

Financial Results
for the Fiscal Year Ended March 31, 2016
- Supplementary Information -



TokyoTY Financial Group, Inc.

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(Reference 1) Tokyo TY Financial Group

Three banks combined

(The Tokyo Tomin Bank, Limited + The Yachiyo Bank, Limited + ShinGinko Tokyo, Limited)

..... 23-32

(Reference 2) ShinGinko Tokyo, Limited

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I. Overview of Financial Results for the Fiscal Year Ended March 31, 2016

1. Status of Profit/Loss

(1) Tokyo TY Financial Group

[Consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Ordinary income	1	79,583	14,540	65,043
Gross business profit	2	69,160	12,881	56,279
(Excluding gains/losses on bonds (five accounts total))	3	67,113	12,625	54,488
Net interest income	4	52,216	10,189	42,027
Net fees and commissions	5	12,407	1,892	10,515
Other business income (loss)	6	4,535	798	3,737
Expenses (excluding non-recurring losses)	7	54,582	12,212	42,370
Credit-related costs	8	1,866	34	1,832
Write-off of loans	9	190	(584)	774
Transfer to reserve for individual possible loan losses	10	2,081	(371)	2,452
Other credit-related costs	11	(405)	989	(1,394)
Gains (losses) on stocks and other securities	12	670	428	242
Profit on investments based on the equity method	13	189	(13)	202
Others	14	882	1,593	(711)
Ordinary profit	15	14,453	2,644	11,809
Extraordinary profit (loss)	16	97	(50,299)	50,396
Gain on bargain purchase	17	-	(50,476)	50,476
Income before income taxes	18	14,551	(47,654)	62,205
Total income taxes	19	5,113	243	4,870
Income taxes – current	20	2,475	421	2,054
Income taxes – deferred	21	2,638	(177)	2,815
Profit (loss)	22	9,437	(47,898)	57,335
Profit (loss) attributable to non-controlling interests	23	24	(20)	44
Profit (loss) attributable to owners of parent	24	9,412	(47,878)	57,290

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

Consolidated subsidiaries	25	11	(1)	12
Equity-method affiliates	26	1	-	1

Note 1: The Company was established on October 1, 2014 at which time, for the purposes of accounting for business combinations, The Tokyo Tomin Bank, Limited was deemed to be the acquiring company. Accordingly the Group's profit and loss for the fiscal year ended March 31, 2015 consisted of the acquiring company of The Tokyo Tomin Bank, Limited's profit and loss for the period April 1, 2014 to March 31, 2015, the profit and loss of The Yachiyo Bank, Limited for the period October 1, 2014 to March 31, 2015, and the profit and loss of the Company for the period October 1, 2014 to March 31, 2015, in addition to other corrections (such as gains on negative goodwill) required for the consolidated settlement of accounts.

Note 2: The liquidation of Tomin-gin Office Support Center Co., Ltd. was completed on September 28, 2015 and so was omitted from the scope of consolidation from the consolidated interim settlement onward.

(2) Two banks combined**[Non-consolidated]**

(Millions of yen)

		Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Ordinary income	1	79,770	(5,720)	85,490
Gross business profit	2	68,430	(3,039)	71,469
(Excluding gains/losses on bonds (five accounts total))	3	66,246	(2,206)	68,452
(Gross core business profit)				
Gross domestic business profit	4	64,399	(3,616)	68,015
(Excluding gains/losses on bonds (five accounts total))	5	62,856	(2,588)	65,444
Net interest income	6	52,213	(3,020)	55,233
Net fees and commissions	7	9,498	7	9,491
Other business income (loss)	8	2,686	(604)	3,290
Gross international business profit	9	4,031	577	3,454
(Excluding gains/losses on bonds (five accounts total))	10	3,389	381	3,008
Net interest income	11	2,138	697	1,441
Net fees and commissions	12	222	(13)	235
Other business income (loss)	13	1,670	(106)	1,776
Expenses (excluding non-recurring losses)	14	53,528	(1,017)	54,545
Personnel expenses	15	27,480	(161)	27,641
Non-personnel expenses	16	23,108	(1,106)	24,214
Taxes	17	2,938	249	2,689
Net business income (before transfer to reserve for general possible loan losses)	18	14,902	(2,021)	16,923
(Net business income)				
(Excluding gains/losses on bonds (five accounts total))	19	12,717	(1,190)	13,907
(Core business income)				
Transfer to reserve for general possible loan losses (1)	20	(462)	364	(826)
Net business income	21	15,364	(2,386)	17,750
(Gains/losses on bonds (five accounts total))	22	2,184	(832)	3,016
Non-recurring profit (loss)	23	(1,460)	95	(1,555)
Loss from write-off of non-performing loans (2)	24	2,621	(890)	3,511
Write-off of loans	25	139	(814)	953
Transfer to reserve for individual possible loan losses	26	2,101	(551)	2,652
Loss on disposal of receivables	27	117	494	(377)
Provision for contingent loss	28	(80)	57	(137)
Credit guarantee association responsibility-sharing system charge	29	351	(62)	413
Other losses from write-off of non-performing loans	30	(6)	(12)	6
Reversal of allowance for loan losses (3)	31	207	(1,281)	1,488
Recoveries of written-off claims	32	508	(271)	779
Gains (losses) on stocks and other securities	33	173	(244)	417
Gain on sale of stocks and other securities	34	1,004	511	493
Loss on sale of stocks and other securities	35	297	261	36
Loss on devaluation of stocks and other securities	36	533	494	39
Other non-recurring profit (loss)	37	272	1,001	(729)
Ordinary profit	38	13,903	(2,291)	16,194
Extraordinary profit (loss)	39	227	307	(80)
Income before income taxes	40	14,130	(1,983)	16,113
Total income taxes	41	5,127	(1,437)	6,564
Income taxes – current	42	1,902	(496)	2,398
Income taxes – deferred	43	3,225	(940)	4,165
Net income	44	9,003	(546)	9,549
Credit-related costs (1) + (2) - (3)	45	1,952	755	1,197

