

Financial Results
for the First Half of the Fiscal Year Ending March 31, 2017
- Supplementary Information -



TokyoTY Financial Group, Inc.

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I. Overview of Financial Results for the First Half of the Fiscal Year Ending 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 periods ended March 2016 and September 2015.

Moreover, with regard to the calculation of the [non-consolidated] figures for September 2015, 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 Sept. 30, 2016 (A) | | Fiscal year ended Sept. 30, 2015 (B) |
|---|----|---|----------------------|---|
| | | | Difference (A) – (B) | |
| Ordinary income | 1 | 40,816 | 1,025 | 39,791 |
| Gross business profit | 2 | 36,201 | 953 | 35,248 |
| (Excluding gains/losses on bonds (five accounts total)) | 3 | 35,326 | 967 | 34,359 |
| Net interest income | 4 | 27,353 | 858 | 26,495 |
| Trust fees | 5 | 20 | 20 | - |
| Net fees and commissions | 6 | 6,577 | 32 | 6,545 |
| Other business income (loss) | 7 | 2,250 | 43 | 2,207 |
| Expenses (excluding non-recurring losses) | 8 | 29,958 | 2,190 | 27,768 |
| Credit-related costs | 9 | 646 | (550) | 1,196 |
| Write-off of loans | 10 | 3 | (12) | 15 |
| Transfer to reserve for individual possible loan losses | 11 | 1,385 | 66 | 1,319 |
| Other credit-related costs | 12 | (742) | (604) | (138) |
| Gains (losses) on stocks and other securities | 13 | 27 | (87) | 114 |
| Profit on investments based on the equity method | 14 | 95 | (26) | 121 |
| Others | 15 | (754) | (931) | 177 |
| Ordinary profit | 16 | 4,964 | (1,733) | 6,697 |
| Extraordinary profit (loss) | 17 | 19,346 | 19,175 | 171 |
| Gain on bargain purchase | 18 | 19,443 | 19,443 | - |
| Income before income taxes | 19 | 24,311 | 17,442 | 6,869 |
| Total income taxes | 20 | 721 | (1,346) | 2,067 |
| Income taxes – current | 21 | 989 | (376) | 1,365 |
| Income taxes – deferred | 22 | (268) | (969) | 701 |
| Profit (loss) | 23 | 23,590 | 18,789 | 4,801 |
| Profit (loss) attributable to non-controlling interests | 24 | 25 | 14 | 11 |
| Profit (loss) attributable to owners of parent | 25 | 23,565 | 18,775 | 4,790 |

(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 | | Fiscal year ended |
|--|----|--------------------|----------------------|-------------------|
| | | Sept. 30. 2016 (A) | Difference (A) – (B) | |
| Ordinary income | 1 | 43,844 | 401 | 43,443 |
| Gross business profit | 2 | 38,631 | 749 | 37,882 |
| (Excluding gains/losses on bonds (five accounts total)) (Gross core business profit) | 3 | 37,708 | 816 | 36,892 |
| Gross domestic business profit | 4 | 36,887 | 1,064 | 35,823 |
| (Excluding gains/losses on bonds (five accounts total)) | 5 | 36,147 | 1,121 | 35,026 |
| Net interest income | 6 | 30,226 | 977 | 29,249 |
| Trust fees | 7 | 20 | (6) | 26 |
| Net fees and commissions | 8 | 5,200 | 56 | 5,144 |
| Other business income (loss) | 9 | 1,441 | 38 | 1,403 |
| Gross international business profit | 10 | 1,744 | (314) | 2,058 |
| (Excluding gains/losses on bonds (five accounts total)) | 11 | 1,560 | (305) | 1,865 |
| Net interest income | 12 | 881 | (311) | 1,192 |
| Net fees and commissions | 13 | 116 | 3 | 113 |
| Other business income (loss) | 14 | 745 | (7) | 752 |
| Expenses (excluding non-recurring losses) | 15 | 29,360 | 265 | 29,095 |
| Personnel expenses | 16 | 14,765 | 34 | 14,731 |
| Non-personnel expenses | 17 | 12,359 | (74) | 12,433 |
| Taxes | 18 | 2,234 | 304 | 1,930 |
| Net business income (before transfer to reserve for general possible loan losses) (Net business income) | 19 | 9,271 | 485 | 8,786 |
| (Excluding gains/losses on bonds (five accounts total)) (Core business income) | 20 | 8,348 | 551 | 7,797 |
| Transfer to reserve for general possible loan losses (1) | 21 | (606) | (615) | 9 |
| Net business income | 22 | 9,877 | 1,100 | 8,777 |
| (Gains/losses on bonds (five accounts total)) | 23 | 923 | (66) | 989 |
| Non-recurring profit (loss) | 24 | (2,183) | (1,308) | (875) |
| Loss from write-off of non-performing loans (2) | 25 | 1,595 | 192 | 1,403 |
| Write-off of loans | 26 | 0 | - | 0 |
| Transfer to reserve for individual possible loan losses | 27 | 1,393 | 192 | 1,201 |
| Loss on disposal of receivables | 28 | 38 | (47) | 85 |
| Provision for contingent loss | 29 | (12) | 32 | (44) |
| Credit guarantee association responsibility-sharing system charge | 30 | 175 | 8 | 167 |
| Other losses from write-off of non-performing loans | 31 | - | 6 | (6) |
| Reversal of allowance for loan losses (3) | 32 | - | - | - |
| Reversal of allowance for investment loss (4) | 33 | 264 | 225 | 39 |
| Recoveries of written-off claims | 34 | 79 | (116) | 195 |
| Gains (losses) on stocks and other securities | 35 | (299) | (411) | 112 |
| Gain on sale of stocks and other securities | 36 | 137 | (70) | 207 |
| Loss on sale of stocks and other securities | 37 | 62 | (33) | 95 |
| Loss on devaluation of stocks and other securities | 38 | 374 | 374 | - |
| Other non-recurring profit (loss) | 39 | (632) | (812) | 180 |
| Ordinary profit | 40 | 7,694 | (207) | 7,901 |
| Extraordinary profit (loss) | 41 | (98) | (401) | 303 |
| Income before income taxes | 42 | 7,596 | (609) | 8,205 |
| Total income taxes | 43 | 839 | (1,408) | 2,247 |
| Income taxes – current | 44 | 749 | (358) | 1,107 |
| Income taxes – deferred | 45 | 90 | (1,049) | 1,139 |
| Net income | 46 | 6,756 | 799 | 5,957 |
| Credit-related costs (1) + (2) - (3) - (4) | 47 | 724 | (648) | 1,372 |

[Consolidated]

(Millions of yen)

| | | | | |
|---|----|--------|---------|--------|
| Ordinary income | 48 | 42,568 | (1,812) | 44,380 |
| Ordinary profit | 49 | 6,187 | (2,421) | 8,608 |
| Profit attributable to owners of parent | 50 | 5,014 | (1,100) | 6,114 |

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

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

(Millions of yen)

| | | Fiscal year ended Sept. 30, 2016 (A) | | Fiscal year ended Sept. 30, 2015 (B) |
|--|----|---|----------------------|---|
| | | | Difference (A) – (B) | |
| Ordinary income | 1 | 21,606 | 154 | 21,452 |
| Gross business profit | 2 | 18,965 | 560 | 18,405 |
| (Excluding gains/losses on bonds (five accounts total)) (Gross core business profit) | 3 | 18,770 | 599 | 18,171 |
| Gross domestic business profit | 4 | 17,757 | 957 | 16,800 |
| (Excluding gains/losses on bonds (five accounts total)) | 5 | 17,720 | 984 | 16,736 |
| Net interest income | 6 | 14,497 | 937 | 13,560 |
| Net fees and commissions | 7 | 2,870 | 49 | 2,821 |
| Other business income (loss) | 8 | 389 | (28) | 417 |
| Gross international business profit | 9 | 1,207 | (397) | 1,604 |
| (Excluding gains/losses on bonds (five accounts total)) | 10 | 1,050 | (384) | 1,434 |
| Net interest income | 11 | 497 | (386) | 883 |
| Net fees and commissions | 12 | 79 | - | 79 |
| Other business income (loss) | 13 | 630 | (12) | 642 |
| Expenses (excluding non-recurring losses) | 14 | 14,490 | 221 | 14,269 |
| Personnel expenses | 15 | 6,791 | 86 | 6,705 |
| Non-personnel expenses | 16 | 6,715 | (51) | 6,766 |
| Taxes | 17 | 983 | 185 | 798 |
| Net business income (before transfer to reserve for general possible loan losses) (Net business income) | 18 | 4,474 | 339 | 4,135 |
| (Excluding gains/losses on bonds (five accounts total)) (Core business income) | 19 | 4,279 | 378 | 3,901 |
| Transfer to reserve for general possible loan losses (1) | 20 | (164) | (29) | (135) |
| Net business income | 21 | 4,638 | 367 | 4,271 |
| (Gains/losses on bonds (five accounts total)) | 22 | 194 | (39) | 233 |
| Non-recurring profit (loss) | 23 | (772) | (163) | (609) |
| Loss from write-off of non-performing loans (2) | 24 | 843 | (193) | 1,036 |
| Write-off of loans | 25 | 0 | 0 | - |
| Transfer to reserve for individual possible loan losses | 26 | 725 | (196) | 921 |
| Loss on disposal of receivables | 27 | 26 | (4) | 30 |
| Provision for contingent loss | 28 | (1) | (21) | 20 |
| Credit guarantee association responsibility-sharing system charge | 29 | 92 | 22 | 70 |
| Other losses from write-off of non-performing loans | 30 | - | 6 | (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 | 73 | (20) | 93 |
| Gain on sale of stocks and other securities | 34 | 105 | (46) | 151 |
| Loss on sale of stocks and other securities | 35 | 31 | (26) | 57 |
| Loss on devaluation of stocks and other securities | 36 | - | - | - |
| Other non-recurring profit (loss) | 37 | (2) | (335) | 333 |
| Ordinary profit | 38 | 3,866 | 205 | 3,661 |
| Extraordinary profit (loss) | 39 | (19) | (194) | 175 |
| Income before income taxes | 40 | 3,847 | 11 | 3,836 |
| Total income taxes | 41 | 626 | (439) | 1,065 |
| Income taxes – current | 42 | 27 | (62) | 89 |
| Income taxes – deferred | 43 | 599 | (376) | 975 |
| Net income | 44 | 3,220 | 449 | 2,771 |
| Credit-related costs (1) + (2) - (3) | 45 | 678 | (222) | 900 |

[Consolidated]

(Millions of yen)

| | | | | |
|---|----|--------|---------|--------|
| Ordinary income | 46 | 20,702 | (1,442) | 22,144 |
| Ordinary profit | 47 | 2,920 | (1,360) | 4,280 |
| Profit attributable to owners of parent | 48 | 2,081 | (866) | 2,947 |

