March 31, 2017 and March 31, 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, (5) as of March 31, 2017 and (4) as of March 31, 2016, with overlapping duties at these banks.

(7) Construction in trust

(Millions of yen)

	Three banks combined			Tokyo Tomin Bank			Yachiyo Bank			ShinGinko Tokyo		
	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)	March 31, 2017 (A)	Difference (A) – (B)	March 31, 2016 (B)
Value of construction in trust contracts	27,328	5,086	22,242	-	-	-	-	-	-	27,328	5,086	22,242
Balance of construction in trust purchased	7,463	3,514	3,949	-	-	-	-	-	-	7,463	3,514	3,949

(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. Consumer loan balance

(1) Tokyo TY Financial Group [Consolidated]

(Millions of yen)

	March 31, 2017 (A)				March 31, 2016 (B)		
	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	15,722	(5,337)	16,095	373	21,059	21,129	70
Available-for-sale securities	4,315	(7,831)	11,933	7,618	12,146	15,946	3,800
Stocks	5,658	1,039	7,384	1,726	4,619	7,166	2,546
Bonds	974	(4,241)	2,920	1,945	5,215	5,478	262
Others	(2,317)	(4,628)	1,628	3,946	2,311	3,301	990
Total	20,037	(13,168)	28,029	7,991	33,205	37,076	3,870

(2) Three banks combined [Non-consolidated]

(Millions of yen)

	March 31, 2017 (A)				March 31, 2016 (B)		
	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	24,466	(6,936)	24,622	155	31,402	31,471	69
Available-for-sale securities	11,088	(7,550)	17,882	6,793	18,638	22,222	3,583
Stocks	7,453	1,165	8,762	1,308	6,288	8,576	2,287
Bonds	3,572	(5,375)	5,330	1,758	8,947	9,293	346
Others	62	(3,340)	3,789	3,727	3,402	4,352	949
Total	35,554	(14,486)	42,504	6,949	50,040	53,693	3,653

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

(Millions of yen)

	March 31, 2017 (A)				March 31, 2016 (B)		
	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	9,176	(3,254)	9,255	78	12,430	12,431	0
Available-for-sale securities	5,414	(2,916)	7,688	2,274	8,330	9,955	1,625
Stocks	5,590	1,587	6,069	479	4,003	5,297	1,293
Bonds	984	(948)	1,111	127	1,932	2,061	129
Others	(1,160)	(3,555)	507	1,668	2,395	2,597	202
Total	14,590	(6,170)	16,944	2,353	20,760	22,386	1,625

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

(Millions of yen)

	March 31, 2017 (A)				March 31, 2016 (B)		
	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	13,091	(3,235)	13,169	77	16,326	16,394	68
Available-for-sale securities	1,442	(5,255)	5,415	3,973	6,697	8,586	1,889
Stocks	1,863	(422)	2,692	829	2,285	3,279	994
Bonds	884	(3,524)	2,188	1,304	4,408	4,556	147
Others	(1,305)	(1,308)	534	1,839	3	750	747
Total	14,534	(8,489)	18,584	4,050	23,023	24,981	1,957

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

(Millions of yen)

	March 31, 2017 (A)				March 31, 2016 (B)		
	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	2,197	(448)	2,197	-	2,645	2,645	-
Available-for-sale securities	4,231	621	4,777	545	3,610	3,680	69
Stocks	-	-	-	-	-	-	-
Bonds	1,703	(903)	2,030	326	2,606	2,676	69
Others	2,528	1,525	2,747	219	1,003	1,003	-
Total	6,429	173	6,975	545	6,256	6,325	69