[Consolidated]

(Millions of yen)

Ordinary income	46	81,986	(5,811)	87,797
Ordinary profit	47	15,453	(2,573)	18,026
Profit attributable to owners of parent	48	9,674	(975)	10,649

(3) Subsidiary bank

The Tokyo Tomin Bank, Limited

[Non-consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Ordinary income	1	42,465	(2,012)	44,477
Gross business profit	2	35,824	(2,005)	37,829
(Excluding gains/losses on bonds (five accounts total))	3	35,248	(1,978)	37,226
(Gross core business profit)				
Gross domestic business profit	4	32,515	(2,650)	35,165
(Excluding gains/losses on bonds (five accounts total))	5	32,541	(2,439)	34,980
Net interest income	6	26,549	(1,621)	28,170
Net fees and commissions	7	5,358	(864)	6,222
Other business income (loss)	8	606	(166)	772
Gross international business profit	9	3,308	645	2,663
(Excluding gains/losses on bonds (five accounts total))	10	2,707	461	2,246
Net interest income	11	1,692	582	1,110
Net fees and commissions	12	156	(8)	164
Other business income (loss)	13	1,459	71	1,388
Expenses (excluding non-recurring losses)	14	28,405	(430)	28,835
Personnel expenses	15	13,326	41	13,285
Non-personnel expenses	16	13,630	(556)	14,186
Taxes	17	1,448	85	1,363
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	18	7,418	(1,576)	8,994
(Excluding gains/losses on bonds (five accounts total))	19	6,843	(1,548)	8,391
(Core business income)				
Transfer to reserve for general possible loan losses (1)	20	(462)	364	(826)
Net business income	21	7,880	(1,940)	9,820
(Gains/losses on bonds (five accounts total))	22	575	(27)	602
Non-recurring profit (loss)	23	(1,162)	1,831	(2,993)
Loss from write-off of non-performing loans (2)	24	2,274	(78)	2,352
Write-off of loans	25	-	(8)	8
Transfer to reserve for individual possible loan losses	26	2,101	(551)	2,652
Loss on disposal of receivables	27	34	452	(418)
Provision for contingent loss	28	(10)	57	(67)
Credit guarantee association responsibility-sharing system charge	29	155	(14)	169
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	651	464	187
Gain on sale of stocks and other securities	34	800	548	252
Loss on sale of stocks and other securities	35	148	123	25
Loss on devaluation of stocks and other securities	36	-	(39)	39
Other non-recurring profit (loss)	37	459	1,288	(829)
Ordinary profit	38	6,718	(108)	6,826
Extraordinary profit (loss)	39	161	227	(66)
Income before income taxes	40	6,880	121	6,759
Total income taxes	41	2,649	(628)	3,277
Income taxes – current	42	84	(171)	255
Income taxes – deferred	43	2,564	(457)	3,021
Net income	44	4,231	749	3,482
Credit-related costs (1) + (2) - (3)	45	1,811	285	1,526

[Consolidated]

(Millions of yen)

Ordinary income	46	43,883	(2,054)	45,937
Ordinary profit	47	7,833	(236)	8,069
Profit attributable to owners of parent	48	4,707	438	4,269