The Yachiyo Bank, Limited

[Non-consolidated]

(Millions of yen)

| | | Fiscal year ended Sept. 30, 2016 (A) | | Fiscal year ended Sept. 30, 2015 (B) |
|--|----|---|----------------------|---|
| | | | Difference (A) – (B) | |
| Ordinary income | 1 | 18,680 | 151 | 18,529 |
| Gross business profit | 2 | 16,870 | 177 | 16,693 |
| (Excluding gains/losses on bonds (five accounts total)) (Gross core business profit) | 3 | 16,193 | 256 | 15,937 |
| Gross domestic business profit | 4 | 16,427 | 108 | 16,319 |
| (Excluding gains/losses on bonds (five accounts total)) | 5 | 15,775 | 190 | 15,585 |
| Net interest income | 6 | 13,124 | 58 | 13,066 |
| Net fees and commissions | 7 | 2,303 | 36 | 2,267 |
| Other business income (loss) | 8 | 999 | 14 | 985 |
| Gross international business profit | 9 | 443 | 69 | 374 |
| (Excluding gains/losses on bonds (five accounts total)) | 10 | 417 | 66 | 351 |
| Net interest income | 11 | 291 | 61 | 230 |
| Net fees and commissions | 12 | 36 | 3 | 33 |
| Other business income (loss) | 13 | 115 | 5 | 110 |
| Expenses (excluding non-recurring losses) | 14 | 12,814 | (47) | 12,861 |
| Personnel expenses | 15 | 7,180 | 2 | 7,178 |
| Non-personnel expenses | 16 | 4,583 | (142) | 4,725 |
| Taxes | 17 | 1,050 | 94 | 956 |
| Net business income (before transfer to reserve for general possible loan losses) (Net business income) | 18 | 4,055 | 223 | 3,832 |
| (Excluding gains/losses on bonds (five accounts total)) (Core business income) | 19 | 3,378 | 302 | 3,076 |
| Transfer to reserve for general possible loan losses (1) | 20 | (414) | (255) | (159) |
| Net business income | 21 | 4,470 | 479 | 3,991 |
| (Gains/losses on bonds (five accounts total)) | 22 | 676 | (79) | 755 |
| Non-recurring profit (loss) | 23 | (1,384) | (934) | (450) |
| Loss from write-off of non-performing loans (2) | 24 | 686 | 215 | 471 |
| Write-off of loans | 25 | 0 | - | 0 |
| Transfer to reserve for individual possible loan losses | 26 | 613 | 244 | 369 |
| Loss on disposal of receivables | 27 | 10 | (44) | 54 |
| Provision for contingent loss | 28 | (15) | 31 | (46) |
| Credit guarantee association responsibility-sharing system charge | 29 | 77 | (17) | 94 |
| Other losses from write-off of non-performing loans | 30 | - | - | - |
| Reversal of allowance for loan losses (3) | 31 | - | - | - |
| Recoveries of written-off claims | 32 | 79 | (95) | 174 |
| Gains (losses) on stocks and other securities | 33 | (373) | (391) | 18 |
| Gain on sale of stocks and other securities | 34 | 31 | (25) | 56 |
| Loss on sale of stocks and other securities | 35 | 31 | (7) | 38 |
| Loss on devaluation of stocks and other securities | 36 | 374 | 374 | - |
| Other non-recurring profit (loss) | 37 | (403) | (232) | (171) |
| Ordinary profit | 38 | 3,086 | (455) | 3,541 |
| Extraordinary profit (loss) | 39 | (78) | (206) | 128 |
| Income before income taxes | 40 | 3,007 | (662) | 3,669 |
| Total income taxes | 41 | 97 | (1,082) | 1,179 |
| Income taxes – current | 42 | 682 | (333) | 1,015 |
| Income taxes – deferred | 43 | (585) | (749) | 164 |
| Net income | 44 | 2,909 | 420 | 2,489 |
| Credit-related costs (1) + (2) - (3) | 45 | 271 | (41) | 312 |

[Consolidated]

(Millions of yen)

| | | | | |
|---|----|--------|---------|--------|
| Ordinary income | 46 | 18,308 | (465) | 18,773 |
| Ordinary profit | 47 | 2,525 | (1,104) | 3,629 |
| Profit attributable to owners of parent | 48 | 2,306 | (164) | 2,470 |

ShinGinko Tokyo, Limited

[Non-consolidated]

(Millions of yen)

| | | Fiscal year ended Sept. 30, 2016 (A) | | Fiscal year ended Sept. 30, 2015 (B) | |
|--|-----------------------|---|----------------------|---|-----|
| | | | Difference (A) – (B) | | |
| Ordinary income | 1 | 3,557 | 95 | 3,462 | |
| Gross business profit | 2 | 2,795 | 12 | 2,783 | |
| (Excluding gains/losses on bonds (five accounts total)) (Gross core business profit) | 3 | 2,743 | (40) | 2,783 | |
| Gross domestic business profit | 4 | 2,703 | - | 2,703 | |
| (Excluding gains/losses on bonds (five accounts total)) | 5 | 2,651 | (52) | 2,703 | |
| Net interest income | 6 | 2,604 | (19) | 2,623 | |
| Trust fees | 7 | 20 | (6) | 26 | |
| Net fees and commissions | 8 | 26 | (28) | 54 | |
| Other business income (loss) | 9 | 52 | 52 | - | |
| Gross international business profit | 10 | 92 | 13 | 79 | |
| (Excluding gains/losses on bonds (five accounts total)) | 11 | 92 | 13 | 79 | |
| Net interest income | 12 | 92 | 13 | 79 | |
| Net fees and commissions | 13 | (0) | - | (0) | |
| Other business income (loss) | 14 | - | - | - | |
| Expenses (excluding non-recurring losses) | 15 | 2,054 | 90 | 1,964 | |
| Personnel expenses | 16 | 793 | (54) | 847 | |
| Non-personnel expenses | 17 | 1,060 | 119 | 941 | |
| Taxes | 18 | 200 | 26 | 174 | |
| Net business income (before transfer to reserve for general possible loan losses) (Net business income) | 19 | 741 | (77) | 818 | |
| (Excluding gains/losses on bonds (five accounts total)) (Core business income) | 20 | 689 | (129) | 818 | |
| Transfer to reserve for general possible loan losses (1) | 21 | (27) | (331) | 304 | |
| Net business income | 22 | 768 | 254 | 514 | |
| (Gains/losses on bonds (five accounts total)) | 23 | 52 | 52 | - | |
| Non-recurring profit (loss) | 24 | (27) | (211) | 184 | |
| Loss from write-off of non-performing loan (2) | 25 | 65 | 170 | (105) | |
| Write-off of loans | 26 | - | (0) | 0 | |
| Transfer to reserve for individual possible loan losses | 27 | 55 | 143 | (88) | |
| Loss on disposal of receivables | 28 | 1 | 1 | - | |
| Provision for contingent loss | 29 | 3 | 21 | (18) | |
| Credit guarantee association responsibility-sharing system charge | 30 | 4 | 3 | 1 | |
| Other losses from write-off of non-performing loans | 31 | - | - | - | |
| Reversal of allowance for loan losses (3) | 32 | - | - | - | |
| Reversal of allowance for investment loss (4) | 33 | 264 | 225 | 39 | |
| Recoveries of written-off claims | 34 | 0 | (20) | 20 | |
| 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 | (226) | (244) | 18 | |
| Ordinary profit | 40 | 741 | 43 | 698 | |
| Extraordinary profit (loss) | 41 | - | - | - | |
| Income before income taxes | 42 | 741 | 43 | 698 | |
| Total income taxes | 43 | 114 | 112 | 2 | |
| Income taxes – current | 44 | 39 | 37 | 2 | |
| Income taxes – deferred | 45 | 75 | 75 | - | |
| Net income | 46 | 626 | (70) | 696 | |
| Credit-related costs | (1) + (2) - (3) - (4) | 47 | (226) | (385) | 159 |

2. Business Income [Non-consolidated]

(Millions of yen)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|---|---|----------------------|---|---|----------------------|---|---|----------------------|---|---|----------------------|---|
| | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) |
| Net business income (before transfer to reserve for general possible loan losses) | 9,271 | 485 | 8,786 | 4,474 | 339 | 4,135 | 4,055 | 223 | 3,832 | 741 | (77) | 818 |
| Per employee (thousands of yen) | 2,785 | 145 | 2,640 | 2,851 | 143 | 2,708 | 2,511 | 189 | 2,322 | 5,113 | (310) | 5,423 |
| Net business income | 9,877 | 1,100 | 8,777 | 4,638 | 367 | 4,271 | 4,470 | 479 | 3,991 | 768 | 254 | 514 |
| Per employee (thousands of yen) | 2,967 | 330 | 2,637 | 2,956 | 159 | 2,797 | 2,767 | 348 | 2,419 | 5,301 | 1,897 | 3,404 |
| Net core business income | 8,348 | 551 | 7,797 | 4,279 | 378 | 3,901 | 3,378 | 302 | 3,076 | 689 | (129) | 818 |
| Per employee (thousands of yen) | 2,507 | 165 | 2,342 | 2,727 | 172 | 2,555 | 2,092 | 228 | 1,864 | 4,754 | (669) | 5,423 |

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

3. Margin [Non-consolidated]

<Total>

(%)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|---|---|----------------------|---|---|----------------------|---|---|----------------------|---|---|----------------------|---|
| | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) |
| Yields on interest-earning assets (1) | 1.23 | - | 1.23 | 1.19 | 0.02 | 1.17 | 1.24 | (0.01) | 1.25 | 1.39 | (0.08) | 1.47 |
| Loans and bills discounted (a) | 1.30 | (0.13) | 1.43 | 1.25 | (0.14) | 1.39 | 1.33 | (0.12) | 1.45 | 1.55 | (0.14) | 1.69 |
| Securities | 1.33 | 0.30 | 1.03 | 1.47 | 0.50 | 0.97 | 1.18 | 0.21 | 0.97 | 1.38 | (0.09) | 1.47 |
| Cost of funding (2) | 1.19 | (0.02) | 1.21 | 1.16 | - | 1.16 | 1.22 | (0.02) | 1.24 | 1.28 | (0.05) | 1.33 |
| Deposits, etc. (b) | 0.04 | (0.02) | 0.06 | 0.02 | (0.02) | 0.04 | 0.03 | (0.02) | 0.05 | 0.27 | (0.05) | 0.32 |
| External liabilities | 0.38 | 0.03 | 0.35 | 0.46 | 0.06 | 0.40 | 2.15 | - | 2.15 | 0.03 | (0.07) | 0.10 |
| Difference of interest rates between deposits and loans (a)-(b) | 1.26 | (0.11) | 1.37 | 1.23 | (0.12) | 1.35 | 1.30 | (0.10) | 1.40 | 1.28 | (0.09) | 1.37 |
| Net interest margin (1)-(2) | 0.04 | 0.02 | 0.02 | 0.03 | 0.02 | 0.01 | 0.02 | 0.01 | 0.01 | 0.11 | (0.03) | 0.14 |

<Domestic Operations>

(%)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|---|---|----------------------|---|---|----------------------|---|---|----------------------|---|---|----------------------|---|
| | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) |
| Yields on interest-earning assets (1) | 1.21 | - | 1.21 | 1.18 | 0.04 | 1.14 | 1.21 | (0.02) | 1.23 | 1.36 | (0.08) | 1.44 |
| Loans and bills discounted (a) | 1.30 | (0.13) | 1.43 | 1.25 | (0.14) | 1.39 | 1.33 | (0.12) | 1.45 | 1.55 | (0.14) | 1.69 |
| Securities | 1.30 | 0.34 | 0.96 | 1.43 | 0.61 | 0.82 | 1.16 | 0.22 | 0.94 | 1.42 | (0.07) | 1.49 |
| Cost of funding (2) | 1.18 | (0.02) | 1.20 | 1.14 | (0.02) | 1.16 | 1.21 | (0.02) | 1.23 | 1.28 | (0.05) | 1.33 |
| Deposits, etc. (b) | 0.04 | (0.02) | 0.06 | 0.02 | (0.02) | 0.04 | 0.03 | (0.02) | 0.05 | 0.27 | (0.05) | 0.32 |
| External liabilities | 0.24 | (0.10) | 0.34 | 0.29 | (0.13) | 0.42 | 2.15 | - | 2.15 | 0.03 | (0.07) | 0.10 |
| Difference of interest rates between deposits and loans (a)-(b) | 1.26 | (0.11) | 1.37 | 1.23 | (0.12) | 1.35 | 1.30 | (0.10) | 1.40 | 1.28 | (0.09) | 1.37 |
| Net interest margin (1)-(2) | 0.03 | 0.02 | 0.01 | 0.04 | 0.06 | (0.02) | 0.00 | - | 0.00 | 0.08 | (0.03) | 0.11 |

4. ROA [Non-consolidated]

(%)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|---|---|----------------------|---|---|----------------------|---|---|----------------------|---|---|----------------------|---|
| | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) - (B) | First half ended September 30, 2015 (B) |
| On a basis of net business income (before transfer to reserve for general possible loan losses) | 0.33 | 0.01 | 0.32 | 0.32 | 0.02 | 0.30 | 0.35 | 0.02 | 0.33 | 0.33 | (0.05) | 0.38 |
| On a basis of net business income | 0.35 | 0.03 | 0.32 | 0.33 | 0.02 | 0.31 | 0.38 | 0.04 | 0.34 | 0.34 | 0.10 | 0.24 |
| On a basis of net core business income | 0.30 | 0.02 | 0.28 | 0.31 | 0.03 | 0.28 | 0.29 | 0.03 | 0.26 | 0.30 | (0.08) | 0.38 |
| On the basis of net income | 0.24 | 0.03 | 0.21 | 0.23 | 0.03 | 0.20 | 0.25 | 0.04 | 0.21 | 0.28 | (0.04) | 0.32 |

(Note) ROA = $\frac{\text{Net income} \times 365 \div 183}{(\text{Balance of total assets} - \text{balance of repayment on which payment is approved})} \times 100$

5. ROE

[Non-consolidated]

(%)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|---|---|----------------------|---|---|----------------------|---|---|----------------------|---|---|----------------------|---|
| | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) |
| On a basis of net business income (before transfer to reserve for general possible loan losses) | 6.85 | (0.16) | 7.01 | 9.02 | (0.18) | 9.20 | 7.35 | 0.08 | 7.27 | 2.42 | (0.53) | 2.95 |
| On a basis of net business income | 7.30 | 0.30 | 7.00 | 9.35 | (0.15) | 9.50 | 8.11 | 0.54 | 7.57 | 2.51 | 0.66 | 1.85 |
| On a basis of net core business income | 6.17 | (0.05) | 6.22 | 8.62 | (0.06) | 8.68 | 6.13 | 0.30 | 5.83 | 2.25 | (0.70) | 2.95 |
| On the basis of net income | 4.99 | 0.24 | 4.75 | 6.49 | 0.33 | 6.16 | 5.27 | 0.55 | 4.72 | 2.05 | (0.46) | 2.51 |

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

[Consolidated]

(%)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|---|---|----------------------|---|---|----------------------|---|---|----------------------|---|---|----------------------|---|
| | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) |
| On a basis of net business income (before transfer to reserve for general possible loan losses) | 5.56 | (1.70) | 7.26 | 6.57 | (3.22) | 9.79 | 6.37 | (0.90) | 7.27 | 2.42 | (0.53) | 2.95 |
| On a basis of net business income | 6.06 | (1.24) | 7.30 | 6.98 | (3.18) | 10.16 | 7.18 | (0.43) | 7.61 | 2.51 | 0.66 | 1.85 |
| On a basis of net core business income | 4.88 | (1.62) | 6.50 | 6.18 | (3.11) | 9.29 | 5.16 | (0.72) | 5.88 | 2.25 | (0.70) | 2.95 |
| On the basis of profit attributable to owners of parent | 3.68 | (1.05) | 4.73 | 4.16 | (2.10) | 6.26 | 4.14 | (0.40) | 4.54 | 2.05 | (0.46) | 2.51 |

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

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

6. OHR [Non-consolidated]

(%)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|--|---|----------------------|---|---|----------------------|---|---|----------------------|---|---|----------------------|---|
| | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) |
| On a basis of gross core business profit | 77.86 | (1.00) | 78.86 | 77.19 | (1.33) | 78.52 | 79.13 | (1.56) | 80.69 | 74.87 | 4.30 | 70.57 |
| On a basis of gross business profit | 76.00 | (0.80) | 76.80 | 76.40 | (1.13) | 77.53 | 75.96 | (1.08) | 77.04 | 73.48 | 2.91 | 70.57 |

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

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

(Millions of yen)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|--|---|----------------------|---|---|----------------------|---|---|----------------------|---|---|----------------------|---|
| | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) | First half ended September 30, 2016 (A) | Difference (A) – (B) | First half ended September 30, 2015 (B) |
| Gains (losses) on bonds | 923 | (66) | 989 | 194 | (39) | 233 | 676 | (79) | 755 | 52 | 52 | - |
| Gain on sale of bonds | 1,372 | 368 | 1,004 | 212 | (36) | 248 | 1,108 | 353 | 755 | 52 | 52 | - |
| Gain on redemption of bonds | - | - | - | - | - | - | - | - | - | - | - | - |
| Loss on sale of bonds | 447 | 432 | 15 | 17 | 2 | 15 | 429 | 429 | - | - | - | - |
| Loss on redemption of bonds | - | - | - | - | - | - | - | - | - | - | - | - |
| Amortization on bonds | 1 | 1 | - | - | - | - | 1 | 1 | - | - | - | - |
| Gain (loss) on securities from application of mark-to-market accounting (securities) | (299) | (411) | 112 | 73 | (20) | 93 | (373) | (391) | 18 | - | - | - |
| Gain on sale of stock and other securities | 137 | (70) | 207 | 105 | (46) | 151 | 31 | (25) | 56 | - | - | - |
| Loss on sale of stock and other securities | 62 | (33) | 95 | 31 | (26) | 57 | 31 | (7) | 38 | - | - | - |
| Amortization of stock and other securities | 374 | 374 | - | - | - | - | 374 | 374 | - | - | - | - |

8. Capital Ratio (Domestic Standards)

(1) Tokyo TY Financial Group

(Millions of yen, %)

| | | Consolidated | | |
|---------------------------------|---|------------------------------|-------------------------|--------------------------|
| | | September 30, 2016 (A) | Difference (A) – (B) | March 31, 2016 (B) |
| (1) Capital ratio (%) | (4)/(5) | 10.35 | 1.70 | 8.65 |
| (2) Basic items in core capital | | 307,842 | 81,607 | 226,235 |
| (3) Adjustments in core capital | | 3,974 | 349 | 3,625 |
| (4) Capital | (2) – (3) | 303,867 | 81,257 | 222,610 |
| | Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings | 280,312 | 81,299 | 199,013 |
| | Total provisions included in basic items in core capital | 8,345 | 2,735 | 5,610 |
| | Eligible capital instruments subject to transitional arrangements included in basic items in core capital | 21,000 | (2,500) | 23,500 |
| (5) Risk-weighted assets | | 2,934,093 | 362,811 | 2,571,282 |
| (6) Total necessary capital | (5) × 4% | 117,363 | 14,512 | 102,851 |

(2) The Tokyo Tomin Bank, Limited

(Millions of yen, %)

| | | Consolidated | | | Non-consolidated | | |
|---------------------------------|---|------------------------------|-------------------------|--------------------------|------------------------------|-------------------------|--------------------------|
| | | September 30, 2016 (A) | Difference (A) – (B) | March 31, 2016 (B) | September 30, 2016 (A) | Difference (A) – (B) | March 31, 2016 (B) |
| (1) Capital ratio (%) | (4)/(5) | 8.60 | 0.87 | 7.73 | 8.33 | 0.98 | 7.35 |
| (2) Basic items in core capital | | 127,797 | 14,264 | 113,533 | 125,050 | 15,413 | 109,637 |
| (3) Adjustments in core capital | | 3,880 | (777) | 4,657 | 5,428 | (1,082) | 6,510 |
| (4) Capital | (2) – (3) | 123,916 | 15,040 | 108,876 | 119,621 | 16,494 | 103,127 |
| | Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings | 105,825 | 16,440 | 89,385 | 102,041 | 17,578 | 84,463 |
| | Total provisions included in basic items in core capital | 2,301 | (203) | 2,504 | 2,079 | (165) | 2,244 |
| | Eligible capital instruments subject to transitional arrangements included in basic items in core capital | 21,000 | (2,000) | 23,000 | 21,000 | (2,000) | 23,000 |
| (5) Risk-weighted assets | | 1,439,889 | 32,697 | 1,407,192 | 1,435,515 | 33,920 | 1,401,595 |
| (6) Total necessary capital | (5) × 4% | 57,595 | 1,308 | 56,287 | 57,420 | 1,357 | 56,063 |