The Yachiyo Bank, Limited

[Non-consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Ordinary income	1	37,304	(3,708)	41,012
Gross business profit	2	32,606	(1,034)	33,640
(Excluding gains/losses on bonds (five accounts total))	3	30,997	(228)	31,225
(Gross core business profit)				
Gross domestic business profit	4	31,883	(966)	32,849
(Excluding gains/losses on bonds (five accounts total))	5	30,315	(149)	30,464
Net interest income	6	25,663	(1,399)	27,062
Net fees and commissions	7	4,140	872	3,268
Other business income (loss)	8	2,080	(438)	2,518
Gross international business profit	9	723	(67)	790
(Excluding gains/losses on bonds (five accounts total))	10	682	(79)	761
Net interest income	11	446	115	331
Net fees and commissions	12	66	(5)	71
Other business income (loss)	13	210	(177)	387
Expenses (excluding non-recurring losses)	14	25,123	(587)	25,710
Personnel expenses	15	14,154	(201)	14,355
Non-personnel expenses	16	9,478	(550)	10,028
Taxes	17	1,490	164	1,326
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	18	7,483	(446)	7,929
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	19	5,874	359	5,515
Transfer to reserve for general possible loan losses (1)	20	-	-	-
Net business income	21	7,483	(446)	7,929
(Gains/losses on bonds (five accounts total))	22	1,609	(805)	2,414
Non-recurring profit (loss)	23	(298)	(1,736)	1,438
Loss from write-off of non-performing loans (2)	24	347	(812)	1,159
Write-off of loans	25	139	(806)	945
Transfer to reserve for individual possible loan losses	26	-	-	-
Loss on disposal of receivables	27	83	43	40
Provision for contingent loss	28	(70)	-	(70)
Credit guarantee association responsibility-sharing system charge	29	195	(48)	243
Other losses from write-off of non-performing loans	30	-	-	-
Reversal of allowance for loan losses (3)	31	207	(1,281)	1,488
Recoveries of written-off claims	32	507	(272)	779
Gains (losses) on stocks and other securities	33	(478)	(708)	230
Gain on sale of stocks and other securities	34	203	(38)	241
Loss on sale of stocks and other securities	35	149	139	10
Loss on devaluation of stocks and other securities	36	533	533	-
Other non-recurring profit (loss)	37	(187)	(286)	99
Ordinary profit	38	7,184	(2,184)	9,368
Extraordinary profit (loss)	39	65	78	(13)
Income before income taxes	40	7,250	(2,104)	9,354
Total income taxes	41	2,478	(808)	3,286
Income taxes – current	42	1,817	(325)	2,142
Income taxes – deferred	43	661	(483)	1,144
Net income	44	4,772	(1,295)	6,067
Credit-related costs (1) + (2) - (3)	45	140	469	(329)

[Consolidated]

(Millions of yen)

Ordinary income	46	38,103	(3,756)	41,859
Ordinary profit	47	7,620	(2,337)	9,957
Profit attributable to owners of parent	48	4,967	(1,413)	6,380

2. Business Income [Non-consolidated]

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Net business income (before transfer to reserve for general possible loan losses)	14,902	(2,021)	16,923	7,418	(1,576)	8,994	7,483	(446)	7,929
Per employee (thousands of yen)	4,747	(625)	5,372	4,900	(1,076)	5,976	4,605	(215)	4,820
Net business income	15,364	(2,386)	17,750	7,880	(1,940)	9,820	7,483	(446)	7,929
Per employee (thousands of yen)	4,894	(740)	5,634	5,205	(1,320)	6,525	4,605	(215)	4,820
Net core business income	12,717	(1,190)	13,907	6,843	(1,548)	8,391	5,874	359	5,515
Per employee (thousands of yen)	4,051	(363)	4,414	4,520	(1,055)	5,575	3,614	262	3,352

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>

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Yields on interest-earning assets (1)	1.18	(0.10)	1.28	1.14	(0.11)	1.25	1.23	(0.08)	1.31
Loans and bills discounted (a)	1.39	(0.13)	1.52	1.36	(0.14)	1.50	1.43	(0.12)	1.55
Securities	0.94	0.06	0.88	0.94	0.14	0.80	0.93	(0.02)	0.95
Cost of funding (2)	1.18	(0.08)	1.26	1.15	(0.10)	1.25	1.21	(0.06)	1.27
Deposits, etc. (b)	0.04	(0.01)	0.05	0.04	(0.01)	0.05	0.05	(0.01)	0.06
External liabilities	0.47	(0.38)	0.85	0.44	(0.38)	0.82	2.14	0.02	2.12
Difference of interest rates between deposits and loans (a) – (b)	1.35	(0.12)	1.47	1.32	(0.13)	1.45	1.38	(0.11)	1.49
Net interest margin (1) – (2)	0.00	(0.02)	0.02	(0.01)	(0.01)	0.00	0.02	(0.02)	0.04