(3) The Yachiyo Bank, Limited

(Millions of yen, %)

| | | Consolidated | | | Non-consolidated | | |
|---------------------------------|---|------------------------------|-------------------------|--------------------------|------------------------------|-------------------------|--------------------------|
| | | September 30, 2016 (A) | Difference (A) – (B) | March 31, 2016 (B) | September 30, 2016 (A) | Difference (A) – (B) | March 31, 2016 (B) |
| (1) Capital ratio (%) | (4)/(5) | 9.47 | (0.03) | 9.50 | 9.31 | 0.02 | 9.29 |
| (2) Basic items in core capital | | 112,030 | 1,486 | 110,544 | 109,795 | 2,049 | 107,746 |
| (3) Adjustments in core capital | | 180 | (43) | 223 | 176 | (42) | 218 |
| (4) Capital | (2) – (3) | 111,850 | 1,529 | 110,321 | 109,618 | 2,091 | 107,527 |
| | Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings | 108,842 | 1,878 | 106,964 | 106,263 | 2,462 | 103,801 |
| | Total provisions included in basic items in core capital | 2,676 | (429) | 3,105 | 2,415 | (414) | 2,829 |
| | Eligible capital instruments subject to transitional arrangements included in basic items in core capital | - | - | - | - | - | - |
| (5) Risk-weighted assets | | 1,180,202 | 19,315 | 1,160,887 | 1,176,747 | 19,715 | 1,157,032 |
| (6) Total necessary capital | (5) × 4% | 47,208 | 773 | 46,435 | 47,069 | 788 | 46,281 |

(4) ShinGinko Tokyo, Limited

(Millions of yen, %)

| | | Non-consolidated | | |
|---------------------------------|---|------------------------------|-------------------------|--------------------------|
| | | September 30, 2016 (A) | Difference (A) – (B) | March 31, 2016 (B) |
| (1) Capital ratio (%) | (4)/(5) | 19.45 | (0.23) | 19.68 |
| (2) Basic items in core capital | | 61,205 | 526 | 60,679 |
| (3) Adjustments in core capital | | 89 | (67) | 156 |
| (4) Capital | (2) – (3) | 61,115 | 592 | 60,523 |
| | Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings | 57,838 | 546 | 57,292 |
| | Total provisions included in basic items in core capital | 3,366 | (21) | 3,387 |
| | Eligible capital instruments subject to transitional arrangements included in basic items in core capital | - | - | - |
| (5) Risk-weighted assets | | 314,201 | 6,724 | 307,477 |
| (6) Total necessary capital | (5) × 4% | 12,568 | 269 | 12,299 |

(Note 1) Capital ratio is calculated based on the "Standard to determine the relevance of capital adequacy based on the assets held by the bank in accordance with the provisions of Article 14-2 of the Banking Law" (2006 FSA Announcement No. 19). The standardized approach is applied for calculating credit risks and assets, while the fundamental approach is applied for calculating the amount equivalent to operational risk.

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

II. Status of Loans

1. Risk-monitored Loans [Non-consolidated]

[Risk-monitored loans amount]

(Millions of yen)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|-----------------------------------|------------------------------|-------------------------|------------------------------|------------------------------|-------------------------|------------------------------|------------------------------|-------------------------|------------------------------|------------------------------|-------------------------|------------------------------|
| | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) |
| Bankrupt loans | 4,325 | 1,179 | 3,146 | 2,721 | 448 | 2,273 | 1,340 | 684 | 656 | 262 | 45 | 217 |
| Non-accrual loans | 83,959 | (14,225) | 98,184 | 43,785 | (10,460) | 54,245 | 36,740 | (3,626) | 40,366 | 3,433 | (140) | 3,573 |
| Past-due loans (3 months or more) | 312 | (14) | 326 | 291 | 5 | 286 | 21 | (18) | 39 | - | - | - |
| Restructured loans | 3,681 | (2,598) | 6,279 | 1,883 | (1,344) | 3,227 | 1,403 | 286 | 1,117 | 394 | (1,540) | 1,934 |
| Risk-monitored loan amount | 92,278 | (15,659) | 107,937 | 48,681 | (11,351) | 60,032 | 39,505 | (2,674) | 42,179 | 4,090 | (1,635) | 5,725 |
| Loan balances | 3,608,374 | 72,987 | 3,535,387 | 1,849,852 | 8,740 | 1,841,112 | 1,526,273 | 40,562 | 1,485,711 | 232,248 | 23,686 | 208,562 |

[Loan balance ratio]

(%)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|-----------------------------------|------------------------------|-------------------------|------------------------------|------------------------------|-------------------------|------------------------------|------------------------------|-------------------------|------------------------------|------------------------------|-------------------------|------------------------------|
| | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) |
| Bankrupt loans | 0.11 | 0.03 | 0.08 | 0.14 | 0.02 | 0.12 | 0.08 | 0.04 | 0.04 | 0.11 | 0.01 | 0.10 |
| Non-accrual loans | 2.32 | (0.45) | 2.77 | 2.36 | (0.58) | 2.94 | 2.40 | (0.31) | 2.71 | 1.47 | (0.24) | 1.71 |
| Past-due loans (3 months or more) | 0.00 | - | 0.00 | 0.01 | - | 0.01 | 0.00 | - | 0.00 | - | - | - |
| Restructured loans | 0.10 | (0.07) | 0.17 | 0.10 | (0.07) | 0.17 | 0.09 | 0.02 | 0.07 | 0.16 | (0.76) | 0.92 |
| Loan balance ratio | 2.55 | (0.50) | 3.05 | 2.63 | (0.63) | 3.26 | 2.58 | (0.25) | 2.83 | 1.76 | (0.98) | 2.74 |

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

[Risk-monitored loan amount]

(Millions of yen)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|-----------------------------------|------------------------------|-------------------------|------------------------------|------------------------------|-------------------------|------------------------------|------------------------------|-------------------------|------------------------------|------------------------------|-------------------------|------------------------------|
| | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) |
| Bankrupt loans | 1,301 | 434 | 867 | 711 | 178 | 533 | 553 | 227 | 326 | 36 | 29 | 7 |
| Non-accrual loans | 79,420 | (15,601) | 95,021 | 40,476 | (11,658) | 52,134 | 35,958 | (3,829) | 39,787 | 2,984 | (114) | 3,098 |
| Past-due loans (3 months or more) | 312 | (14) | 326 | 291 | 5 | 286 | 21 | (18) | 39 | - | - | - |
| Restructured loans | 3,681 | (2,598) | 6,279 | 1,883 | (1,344) | 3,227 | 1,403 | 286 | 1,117 | 394 | (1,540) | 1,934 |
| Risk-monitored loan amount | 84,715 | (17,779) | 102,494 | 43,363 | (12,818) | 56,181 | 37,936 | (3,335) | 41,271 | 3,415 | (1,626) | 5,041 |
| Loan balances | 3,600,811 | 70,867 | 3,529,944 | 1,844,533 | 7,271 | 1,837,262 | 1,524,705 | 39,902 | 1,484,803 | 231,572 | 23,694 | 207,878 |

[Loan balance ratio]

(%)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|-----------------------------------|------------------------------|-------------------------|------------------------------|------------------------------|-------------------------|------------------------------|------------------------------|-------------------------|------------------------------|------------------------------|-------------------------|------------------------------|
| | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) |
| Bankrupt loans | 0.03 | 0.01 | 0.02 | 0.03 | 0.01 | 0.02 | 0.03 | 0.01 | 0.02 | 0.01 | 0.01 | 0.00 |
| Non-accrual loans | 2.20 | (0.49) | 2.69 | 2.19 | (0.64) | 2.83 | 2.35 | (0.32) | 2.67 | 1.28 | (0.21) | 1.49 |
| Past-due loans (3 months or more) | 0.00 | - | 0.00 | 0.01 | - | 0.01 | 0.00 | - | 0.00 | - | - | - |
| Restructured loans | 0.10 | (0.07) | 0.17 | 0.10 | (0.07) | 0.17 | 0.09 | 0.02 | 0.07 | 0.17 | (0.76) | 0.93 |
| Loan balance ratio | 2.35 | (0.55) | 2.90 | 2.35 | (0.70) | 3.05 | 2.48 | (0.29) | 2.77 | 1.47 | (0.95) | 2.42 |

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

(Millions of yen, %)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|--|----------------------|------------|-----------------|------------------|------------|-----------------|-----------------|------------|-----------------|-----------------|-----------|-----------------|
| | September | Difference | September | September | Difference | September | September | Difference | September | Difference | September | |
| | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) |
| Bankrupt and quasi-bankrupt assets | 15,014 | 1,299 | 13,715 | 9,415 | 373 | 9,042 | 4,781 | 1,008 | 3,773 | 817 | (82) | 899 |
| Doubtful assets | 75,375 | (15,392) | 90,767 | 37,412 | (10,956) | 48,368 | 33,450 | (4,065) | 37,515 | 4,512 | (371) | 4,883 |
| Substandard loans | 3,993 | (2,612) | 6,605 | 2,174 | (1,339) | 3,513 | 1,424 | 267 | 1,157 | 394 | (1,540) | 1,934 |
| Subtotal (a) | 94,383 | (16,705) | 111,088 | 49,002 | (11,922) | 60,924 | 39,656 | (2,790) | 42,446 | 5,724 | (1,993) | 7,717 |
| Normal assets | 3,556,414 | 92,895 | 3,463,519 | 1,825,177 | 22,225 | 1,802,952 | 1,502,625 | 45,323 | 1,457,302 | 228,610 | 25,346 | 203,264 |
| Total credit amount (b) | 3,650,797 | 76,189 | 3,574,608 | 1,874,180 | 10,303 | 1,863,877 | 1,542,282 | 42,534 | 1,499,748 | 234,334 | 23,352 | 210,982 |
| Ratio of total credit amount (%) (a)/(b) | 2.58 | (0.52) | 3.10 | 2.61 | (0.65) | 3.26 | 2.57 | (0.26) | 2.83 | 2.44 | (1.21) | 3.65 |

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

(Millions of yen, %)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|--|----------------------|------------|-----------------|------------------|------------|-----------------|-----------------|------------|-----------------|-----------------|-----------|-----------------|
| | September | Difference | September | September | Difference | September | September | Difference | September | Difference | September | |
| | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) |
| Bankrupt and quasi-bankrupt assets | 7,129 | (646) | 7,775 | 3,912 | (976) | 4,888 | 3,119 | 356 | 2,763 | 97 | (26) | 123 |
| Doubtful assets | 75,375 | (15,392) | 90,767 | 37,412 | (10,956) | 48,368 | 33,450 | (4,065) | 37,515 | 4,512 | (371) | 4,883 |
| Substandard loans | 3,993 | (2,612) | 6,605 | 2,174 | (1,339) | 3,513 | 1,424 | 267 | 1,157 | 394 | (1,540) | 1,934 |
| Subtotal (a) | 86,498 | (18,650) | 105,148 | 43,499 | (13,271) | 56,770 | 37,995 | (3,441) | 41,436 | 5,003 | (1,938) | 6,941 |
| Normal assets | 3,556,414 | 92,895 | 3,463,519 | 1,825,177 | 22,225 | 1,802,952 | 1,502,625 | 45,323 | 1,457,302 | 228,610 | 25,346 | 203,264 |
| Total credit amount (b) | 3,642,913 | 74,245 | 3,568,668 | 1,868,677 | 8,954 | 1,859,723 | 1,540,621 | 41,883 | 1,498,738 | 233,614 | 23,408 | 210,206 |
| Ratio of total credit amount (%) (a)/(b) | 2.37 | (0.57) | 2.94 | 2.32 | (0.73) | 3.05 | 2.46 | (0.30) | 2.76 | 2.14 | (1.16) | 3.30 |

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

(Millions of yen, %)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|------------------------------------|----------------------|------------|-----------------|------------------|------------|-----------------|-----------------|------------|-----------------|-----------------|-----------|-----------------|
| | September | Difference | September | September | Difference | September | September | Difference | September | Difference | September | |
| | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) |
| Covered amount (a) | 76,631 | (15,268) | 91,899 | 40,355 | (9,809) | 50,164 | 32,270 | (3,695) | 35,965 | 4,005 | (1,764) | 5,769 |
| Reserve for possible loan losses | 20,478 | (3,960) | 24,438 | 10,496 | (1,908) | 12,404 | 7,247 | (326) | 7,573 | 2,733 | (1,727) | 4,460 |
| Bankrupt and quasi-bankrupt assets | 8,195 | 1,925 | 6,270 | 5,569 | 1,365 | 4,204 | 1,901 | 626 | 1,275 | 725 | (65) | 790 |
| Doubtful assets | 11,825 | (4,649) | 16,474 | 4,836 | (3,054) | 7,890 | 5,140 | (1,032) | 6,172 | 1,848 | (563) | 2,411 |
| Doubtful assets | 456 | (1,236) | 1,692 | 91 | (218) | 309 | 205 | 80 | 125 | 159 | (1,099) | 1,258 |
| Collateral, guarantees, etc. | 56,152 | (11,309) | 67,461 | 29,858 | (7,902) | 37,760 | 25,023 | (3,369) | 28,392 | 1,271 | (37) | 1,308 |
| Bankrupt and quasi-bankrupt assets | 6,818 | (624) | 7,442 | 3,846 | (991) | 4,837 | 2,880 | 383 | 2,497 | 91 | (16) | 107 |
| Doubtful assets | 48,014 | (9,910) | 57,924 | 25,027 | (6,132) | 31,159 | 21,892 | (3,678) | 25,570 | 1,094 | (100) | 1,194 |
| Substandard loans | 1,320 | (773) | 2,093 | 984 | (778) | 1,762 | 250 | (74) | 324 | 85 | 79 | 6 |
| Problem assets (b) | 94,383 | (16,705) | 111,088 | 49,002 | (11,922) | 60,924 | 39,656 | (2,790) | 42,446 | 5,724 | (1,993) | 7,717 |
| Coverage ratio (%) (a)/(b) | 81.19 | (1.53) | 82.72 | 82.35 | 0.02 | 82.33 | 81.37 | (3.36) | 84.73 | 69.97 | (4.78) | 74.75 |

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

(Millions of yen)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|---|----------------------|------------|-----------------|------------------|------------|-----------------|-----------------|------------|-----------------|-----------------|-----------|-----------------|
| | September | Difference | September | September | Difference | September | September | Difference | September | Difference | September | |
| | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | (A) – (B) | 30, 2015 (B) |
| Reserve for possible loan losses | 27,783 | (4,852) | 32,635 | 12,412 | (2,180) | 14,592 | 9,436 | (878) | 10,314 | 5,934 | (1,794) | 7,728 |
| Provision of general reserve for possible loan losses | 7,543 | (2,129) | 9,672 | 1,788 | (490) | 2,278 | 2,395 | (471) | 2,866 | 3,359 | (1,167) | 4,526 |
| Provision for individual possible loan losses | 20,239 | (2,724) | 22,963 | 10,623 | (1,690) | 12,313 | 7,041 | (407) | 7,448 | 2,574 | (627) | 3,201 |

5. Status of Problem Assets Subject to Disclosure

(1) Three banks combined [Non-consolidated]

First half of the fiscal year ending March 2017 (as of September 30, 2016)

(Billions of yen)

| Self-assessment | | | | | Disclosed debts based on Financial Reconstruction Act | | | | Risk-monitored loans under the Banking Law (Object: Loans) |
|---|---|-------------------|--------------------|-------------------|---|------------------------------|---------|---------------------------|---|
| 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 4.3 <1.3> | 3.6 | 0.6 | – [0.0] | – [3.0] | Bankrupt and quasi-bankrupt 15.0 <7.1> | 6.8 | 8.1 | 99.9% <99.9%> | Bankrupt loans 4.3 <1.3> |
| Virtually bankrupt borrowers 10.6 <5.8> | 6.9 | 3.7 | – [0.2] | – [4.8] | | | | | Non-accrual loans 83.9 <79.4> |
| Borrowers with bankruptcy concerns 75.3 | 38.0 | 21.7 | 15.5 [11.8] | | Doubtful assets 75.3 | 48.0 | 11.8 | 79.3% | |
| Borrowers requiring caution 483.7 | Substandard borrowers 5.0 | 0.8 | 4.2 | | Substandard loans 3.9 | 1.3 | 0.4 | 44.4% | Past-due loans (3 months or more) 0.3 Restructured loans 3.6 |
| | Borrowers requiring caution, excluding claims to substandard borrowers 478.7 | 116.8 | 361.9 | | Subtotal 94.3 <86.4> | | | Total 81.1% <79.4%> | Total 92.2 <84.7> |
| Normal borrowers 3,076.6 | 3,076.6 | | | | Claims to borrowers requiring caution, excluding claims to substandard borrowers 479.7 | | | | |
| | | | | | Normal assets 3,556.4 | | | | |
| Total 3,650.8 <3,642.9> | 3,243.0 | 392.2 | 15.5 | – | Total 3,650.7 <3,642.9> | | | | |
| Ratio to total debts | 88.8% | 10.7% | 0.4% | – | | | | | |

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]

First half of the fiscal year ending March 2017 (as of September 30, 2016)

(Billions of yen)

| Self-assessment | | | | | Disclosed debts based on Financial Reconstruction Act | | | | Risk-monitored loans under the Banking Law (Object: Loans) |
|--|---|-------------------|--------------------|-------------------|---|------------------------------|---------|---------------------------|---|
| 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 2.7 <0.7> | 2.4 | 0.3 | – [0.0] | – [2.0] | Bankrupt and quasi-bankrupt 9.4 <3.9> | 3.8 | 5.5 | 100.0% <100.0%> | Bankrupt loans 2.7 <0.7> |
| Virtually bankrupt borrowers 6.6 <3.1> | 4.8 | 1.8 | – [0.0] | – [3.4] | | | | | Non-accrual loans 43.7 <40.4> |
| Borrowers with bankruptcy concerns 37.4 | 19.1 | 10.7 | 7.5 [4.8] | | Doubtful assets 37.4 | 25.0 | 4.8 | 79.8% | |
| Borrowers requiring caution 213.6 | Substandard borrowers 2.3 | 0.4 | 1.9 | | Substandard loans 2.1 | 0.9 | 0.0 | 49.4% | Past-due loans (3 months or more) 0.2 Restructured loans 1.8 |
| | Borrowers requiring caution, excluding claims to substandard borrowers 211.2 | 62.8 | 148.4 | | Subtotal 49.0 <43.4> | | | Total 82.3% <80.1%> | Total 48.6 <43.3> |
| Normal borrowers 1,613.7 | 1,613.7 | | | | Claims to borrowers requiring caution, excluding claims to substandard borrowers 211.4 | | | | |
| | | | | | Normal assets 1,825.1 | | | | |
| Total 1,874.1 <1,868.6> | 1,703.4 | 163.2 | 7.5 | – | Total 1,874.1 <1,868.6> | | | | |
| Ratio to total debts | 90.8% | 8.7% | 0.4% | – | | | | | |

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]

First half of the fiscal year ending March 2017 (as of September 30, 2016)

(Billions of yen)

| Self-assessment | | | | | Disclosed debts based on Financial Reconstruction Act | | | | Risk-monitored loans under the Banking Law (Object: Loans) |
|--|---|-------------------|--------------------|-------------------|---|------------------------------|---------|---------------------------|---|
| 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 1.3 <0.5> | 1.0 | 0.3 | – [0.0] | – [0.7] | Bankrupt and quasi-bankrupt 4.7 <3.1> | 2.8 | 1.9 | 100.0% <100.0%> | Bankrupt loans 1.3 <0.5> |
| Virtually bankrupt borrowers 3.4 <2.5> | 1.5 | 1.8 | – [0.2] | – [0.8] | | | | | Non-accrual loans 36.7 <35.9> |
| Borrowers with bankruptcy concerns 33.4 | 16.3 | 10.6 | 6.4 [5.1] | | Doubtful assets 33.4 | 21.8 | 5.1 | 80.8% | |
| Borrowers requiring caution 238.9 | Substandard borrowers 2.2 | 0.3 | 1.9 | | Substandard loans 1.4 | 0.2 | 0.2 | 32.0% | Past-due loans (3 months or more) 0.0 Restructured loans 1.4 |
| | Borrowers requiring caution, excluding claims to substandard borrowers 236.6 | 51.7 | 184.9 | | Subtotal 39.6 <37.9> | | | Total 81.3% <80.5%> | Total 39.5 <37.9> |
| Normal borrowers 1,265.1 | 1,265.1 | | | | Claims to borrowers requiring caution, excluding claims to substandard borrowers 237.5 | | | | |
| | | | | | Normal assets 1,502.6 | | | | |
| Total 1,542.2 <1,540.6> | 1,336.1 | 199.6 | 6.4 | – | Total 1,542.2 <1,540.6> | | | | |
| Ratio to total debts | 86.6% | 12.9% | 0.4% | – | | | | | |

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. Yachiyo 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.