<Domestic Operations>

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Yields on interest-earning assets (1)	1.16	(0.10)	1.26	1.11	(0.12)	1.23	1.21	(0.09)	1.30
Loans and bills discounted (a)	1.39	(0.13)	1.52	1.36	(0.13)	1.49	1.43	(0.12)	1.55
Securities	0.84	0.01	0.83	0.77	0.06	0.71	0.90	(0.03)	0.93
Cost of funding (2)	1.17	(0.07)	1.24	1.15	(0.08)	1.23	1.20	(0.06)	1.26
Deposits, etc. (b)	0.04	(0.01)	0.05	0.04	-	0.04	0.05	(0.01)	0.06
External liabilities	0.44	(0.62)	1.06	0.39	(0.64)	1.03	2.14	0.02	2.12
Difference of interest rates between deposits and loans (a) – (b)	1.35	(0.12)	1.47	1.32	(0.13)	1.45	1.38	(0.11)	1.49
Net interest margin (1) – (2)	(0.01)	(0.03)	0.02	(0.04)	(0.04)	0.00	0.01	(0.03)	0.04

4. ROA [Non-consolidated]

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
	On basis of net business income (before transfer to reserve for general possible loan losses)	0.29	(0.06)	0.35	0.27	(0.08)	0.35	0.32	(0.03)
On basis of net business income	0.30	(0.06)	0.36	0.28	(0.10)	0.38	0.32	(0.03)	0.35
On basis of net core business income	0.25	(0.03)	0.28	0.24	(0.08)	0.32	0.25	0.01	0.24
On basis of net income	0.17	(0.02)	0.19	0.15	0.02	0.13	0.20	(0.06)	0.26

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

5. ROE [Non-consolidated]

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
	On basis of net business income (before transfer to reserve for general possible loan losses)	7.56	(1.48)	9.04	8.25	(2.26)	10.51	6.98	(0.82)
On basis of net business income	7.79	(1.69)	9.48	8.77	(2.71)	11.48	6.98	(0.82)	7.80
On basis of net core business income	6.45	(0.97)	7.42	7.61	(2.20)	9.81	5.48	0.06	5.42
On basis of net income	4.56	(0.54)	5.10	4.70	0.63	4.07	4.45	(1.51)	5.96

Note: ROE (non-consolidated) = $\frac{\text{Net income}}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period}) / 2} \times 100$

[Consolidated]

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
	On basis of net business income (before transfer to reserve for general possible loan losses)	8.08	(1.72)	9.80	9.10	(2.67)	11.77	7.23	(0.92)
On basis of net business income	8.35	(1.90)	10.25	9.68	(3.08)	12.76	7.23	(0.92)	8.15
On basis of net core business income	7.00	(1.22)	8.22	8.48	(2.60)	11.08	5.76	(0.08)	5.84
On basis of profit attributable to owners of parent	4.78	(0.78)	5.56	5.08	0.19	4.89	4.53	(1.59)	6.12

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

6. OHR [Non-consolidated]

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
	On basis of gross core business profit	80.80	1.12	79.68	80.58	3.13	77.45	81.04	(1.29)
On basis of gross business profit	78.22	1.90	76.32	79.29	3.07	76.22	77.04	0.62	76.42

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

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

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
	Gains (losses) on bonds	2,184	(832)	3,016	575	(27)	602	1609	(805)
Gain on sale of bonds	2,353	(754)	3,107	718	100	618	1634	(854)	2,488
Gain on redemption of bonds	-	-	-	-	-	-	-	-	-
Loss on sale of bonds	168	77	91	142	126	16	25	(49)	74
Loss on redemption of bonds	-	-	-	-	-	-	-	-	-
Amortization on bonds	-	-	-	-	-	-	-	-	-
Gain (loss) on securities from application of mark-to-market accounting (securities)	173	(244)	417	651	464	187	(478)	(708)	230
Gain on sale of stock and other securities	1,004	511	493	800	548	252	203	(38)	241
Loss on sale of stock and other securities	297	261	36	148	123	25	149	139	10
Amortization of stock and other securities	533	494	39	-	(39)	39	533	533	-

8. Capital Ratio (Domestic Standards)

(1) Tokyo TY Financial Group

(Millions of yen, %)

	Consolidated		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
(1) Capital ratio (%) (4) / (5)	8.65	(0.61)	9.26
(2) Basic items in core capital	226,235	(5,930)	232,165
(3) Adjustments in core capital	3,625	1,351	2,274
(4) Capital (2) – (3)	222,610	(7,280)	229,890
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	199,013	7,584	191,429
Total provisions included in basic items in core capital	5,610	(797)	6,407
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	23,500	(10,602)	34,102
(5) Risk-weighted assets	2,571,282	89,824	2,481,458
(6) Total necessary capital (5) x 4%	102,851	3,593	99,258

(2) The Tokyo Tomin Bank, Limited

(Millions of yen, %)