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

First half of the fiscal year ending March 2017 (as of September 30, 2016)

(Billions of yen)

| Self-assessment | | | | | Disclosed debts based on Financial Reconstruction Act | | | | Risk-monitored loans under the Banking Law (Object: Loans) |
|--|--|-------------------|--------------------|-------------------|--|------------------------------|---------|---------------------------|---|
| 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 0.2 <0.0> | 0.2 | 0.0 | – [0.0] | – [0.2] | Bankrupt and quasi-bankrupt 0.8 <0.0> | 0.0 | 0.7 | 99.8% <98.9%> | Bankrupt loans 0.2 <0.0> |
| Virtually bankrupt borrowers 0.5 <0.0> | 0.5 | 0.0 | – [0.0] | – [0.4] | | | | | Non-accrual loans 3.4 <2.9> |
| Borrowers with bankruptcy concerns 4.5 | 2.5 | 0.4 | 1.5 [1.8] | | Doubtful assets 4.5 | 1.0 | 1.8 | 65.2% | |
| Borrowers requiring caution 31.2 | Substandard borrowers 0.4 | 0.0 | 0.3 | | Substandard loans 0.3 | 0.0 | 0.1 | 61.9% | Past-due loans (3 months or more) – Restructured loans 0.3 |
| | Borrowers requiring caution, excluding claims to substandard borrowers 30.7 | 2.2 | 28.5 | | Subtotal 5.7 <5.0> | | | Total 69.9% <65.6%> | Total 4.0 <3.4> |
| Normal borrowers 197.8 | 197.8 | | | | Claims to borrowers requiring caution, excluding claims to substandard borrowers 30.7 | | | | |
| | | | | | Normal assets 228.6 | | | | |
| Total 234.3 <233.6> | 203.4 | 29.3 | 1.5 | – | Total 234.3 <233.6> | | | | |
| Ratio to total debts | 86.7% | 12.5% | 0.6% | – | | | | | |

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. ShinGinko Tokyo 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.

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

(i) Loan breakdown by industrial sector [in amount]

(Millions of yen)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|--|----------------------|-------------------------|-----------------|------------------|-------------------------|-----------------|-----------------|-------------------------|-----------------|-----------------|-------------------------|-----------------|
| | September | | September | September | | September | September | | September | | September | |
| | 30, 2016 (A) | Difference (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | Difference (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | Difference (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | Difference (A) – (B) | 30, 2015 (B) |
| All branches | 3,608,374 | 72,987 | 3,535,387 | 1,849,852 | 8,740 | 1,841,112 | 1,526,273 | 40,562 | 1,485,711 | 232,248 | 23,686 | 208,562 |
| Manufacturing | 331,302 | (20,209) | 351,511 | 197,718 | (15,606) | 213,324 | 120,078 | (4,255) | 124,333 | 13,505 | (348) | 13,853 |
| Agriculture, forestry | 1,009 | (3) | 1,012 | 835 | (50) | 885 | 80 | (43) | 123 | 94 | 90 | 4 |
| Fishery | 44 | (5) | 49 | 44 | (5) | 49 | - | - | - | - | - | - |
| Mining, quarrying of stone and gravel | 1,108 | 228 | 880 | 724 | (1) | 725 | 314 | 242 | 72 | 70 | (13) | 83 |
| Construction | 185,435 | 2,616 | 182,819 | 76,129 | (2,108) | 78,237 | 96,456 | 4,426 | 92,030 | 12,849 | 297 | 12,552 |
| Electricity, gas and heat supplies, and waterworks | 13,043 | 206 | 12,837 | 6,620 | (212) | 6,832 | 5,844 | 360 | 5,484 | 579 | 59 | 520 |
| Communication service | 81,476 | 3,411 | 78,065 | 46,452 | 257 | 46,195 | 26,784 | 1,290 | 25,494 | 8,240 | 1,865 | 6,375 |
| Transportation, postal activities | 95,929 | (5,501) | 101,430 | 52,125 | (5,826) | 57,951 | 41,297 | 573 | 40,724 | 2,507 | (248) | 2,755 |
| Commerce | 413,096 | 13,124 | 399,972 | 258,451 | 5,966 | 252,485 | 136,864 | 6,168 | 130,696 | 17,781 | 990 | 16,791 |
| Banks and other financial institutions | 221,728 | (37,601) | 259,329 | 106,653 | (23,735) | 130,388 | 75,000 | (15,211) | 90,211 | 40,075 | 1,345 | 38,730 |
| Real estate | 737,637 | 66,281 | 671,356 | 258,781 | 26,402 | 232,379 | 412,635 | 27,209 | 385,426 | 66,221 | 12,671 | 53,550 |
| (Real estate brokerage) | 311,199 | 53,198 | 258,001 | 112,033 | 23,474 | 88,559 | 161,828 | 23,931 | 137,897 | 37,337 | 5,793 | 31,544 |
| (Real estate leasing) | 426,437 | 13,083 | 413,354 | 146,747 | 2,928 | 143,819 | 250,807 | 3,278 | 247,529 | 28,883 | 6,878 | 22,005 |
| Goods rental and leasing | 95,763 | 3,727 | 92,036 | 59,414 | 1,360 | 58,054 | 34,789 | 2,151 | 32,638 | 1,560 | 217 | 1,343 |
| Scientific research, professional and technical services | 48,963 | 3,055 | 45,908 | 30,035 | 2,859 | 27,176 | 18,180 | 51 | 18,129 | 748 | 146 | 602 |
| Accommodations | 14,046 | 2,083 | 11,963 | 5,578 | 331 | 5,247 | 3,530 | (1,400) | 4,930 | 4,937 | 3,152 | 1,785 |
| Restaurant businesses | 33,055 | 3,530 | 29,525 | 12,386 | 1,042 | 11,344 | 16,548 | 1,316 | 15,232 | 4,121 | 1,173 | 2,948 |
| Living-related and personal services, amusement services | 56,876 | (1,710) | 58,586 | 30,763 | (500) | 31,263 | 17,475 | (38) | 17,513 | 8,637 | (1,172) | 9,809 |
| Education, learning support | 15,769 | (210) | 15,979 | 7,432 | (631) | 8,063 | 7,892 | 393 | 7,499 | 444 | 28 | 416 |
| Medical healthcare and welfare | 102,305 | 4,325 | 97,980 | 74,738 | 4,700 | 70,038 | 21,369 | (1,007) | 22,376 | 6,197 | 632 | 5,565 |
| Other services | 91,681 | 3,254 | 88,427 | 36,814 | 2,459 | 34,355 | 38,613 | 1,578 | 37,035 | 16,253 | (783) | 17,036 |
| Local governments | 186,572 | 20,087 | 166,485 | 93,898 | 1,687 | 92,211 | 84,171 | 19,103 | 65,068 | 8,503 | (702) | 9,205 |
| Other | 881,516 | 12,297 | 869,219 | 494,252 | 10,352 | 483,900 | 368,345 | (2,343) | 370,688 | 18,918 | 4,288 | 14,630 |

Notes:

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

(ii) Loan breakdown by industrial sector [in percentage]

(%)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|--|----------------------|-------------------------|-----------------|------------------|-------------------------|-----------------|-----------------|-------------------------|-----------------|-----------------|-------------------------|-----------------|
| | September | | September | September | | September | September | | September | | September | |
| | 30, 2016 (A) | Difference (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | Difference (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | Difference (A) – (B) | 30, 2015 (B) | 30, 2016 (A) | Difference (A) – (B) | 30, 2015 (B) |
| All branches | 100.00 | - | 100.00 | 100.00 | - | 100.00 | 100.00 | - | 100.00 | 100.00 | - | 100.00 |
| Manufacturing | 9.18 | (0.76) | 9.94 | 10.68 | (0.90) | 11.58 | 7.86 | (0.50) | 8.36 | 5.81 | (0.83) | 6.64 |
| Agriculture, forestry | 0.02 | - | 0.02 | 0.04 | - | 0.04 | 0.00 | - | 0.00 | 0.04 | 0.04 | 0.00 |
| Fishery | 0.00 | - | 0.00 | 0.00 | - | 0.00 | - | - | - | - | - | - |
| Mining, quarrying of stone and gravel | 0.03 | 0.01 | 0.02 | 0.03 | - | 0.03 | 0.02 | 0.02 | 0.00 | 0.03 | - | 0.03 |
| Construction | 5.13 | (0.04) | 5.17 | 4.11 | (0.13) | 4.24 | 6.31 | 0.12 | 6.19 | 5.53 | (0.48) | 6.01 |
| Electricity, gas and heat supplies, and waterworks | 0.36 | - | 0.36 | 0.35 | (0.02) | 0.37 | 0.38 | 0.02 | 0.36 | 0.24 | - | 0.24 |
| Communication service | 2.25 | 0.05 | 2.20 | 2.51 | 0.01 | 2.50 | 1.75 | 0.04 | 1.71 | 3.54 | 0.49 | 3.05 |
| Transportation, postal activities | 2.65 | (0.21) | 2.86 | 2.81 | (0.33) | 3.14 | 2.70 | (0.04) | 2.74 | 1.07 | (0.25) | 1.32 |
| Commerce | 11.44 | 0.13 | 11.31 | 13.97 | 0.26 | 13.71 | 8.96 | 0.17 | 8.79 | 7.65 | (0.40) | 8.05 |
| Banks and other financial institutions | 6.14 | (1.19) | 7.33 | 5.76 | (1.32) | 7.08 | 4.91 | (1.16) | 6.07 | 17.25 | (1.32) | 18.57 |
| Real estate | 20.44 | 1.46 | 18.98 | 13.98 | 1.36 | 12.62 | 27.03 | 1.09 | 25.94 | 28.51 | 2.84 | 25.67 |
| (Real estate brokerage) | 8.62 | 1.33 | 7.29 | 6.05 | 1.24 | 4.81 | 10.60 | 1.32 | 9.28 | 16.07 | 0.95 | 15.12 |
| (Real estate leasing) | 11.81 | 0.12 | 11.69 | 7.93 | 0.12 | 7.81 | 16.43 | (0.23) | 16.66 | 12.43 | 1.88 | 10.55 |
| Goods rental and leasing | 2.65 | 0.05 | 2.60 | 3.21 | 0.06 | 3.15 | 2.27 | 0.08 | 2.19 | 0.67 | 0.03 | 0.64 |
| Scientific research, professional and technical services | 1.35 | 0.06 | 1.29 | 1.62 | 0.15 | 1.47 | 1.19 | (0.03) | 1.22 | 0.32 | 0.04 | 0.28 |
| Accommodations | 0.38 | 0.05 | 0.33 | 0.30 | 0.02 | 0.28 | 0.23 | (0.10) | 0.33 | 2.12 | 1.27 | 0.85 |
| Restaurant businesses | 0.91 | 0.08 | 0.83 | 0.66 | 0.05 | 0.61 | 1.08 | 0.06 | 1.02 | 1.77 | 0.36 | 1.41 |
| Living-related and personal services, amusement services | 1.57 | (0.08) | 1.65 | 1.66 | (0.03) | 1.69 | 1.14 | (0.03) | 1.17 | 3.71 | (0.99) | 4.70 |
| Education, learning support | 0.43 | (0.02) | 0.45 | 0.40 | (0.03) | 0.43 | 0.51 | 0.01 | 0.50 | 0.19 | - | 0.19 |
| Medical healthcare and welfare | 2.83 | 0.06 | 2.77 | 4.04 | 0.24 | 3.80 | 1.40 | (0.10) | 1.50 | 2.66 | - | 2.66 |
| Other services | 2.54 | 0.04 | 2.50 | 1.99 | 0.13 | 1.86 | 2.52 | 0.03 | 2.49 | 6.99 | (1.17) | 8.16 |
| Local governments | 5.17 | 0.47 | 4.70 | 5.07 | 0.07 | 5.00 | 5.51 | 1.14 | 4.37 | 3.66 | (0.75) | 4.41 |
| Other | 24.42 | (0.16) | 24.58 | 26.71 | 0.43 | 26.28 | 24.13 | (0.82) | 24.95 | 8.14 | 1.13 | 7.01 |