	Consolidated			Non-consolidated		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
(1) Capital ratio (%) (4) / (5)	7.73	(0.62)	8.35	7.35	(0.52)	7.87
(2) Basic items in core capital	113,533	(5,230)	118,763	109,637	(2,096)	111,733
(3) Adjustments in core capital	4,657	1,185	3,472	6,510	2,808	3,702
(4) Capital (2) – (3)	108,876	(6,414)	115,290	103,127	(4,903)	108,030
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	89,385	3,797	85,588	84,463	3,337	81,126
Total provisions included in basic items in core capital	2,504	(545)	3,049	2,244	(472)	2,716
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	23,000	(7,028)	30,028	23,000	(4,969)	27,969
(5) Risk-weighted assets	1,407,192	27,305	1,379,887	1,401,595	29,332	1,372,263
(6) Total necessary capital (5) x 4%	56,287	1,092	55,195	56,063	1,173	54,890

(3) The Yachiyo Bank, Limited

(Millions of yen, %)

	Consolidated			Non-consolidated		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
(1) Capital ratio (%) (4) / (5)	9.50	(0.31)	9.81	9.29	(0.22)	9.51
(2) Basic items in core capital	110,544	2,940	107,604	107,746	3,578	104,168
(3) Adjustments in core capital	223	47	176	218	47	171
(4) Capital (2) – (3)	110,321	2,893	107,428	107,527	3,530	103,997
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	106,964	4,198	102,766	103,801	4,016	99,785
Total provisions included in basic items in core capital	3,105	(253)	3,358	2,829	(216)	3,045
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	-	-	-	-	-	-
(5) Risk-weighted assets	1,160,887	65,802	1,095,085	1,157,032	64,209	1,092,823
(6) Total necessary capital (5) x 4%	46,435	2,632	43,803	46,281	2,569	43,712

Note: 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.

II. Status of Loans

1. Risk-monitored Loans [Non-consolidated] [Risk-monitored loan amount]

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Bankrupt loans	3,475	-	-	2,599	(962)	3,561	876	-
Non-accrual loans	82,469	-	-	45,487	(11,932)	57,419	36,982	-	-
Past-due loans (3 months or more)	288	-	-	266	(291)	557	22	-	-
Restructured loans	3,136	-	-	2,189	(160)	2,349	947	-	-
Risk-monitored loan amount	89,370	-	-	50,541	(13,347)	63,888	38,828	-	-
Loan balances	3,359,643	-	-	1,842,130	13,983	1,828,147	1,517,513	-	-

[Loan balance ratio]

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Bankrupt loans	0.10	-	-	0.14	(0.05)	0.19	0.05	-
Non-accrual loans	2.45	-	-	2.46	(0.68)	3.14	2.43	-	-
Past-due loans (3 months or more)	0.00	-	-	0.01	(0.02)	0.03	0.00	-	-
Restructured loans	0.09	-	-	0.11	(0.01)	0.12	0.06	-	-
Loan balance ratio	2.66	-	-	2.74	(0.75)	3.49	2.55	-	-

Note: Figures for Two banks combined and Yachiyo Bank as of March 31, 2015 are not provided since Yachiyo Bank has taken partial direct write-offs until March 31, 2015. The balances before partial direct write-offs do not include the amount of partial direct write-offs taken prior to March 31, 2015. The balance of such partial direct write-offs as of March 31, 2016 was ¥1,992 million.

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

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Bankrupt loans	1,010	(780)	1,790	623	(821)	1,444	386	40
Non-accrual loans	78,531	(21,287)	99,818	42,207	(12,250)	54,457	36,323	(9,037)	45,360
Past-due loans (3 months or more)	288	(293)	581	266	(291)	557	22	(1)	23
Restructured loans	3,136	(925)	4,061	2,189	(160)	2,349	947	(764)	1,711
Risk-monitored loan amount	82,966	(23,284)	106,250	45,287	(13,522)	58,809	37,679	(9,762)	47,441
Loan balances	3,353,240	64,145	3,289,095	1,836,875	13,808	1,823,067	1,516,364	50,336	1,466,028

[Loan balance ratio]

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Bankrupt loans	0.03	(0.02)	0.05	0.03	(0.04)	0.07	0.02	-
Non-accrual loans	2.34	(0.69)	3.03	2.29	(0.69)	2.98	2.39	(0.70)	3.09
Past-due loans (3 months or more)	0.00	(0.01)	0.01	0.01	(0.02)	0.03	0.00	-	0.00
Restructured loans	0.09	(0.03)	0.12	0.11	(0.01)	0.12	0.06	(0.05)	0.11
Loan balance ratio	2.47	(0.76)	3.23	2.46	(0.76)	3.22	2.48	(0.75)	3.23