(iii) Risk-monitored loans by industrial sector [in amount]

(Millions of yen)

| | Three banks combined | | | | | | | | | | | |
|--|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|
| | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | | | | |
| | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) |
| All branches | 92,278 | (15,659) | 107,937 | 48,681 | (11,351) | 60,032 | 39,505 | (2,674) | 42,179 | 4,090 | (1,635) | 5,725 |
| Manufacturing | 19,322 | (2,655) | 21,977 | 9,998 | (744) | 10,742 | 8,765 | (97) | 8,862 | 558 | (1,813) | 2,371 |
| Agriculture, forestry | 239 | 36 | 203 | 234 | 35 | 199 | - | - | - | 4 | - | 4 |
| Fishery | - | - | - | - | - | - | - | - | - | - | - | - |
| Mining, quarrying of stone and gravel | - | - | - | - | - | - | - | - | - | - | - | - |
| Construction | 4,769 | (1,338) | 6,107 | 1,437 | (1,109) | 2,546 | 3,052 | (264) | 3,316 | 278 | 33 | 245 |
| Electricity, gas and heat supplies, and waterworks | - | - | - | - | - | - | - | - | - | - | - | - |
| Communication service | 4,895 | (455) | 5,350 | 2,854 | (574) | 3,428 | 1,506 | (116) | 1,622 | 534 | 234 | 300 |
| Transportation, postal activities | 2,207 | (496) | 2,703 | 1,343 | (429) | 1,772 | 733 | (108) | 841 | 130 | 41 | 89 |
| Commerce | 24,712 | (1,924) | 26,636 | 15,330 | (3,471) | 18,801 | 8,277 | 1,422 | 6,855 | 1,104 | 125 | 979 |
| Banks and other financial institutions | 163 | (43) | 206 | 57 | (17) | 74 | 7 | (3) | 10 | 98 | (23) | 121 |
| Real estate | 9,647 | (5,196) | 14,843 | 4,500 | (2,656) | 7,156 | 4,787 | (2,473) | 7,260 | 359 | (67) | 426 |
| (Real estate brokerage) | 2,367 | (758) | 3,125 | 715 | (285) | 1,000 | 1,643 | (464) | 2,107 | 8 | (9) | 17 |
| (Real estate leasing) | 7,280 | (4,438) | 11,718 | 3,784 | (2,371) | 6,155 | 3,144 | (2,009) | 5,153 | 350 | (58) | 408 |
| Goods rental and leasing | 61 | 31 | 30 | 21 | 21 | - | 40 | 26 | 14 | - | (16) | 16 |
| Scientific research, professional and technical services | 2,523 | (587) | 3,110 | 1,784 | (480) | 2,264 | 614 | (91) | 705 | 125 | (15) | 140 |
| Accommodations | 634 | (89) | 723 | 248 | (6) | 254 | 216 | (83) | 299 | 169 | - | 169 |
| Restaurant businesses | 1,654 | 338 | 1,316 | 680 | 186 | 494 | 836 | 124 | 712 | 138 | 29 | 109 |
| Living-related and personal services, amusement services | 2,050 | (72) | 2,122 | 838 | (30) | 868 | 1,212 | (38) | 1,250 | - | (3) | 3 |
| Education, learning support | 269 | 160 | 109 | 75 | (1) | 76 | 111 | 88 | 23 | 83 | 74 | 9 |
| Medical healthcare and welfare | 2,397 | (90) | 2,487 | 961 | (147) | 1,108 | 1,422 | 65 | 1,357 | 13 | (7) | 20 |
| Other services | 3,604 | (723) | 4,327 | 2,316 | (165) | 2,481 | 796 | (331) | 1,127 | 492 | (226) | 718 |
| Local governments | - | - | - | - | - | - | - | - | - | - | - | - |
| Other | 13,123 | (2,556) | 15,679 | 5,999 | (1,762) | 7,761 | 7,123 | (795) | 7,918 | - | - | - |

(iv) Risk-monitored loans by industrial sector [in percentage]

(%)

| | Three banks combined | | | | | | | | | | | |
|--|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|
| | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | | | | |
| | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) |
| All branches | 100.00 | - | 100.00 | 100.00 | - | 100.00 | 100.00 | - | 100.00 | 100.00 | - | 100.00 |
| Manufacturing | 20.93 | 0.57 | 20.36 | 20.53 | 2.64 | 17.89 | 22.18 | 1.17 | 21.01 | 13.65 | (27.76) | 41.41 |
| Agriculture, forestry | 0.25 | 0.07 | 0.18 | 0.48 | 0.15 | 0.33 | - | - | - | 0.10 | 0.03 | 0.07 |
| Fishery | - | - | - | - | - | - | - | - | - | - | - | - |
| Mining, quarrying of stone and gravel | - | - | - | - | - | - | - | - | - | - | - | - |
| Construction | 5.16 | (0.49) | 5.65 | 2.95 | (1.29) | 4.24 | 7.72 | (0.14) | 7.86 | 6.82 | 2.55 | 4.27 |
| Electricity, gas and heat supplies, and waterworks | - | - | - | - | - | - | - | - | - | - | - | - |
| Communication service | 5.30 | 0.35 | 4.95 | 5.86 | 0.15 | 5.71 | 3.81 | (0.03) | 3.84 | 13.05 | 7.81 | 5.24 |
| Transportation, postal activities | 2.39 | (0.11) | 2.50 | 2.75 | (0.20) | 2.95 | 1.85 | (0.14) | 1.99 | 3.19 | 1.64 | 1.55 |
| Commerce | 26.78 | 2.11 | 24.67 | 31.49 | 0.18 | 31.31 | 20.95 | 4.70 | 16.25 | 27.00 | 9.90 | 17.10 |
| Banks and other financial institutions | 0.17 | (0.02) | 0.19 | 0.11 | (0.01) | 0.12 | 0.01 | (0.01) | 0.02 | 2.39 | 0.28 | 2.11 |
| Real estate | 10.45 | (3.30) | 13.75 | 9.24 | (2.68) | 11.92 | 12.11 | (5.10) | 17.21 | 8.78 | 1.33 | 7.45 |
| (Real estate brokerage) | 2.56 | (0.33) | 2.89 | 1.46 | (0.20) | 1.66 | 4.15 | (0.84) | 4.99 | 0.20 | (0.11) | 0.31 |
| (Real estate leasing) | 7.88 | (2.97) | 10.85 | 7.77 | (2.48) | 10.25 | 7.95 | (4.26) | 12.21 | 8.58 | 1.45 | 7.13 |
| Goods rental and leasing | 0.06 | 0.04 | 0.02 | 0.04 | 0.04 | - | 0.10 | 0.07 | 0.03 | - | (0.28) | 0.28 |
| Scientific research, professional and technical services | 2.73 | (0.15) | 2.88 | 3.66 | (0.11) | 3.77 | 1.55 | (0.12) | 1.67 | 3.05 | 0.60 | 2.45 |
| Accommodations | 0.68 | 0.01 | 0.67 | 0.51 | 0.09 | 0.42 | 0.54 | (0.16) | 0.70 | 4.14 | 1.18 | 2.96 |
| Restaurant businesses | 1.79 | 0.58 | 1.21 | 1.39 | 0.57 | 0.82 | 2.11 | 0.43 | 1.68 | 3.37 | 1.46 | 1.91 |
| Living-related and personal services, amusement services | 2.22 | 0.26 | 1.96 | 1.72 | 0.28 | 1.44 | 3.06 | 0.10 | 2.96 | - | (0.05) | 0.05 |
| Education, learning support | 0.29 | 0.19 | 0.10 | 0.15 | 0.03 | 0.12 | 0.28 | 0.23 | 0.05 | 2.03 | 1.87 | 0.16 |
| Medical healthcare and welfare | 2.59 | 0.29 | 2.30 | 1.97 | 0.13 | 1.84 | 3.60 | 0.39 | 3.21 | 0.33 | (0.02) | 0.35 |
| Other services | 3.90 | (0.10) | 4.00 | 4.75 | 0.62 | 4.13 | 2.01 | (0.66) | 2.67 | 12.03 | (0.52) | 12.55 |
| Local governments | - | - | - | - | - | - | - | - | - | - | - | - |
| Other | 14.22 | (0.30) | 14.52 | 12.32 | (0.60) | 12.92 | 18.03 | (0.74) | 18.77 | - | - | - |

7. Deposits and Loans [Non-consolidated]

(1) Status of loans

(Millions of yen, %)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|---|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|
| | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) |
| Loans (balance) | 3,608,374 | 72,987 | 3,535,387 | 1,849,852 | 8,740 | 1,841,112 | 1,526,273 | 40,562 | 1,485,711 | 232,248 | 23,686 | 208,562 |
| Excluding offshore accounts (a) | 3,608,232 | 73,229 | 3,535,003 | 1,849,710 | 8,982 | 1,840,728 | 1,526,273 | 40,562 | 1,485,711 | 232,248 | 23,686 | 208,562 |
| Loans to small and medium-sized enterprises (b) | 2,867,026 | 91,663 | 2,775,363 | 1,465,151 | 28,540 | 1,436,611 | 1,242,490 | 40,566 | 1,201,924 | 159,384 | 22,557 | 136,827 |
| Small and medium-sized enterprise loans | 2,007,403 | 85,407 | 1,921,996 | 973,940 | 19,946 | 953,994 | 874,145 | 42,909 | 831,236 | 159,318 | 22,553 | 136,765 |
| Personal loans | 859,622 | 6,255 | 853,367 | 491,211 | 8,595 | 482,616 | 368,345 | (2,343) | 370,688 | 65 | 3 | 62 |
| Percentage of total loans (b) / (a) | 79.45 | 0.94 | 78.51 | 79.20 | 1.16 | 78.04 | 81.40 | 0.51 | 80.89 | 68.62 | 3.02 | 65.60 |
| Loans (average balance) | 3,549,256 | 99,427 | 3,449,829 | 1,826,309 | 37,948 | 1,788,361 | 1,502,550 | 39,420 | 1,463,130 | 220,397 | 22,061 | 198,336 |

(2) Consumer loan balance

(Millions of yen)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|-----------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|
| | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) |
| Consumer loan balance | 810,594 | 3,543 | 807,051 | 472,303 | 4,166 | 468,137 | 338,291 | (623) | 338,914 | - | - | - |
| Housing-related loans | 691,290 | 3,905 | 687,385 | 370,793 | 9,777 | 361,016 | 320,496 | (5,873) | 326,369 | - | - | - |
| Other loans | 119,304 | (361) | 119,665 | 101,509 | (5,611) | 107,120 | 17,794 | 5,250 | 12,544 | - | - | - |

(Note) ShinGinko Tokyo does not handle consumer loans.