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

(Millions of yen, %)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Bankrupt and quasi-bankrupt assets	14,150	-	-	9,745	(697)	10,442	4,405	-	-
Doubtful assets	72,410	-	-	38,636	(12,477)	51,113	33,773	-	-
Substandard loans	3,425	-	-	2,455	(452)	2,907	969	-	-
Subtotal (a)	89,986	-	-	50,838	(13,625)	64,463	39,148	-	-
Normal assets	3,306,898	-	-	1,813,539	26,303	1,787,236	1,493,359	-	-
Total credit amount (b)	3,396,885	-	-	1,864,377	12,677	1,851,700	1,532,507	-	-
Ratio of total credit amount (%) (a) / (b)	2.64	-	-	2.72	(0.76)	3.48	2.55	-	-

Note: Figures for Two banks combined and Yachiyo Bank as of March 31, 2015 are not provided since Yachiyo Bank has taken partial direct write-offs until March 31, 2015. The balances before partial direct write-offs do not include the amount of partial direct write-offs taken prior to March 31, 2015. The balance of such partial direct write-offs as of March 31, 2016 was ¥1,992 million.

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

(Millions of yen, %)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Bankrupt and quasi-bankrupt assets	7,354	(1,316)	8,670	4,304	(696)	5,000	3,049	(621)	3,670
Doubtful assets	72,410	(20,926)	93,336	38,636	(12,477)	51,113	33,773	(8,450)	42,223
Substandard loans	3,425	(1,217)	4,642	2,455	(452)	2,907	969	(765)	1,734
Subtotal (a)	83,189	(23,461)	106,650	45,397	(13,624)	59,021	37,792	(9,836)	47,628
Normal assets	3,306,898	88,614	3,218,284	1,813,539	26,303	1,787,236	1,493,359	62,311	1,431,048
Total credit amount (b)	3,390,088	65,154	3,324,934	1,858,936	12,679	1,846,257	1,531,151	52,475	1,478,676
Ratio of total credit amount (%) (a) / (b)	2.45	(0.75)	3.20	2.44	(0.75)	3.19	2.46	(0.76)	3.22

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

(Millions of yen, %)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Covered amount (a)	75,032	-	-	41,834	(11,937)	53,771	33,198	-	-
Reserve for possible loan losses	17,433	-	-	10,416	(3,413)	13,829	7,017	-	-
Bankrupt and quasi-bankrupt assets	7,081	-	-	5,496	(11)	5,507	1,584	-	-
Doubtful assets	10,141	-	-	4,800	(3,308)	8,108	5,341	-	-
Substandard loans	210	-	-	119	(94)	213	91	-	-
Collateral, guarantees, etc.	57,598	-	-	31,417	(8,524)	39,941	26,181	-	-
Bankrupt and quasi-bankrupt assets	7,069	-	-	4,248	(686)	4,934	2,820	-	-
Doubtful assets	49,465	-	-	26,259	(7,228)	33,487	23,206	-	-
Substandard loans	1,064	-	-	909	(610)	1,519	154	-	-
Problem assets (b)	89,986	-	-	50,838	(13,625)	64,463	39,148	-	-
Coverage ratio (%) (a) / (b)	83.38	-	-	82.28	(1.13)	83.41	84.80	-	-

Note: Figures for Two banks combined and Yachiyo Bank as of March 31, 2015 are not provided since Yachiyo Bank has taken partial direct write-offs until March 31, 2015.

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

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Reserve for possible loan losses	22,202	(4,445)	26,647	12,466	(4,042)	16,508	9,736	(403)	10,139
Provision of general reserve for possible loan losses	4,762	(678)	5,440	1,952	(462)	2,414	2,810	(215)	3,025
Provision for individual possible loan losses	17,439	(3,767)	21,206	10,513	(3,580)	14,093	6,926	(187)	7,113

5. Status of Problem Assets Subject to Disclosure

(1) Two banks combined [Non-consolidated]

[Fiscal year ended March 31, 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 3.6 <1.0>	2.9	0.6	– [0.0]	– [2.5]	Bankrupt and quasi-bankrupt 14.1 <7.3>	7.0	7.0	100.0% <100.0%>	Bankrupt loans 3.4 <1.0>
Virtually bankrupt borrowers 10.5 <6.3>	6.4	4.0	– [0.2]	– [4.2]					Non-accrual loans 82.4 <78.5>
Borrowers with bankruptcy concerns 72.4	36.3	23.2	12.8 [10.1]	–	Doubtful assets 72.4	49.4	10.1	82.3%	
Borrowers requiring caution 463.6	Substandard borrowers 3.9	0.6	3.2	–	Substandard loans 3.4	1.0	0.2	37.1%	
	Borrowers requiring caution, excluding claims to substandard borrowers 459.6	119.9	339.7	–	Subtotal 89.9 <83.1>			Total 83.3% <82.0%>	
Normal borrowers 2,846.6	2,846.6	–	–	–	(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 460.2				Total 89.3 <82.9>
Total 3,396.8 <3,390.0>	3,013.0	370.9	12.8	–	Normal assets 3,306.8				Total 89.3 <82.9>
Ratio to total debts					88.7%	10.9%	0.3%	–	

Notes:

- Self-assessment is loans, repayment 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 and Yachiyo Bank did not take partial direct write-offs. Figures assuming two banks had taken partial direct write-offs are provided in angle brackets.
Yachiyo Bank had taken partial direct write-offs prior to March 31, 2015, and the amount of such partial direct write-offs is not included in the figures in the angle brackets. The balance of such partial direct write-offs as of March 31, 2016 was ¥1,992 million.
- 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 31, 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 2.6 <0.6>	2.2	0.3	— [0.0]	— [1.9]	Bankrupt and quasi-bankrupt 9.7 <4.3>	4.2	5.4	100.0% <100.0%>	Bankrupt loans 2.5 <0.6>
Virtually bankrupt borrowers 7.1 <3.6>	4.8	2.2	— [0.0]	— [3.4]					Non-accrual loans 45.4 <42.2>
Borrowers with bankruptcy concerns 38.6	19.5	11.4	7.5 [4.8]		Doubtful assets 38.6	26.2	4.8	80.3%	
Borrowers requiring caution 218.8	Substandard borrowers 2.6	0.4	2.2		Substandard loans 2.4	0.9	0.1	41.9%	
	Borrowers requiring caution, excluding claims to substandard borrowers 216.1	65.1	151.0		Subtotal 50.8 <45.3>			Total 82.2% <80.1%>	
Normal borrowers 1,597.1	1,597.1				(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 216.3				Total 50.5 <45.2>
Total 1,864.3 <1,858.9>	1,689.4	167.3	7.5	—	Normal assets 1,813.5				Total 50.5 <45.2>
Ratio to total debts					90.6%	8.9%	0.4%	—	

Notes:

1. Self-assessment is loans, repayment 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 angle 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 31, 2016]

(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 1.0 <0.3>	0.7	0.2	- [0.0]	- [0.6]	Bankrupt and quasi-bankrupt 4.4 <3.0>	2.8	1.5	100.0% <100.0%>	Bankrupt loans 0.8 <0.3>
Virtually bankrupt borrowers 3.4 <2.6>	1.6	1.7	- [0.2]	- [0.7]					Non-accrual loans 36.9 <36.3>
Borrowers with bankruptcy concerns 33.7	16.7	11.8	5.2 [5.3]		Doubtful assets 33.7	23.2	5.3	84.5%	Past-due loans (3 months or more) 0.0 Restructured loans 0.9
Borrowers requiring caution 244.8	Substandard borrowers 1.3	0.2	1.0		Substandard loans 0.9	0.1	0.0	25.3%	Total 38.8 <37.6>
	Borrowers requiring caution, excluding claims to substandard borrowers 243.5	54.7	188.7		Subtotal 39.1 <37.7>			Total 84.8% <84.2%>	
Normal borrowers 1,249.5	1,249.5				(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 243.8				
Total 1,532.5 <1,531.1>	1,323.6	203.6	5.2	-	Normal assets 1,493.3				
Ratio to total debts					86.3%	13.2%	0.3%	-	

Notes:

- Self-assessment is loans, repayment 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 angle brackets.
Yachiyo Bank had taken partial direct write-offs prior to March 31, 2015, and the amount of such partial direct write-offs is not included in the figures in the angle brackets. The balance of such partial direct write-offs as of March 31, 2016 was ¥1,992 million.
- 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)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
All branches	3,359,643	65,468	3,294,175	1,842,130	13,983	1,828,147	1,517,513	51,485	1,466,028
Manufacturing	328,046	(10,923)	338,969	204,635	(10,746)	215,381	123,411	(177)	123,588
Agriculture, forestry	983	(246)	1,229	881	(222)	1,103	102	(24)	126
Fishery	46	10	36	46	10	36	-	-	-
Mining, quarrying of stone and gravel	1,006	276	730	694	52	642	312	224	88
Construction	172,313	2,300	170,013	74,710	(6,400)	81,110	97,603	8,700	88,903
Electricity, gas and heat supplies, and waterworks	12,066	(173)	12,239	6,626	(6)	6,632	5,440	(167)	5,607
Communication service	72,774	(2,344)	75,118	46,578	(2,909)	49,487	26,196	565	25,631
Transportation, postal activities	101,677	10,875	90,802	59,277	8,039	51,238	42,400	2,836	39,564
Commerce	378,235	(13,199)	391,434	245,537	(14,772)	260,309	132,698	1,573	131,125
Banks and other financial institutions	198,359	(10,122)	208,481	118,778	(2,346)	121,124	79,581	(7,776)	87,357
Real estate	646,110	39,566	606,544	244,560	18,576	225,984	401,550	20,990	380,560
(Real estate brokerage)	249,997	31,368	218,629	98,539	13,081	85,458	151,458	18,287	133,171
(Real estate leasing)	396,113	8,200	387,913	146,021	5,496	140,525	250,092	2,704	247,388
Goods rental and leasing	92,361	8,298	84,063	59,137	4,358	54,779	33,224	3,940	29,284
Scientific research, professional and technical services	45,598	(664)	46,262	27,443	(729)	28,172	18,155	65	18,090
Accommodations	10,289	560	9,729	5,634	1,007	4,627	4,655	(447)	5,102
Restaurant businesses	27,737	749	26,988	11,799	65	11,734	15,938	684	15,254
Living-related and personal services, amusement services	48,515	(570)	49,085	30,880	(1,181)	32,061	17,635	611	17,024
Education, learning support	14,261	(752)	15,013	6,661	(1,260)	7,921	7,600	508	7,092
Medical healthcare and welfare	95,956	6,711	89,245	74,288	7,504	66,784	21,668	(793)	22,461
Other services	78,341	2,397	75,944	36,237	(2,755)	38,992	42,104	5,152	36,952
Local governments	174,752	23,393	151,359	97,563	5,076	92,487	77,189	18,317	58,872
Other	860,199	9,331	850,868	490,157	12,624	477,533	370,042	(3,293)	373,335