(3) Status of deposits

(Millions of yen)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|------------------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|
| | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) |
| Deposits (balance) | 4,824,049 | (34,771) | 4,858,820 | 2,373,194 | (73,914) | 2,447,108 | 2,145,091 | 429 | 2,144,662 | 305,762 | 38,714 | 267,048 |
| Deposits | 4,791,602 | (14,968) | 4,806,570 | 2,349,454 | (51,598) | 2,401,052 | 2,136,384 | (2,084) | 2,138,468 | 305,762 | 38,714 | 267,048 |
| Personal deposits | 3,257,038 | (26,215) | 3,283,253 | 1,416,986 | (16,663) | 1,433,649 | 1,645,354 | (13,897) | 1,659,251 | 194,697 | 4,345 | 190,352 |
| Corporate deposits | 1,370,479 | 15,133 | 1,355,346 | 866,999 | (4,000) | 870,999 | 454,486 | 4,915 | 449,571 | 48,993 | 14,218 | 34,775 |
| Deposits | 164,084 | (3,885) | 167,969 | 65,469 | (30,934) | 96,403 | 36,542 | 6,896 | 29,646 | 62,072 | 20,152 | 41,920 |
| Negotiable certificates of deposit | 32,446 | (19,803) | 52,249 | 23,740 | (22,316) | 46,056 | 8,706 | 2,513 | 6,193 | - | - | - |
| Negotiable certificates of deposit | 4,798,978 | 42,688 | 4,756,290 | 2,376,342 | 12,056 | 2,364,286 | 2,127,788 | 1,091 | 2,126,697 | 294,848 | 29,542 | 265,306 |
| Deposits | 4,766,365 | 43,574 | 4,722,791 | 2,352,564 | 15,677 | 2,336,887 | 2,118,952 | (1,646) | 2,120,598 | 294,848 | 29,542 | 265,306 |
| Negotiable certificates of deposit | 32,613 | (885) | 33,498 | 23,777 | (3,622) | 27,399 | 8,835 | 2,737 | 6,098 | - | - | - |

(4) Deposits and loan balances by region

(Millions of yen)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|---------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|
| | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) |
| Deposits | 4,791,602 | (14,968) | 4,806,570 | 2,349,454 | (51,598) | 2,401,052 | 2,136,384 | (2,084) | 2,138,468 | 305,762 | 38,714 | 267,048 |
| Tokyo Metropolis | 3,728,437 | (17,964) | 3,746,401 | 2,256,127 | (49,309) | 2,305,436 | 1,166,546 | (7,370) | 1,173,916 | 305,762 | 38,714 | 267,048 |
| Kanagawa Prefecture | 985,091 | 4,541 | 980,550 | 30,711 | (502) | 31,213 | 954,379 | 5,042 | 949,337 | - | - | - |
| Others | 78,073 | (1,545) | 79,618 | 62,615 | (1,788) | 64,403 | 15,458 | 243 | 15,215 | - | - | - |
| Loans | 3,608,374 | 72,987 | 3,535,387 | 1,849,852 | 8,740 | 1,841,112 | 1,526,273 | 40,562 | 1,485,711 | 232,248 | 23,686 | 208,562 |
| Tokyo Metropolis | 3,029,657 | 53,713 | 2,975,944 | 1,783,979 | 5,139 | 1,778,840 | 1,013,430 | 24,889 | 988,541 | 232,248 | 23,686 | 208,562 |
| Kanagawa Prefecture | 534,255 | 19,864 | 514,391 | 29,737 | 4,791 | 24,946 | 504,518 | 15,073 | 489,445 | - | - | - |
| Others | 44,460 | (590) | 45,050 | 36,136 | (1,189) | 37,325 | 8,324 | 600 | 7,724 | - | - | - |

(5) Assets under management

(Millions of yen)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|-------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|
| | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) |
| Assets under management | 479,258 | (5,286) | 484,544 | 275,450 | (7,933) | 283,383 | 203,807 | 2,646 | 201,161 | - | - | - |
| Investment trust | 213,606 | 55 | 213,551 | 142,266 | (5,946) | 148,212 | 71,340 | 6,002 | 65,338 | - | - | - |
| Life insurance | 209,693 | 10,925 | 198,768 | 118,221 | 3,341 | 114,880 | 91,472 | 7,584 | 83,888 | - | - | - |
| Public bonds | 55,958 | (16,266) | 72,224 | 14,962 | (5,329) | 20,291 | 40,995 | (10,938) | 51,933 | - | - | - |

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

(6) Status of branches and employees

(Branches, persons)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|--|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|
| | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) |
| Domestic head office and branch offices (including representative offices) | 164 | 2 | 162 | 78 | 1 | 77 | 85 | 1 | 84 | 1 | - | 1 |
| Tokyo Metropolis | 124 | 1 | 123 | 73 | 1 | 72 | 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 | 3,326 | (8) | 3,334 | 1,567 | 36 | 1,531 | 1,613 | (35) | 1,648 | 152 | (3) | 155 |
| Number of executives | 31 | (3) | 34 | 15 | 4 | 11 | 15 | - | 15 | 7 | (1) | 8 |
| Number of employees | 3,295 | (5) | 3,300 | 1,552 | 32 | 1,520 | 1,598 | (35) | 1,633 | 145 | (2) | 147 |

(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) As of September 30, 2016, the number of directors at Tokyo Tomin Bank, Limited, Yachiyo Bank, Limited, and ShinGinko Tokyo, Limited included people who were serving on the boards of these banks. For this reason, the total number of directors at these banks as of September 30, 2016 has been calculated by excluding those directors (6) with overlapping duties at these banks.

(7) Construction in trust

(Millions of yen)

| | Three banks combined | | | Tokyo Tomin Bank | | | Yachiyo Bank | | | ShinGinko Tokyo | | |
|--|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|------------------------|----------------------|------------------------|
| | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) | September 30, 2016 (A) | Difference (A) – (B) | September 30, 2015 (B) |
| Value of construction in trust contracts | 10,723 | 2,576 | 8,147 | - | - | - | - | - | - | 10,723 | 2,576 | 8,147 |
| Balance of construction in trust purchased | 2,035 | (1,026) | 3,061 | - | - | - | - | - | - | 2,035 | (1,026) | 3,061 |

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

III. Valuation Gain/Loss on Securities

1. Valuation Standards

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

2. Gain/Loss on Valuation

(1) Three banks combined [Non-consolidated]

(Millions of yen)

| | September 30, 2016 (A) | | | | September 30, 2015 (A) | | |
|-----------------------------------|------------------------------|-----------|----------------|----------------|------------------------------|----------------|----------------|
| | 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 | 30,627 | 7,940 | 30,767 | 140 | 22,687 | 22,874 | 186 |
| Available-for-sale securities | 16,475 | (97) | 21,602 | 5,126 | 16,572 | 18,828 | 2,256 |
| Stocks | 4,200 | (5,563) | 6,762 | 2,561 | 9,763 | 10,762 | 998 |
| Bonds | 8,200 | 3,713 | 8,818 | 617 | 4,487 | 4,888 | 401 |
| Others | 4,074 | 1,753 | 6,021 | 1,947 | 2,321 | 3,177 | 856 |
| Total | 47,103 | 7,844 | 52,370 | 5,266 | 39,259 | 41,702 | 2,443 |

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

(Millions of yen)

| | September 30, 2016 (A) | | | | September 30, 2015 (A) | | |
|-----------------------------------|------------------------------|-----------|----------------|----------------|------------------------------|----------------|----------------|
| | 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 | 11,943 | 2,354 | 11,988 | 45 | 9,589 | 9,589 | - |
| Available-for-sale securities | 6,946 | (3,040) | 8,737 | 1,791 | 9,986 | 10,554 | 567 |
| Stocks | 3,080 | (4,132) | 4,466 | 1,386 | 7,212 | 7,404 | 192 |
| Bonds | 1,798 | 726 | 1,955 | 157 | 1,072 | 1,151 | 78 |
| Others | 2,067 | 366 | 2,315 | 247 | 1,701 | 1,997 | 296 |
| Total | 18,889 | (687) | 20,726 | 1,837 | 19,576 | 20,143 | 567 |

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

(Millions of yen)

| | September 30, 2016 (A) | | | | September 30, 2015 (A) | | |
|-----------------------------------|------------------------------|-----------|----------------|----------------|------------------------------|----------------|----------------|
| | 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 | 16,004 | 4,463 | 16,099 | 94 | 11,541 | 11,728 | 186 |
| Available-for-sale securities | 4,005 | (151) | 7,092 | 3,087 | 4,156 | 5,723 | 1,567 |
| Stocks | 1,120 | (1,431) | 2,295 | 1,174 | 2,551 | 3,357 | 806 |
| Bonds | 3,668 | 1,978 | 4,049 | 381 | 1,690 | 1,964 | 274 |
| Others | (784) | (700) | 747 | 1,531 | (84) | 401 | 486 |
| Total | 20,009 | 4,311 | 23,191 | 3,182 | 15,698 | 17,452 | 1,754 |

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

(Millions of yen)

| | September 30, 2016 (A) | | | | September 30, 2015 (A) | | |
|-----------------------------------|------------------------------|-----------|----------------|----------------|------------------------------|----------------|----------------|
| | 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 | 2,679 | 1,123 | 2,679 | - | 1,556 | 1,556 | - |
| Available-for-sale securities | 5,524 | 3,095 | 5,772 | 247 | 2,429 | 2,550 | 121 |
| Stocks | - | - | - | - | - | - | - |
| Bonds | 2,734 | 1,010 | 2,813 | 79 | 1,724 | 1,772 | 47 |
| Others | 2,790 | 2,086 | 2,958 | 167 | 704 | 778 | 73 |
| Total | 8,204 | 4,219 | 8,451 | 247 | 3,985 | 4,106 | 121 |