Notes:

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

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
All branches	100.00	-	100.00	100.00	-	100.00	100.00	-	100.00
Manufacturing	9.76	(0.52)	10.28	11.10	(0.68)	11.78	8.13	(0.30)	8.43
Agriculture, forestry	0.02	(0.01)	0.03	0.04	(0.02)	0.06	0.00	-	0.00
Fishery	0.00	-	0.00	0.00	-	0.00	-	-	-
Mining, quarrying of stone and gravel	0.02	-	0.02	0.03	-	0.03	0.02	0.02	0.00
Construction	5.12	(0.04)	5.16	4.05	(0.38)	4.43	6.43	0.37	6.06
Electricity, gas and heat supplies, and waterworks	0.35	(0.02)	0.37	0.35	(0.01)	0.36	0.35	(0.03)	0.38
Communication service	2.16	(0.12)	2.28	2.52	(0.18)	2.70	1.72	(0.02)	1.74
Transportation, postal activities	3.02	0.27	2.75	3.21	0.41	2.80	2.79	0.10	2.69
Commerce	11.25	(0.63)	11.88	13.32	(0.91)	14.23	8.74	(0.20)	8.94
Banks and other financial institutions	5.90	(0.42)	6.32	6.44	(0.18)	6.62	5.24	(0.71)	5.95
Real estate	19.23	0.82	18.41	13.27	0.91	12.36	26.46	0.51	25.95
(Real estate brokerage)	7.44	0.81	6.63	5.34	0.67	4.67	9.98	0.90	9.08
(Real estate leasing)	11.79	0.02	11.77	7.92	0.24	7.68	16.48	(0.39)	16.87
Goods rental and leasing	2.74	0.19	2.55	3.21	0.22	2.99	2.18	0.19	1.99
Scientific research, professional and technical services	1.35	(0.05)	1.40	1.48	(0.06)	1.54	1.19	(0.04)	1.23
Accommodations	0.30	0.01	0.29	0.30	0.05	0.25	0.30	(0.04)	0.34
Restaurant businesses	0.82	0.01	0.81	0.64	-	0.64	1.05	0.01	1.04
Living-related and personal services, amusement services	1.44	(0.05)	1.49	1.67	(0.08)	1.75	1.16	-	1.16
Education, learning support	0.42	(0.03)	0.45	0.36	(0.07)	0.43	0.50	0.02	0.48
Medical healthcare and welfare	2.85	0.15	2.70	4.03	0.38	3.65	1.42	(0.11)	1.53
Other services	2.33	0.03	2.30	1.96	(0.17)	2.13	2.77	0.25	2.52
Local governments	5.20	0.61	4.59	5.29	0.24	5.05	5.08	1.07	4.01
Other	25.60	(0.22)	25.82	26.60	0.48	26.12	24.38	(1.08)	25.46

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

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
All branches	89,370	-	-	50,541	(13,347)	63,888	38,828	-	-
Manufacturing	18,570	-	-	10,224	(1,881)	12,105	8,345	-	-
Agriculture, forestry	235	-	-	235	(63)	298	-	-	-
Fishery	-	-	-	-	-	-	-	-	-
Mining, quarrying of stone and gravel	-	-	-	-	-	-	-	-	-
Construction	4,625	-	-	1,673	(1,416)	3,089	2,951	-	-
Electricity, gas and heat supplies, and waterworks	-	-	-	-	-	-	-	-	-
Communication service	4,382	-	-	3,049	(1,513)	4,562	1,333	-	-
Transportation, postal activities	1,850	-	-	1,066	(559)	1,625	783	-	-
Commerce	21,805	-	-	14,818	(4,783)	19,601	6,987	-	-
Banks and other financial institutions	81	-	-	69	(13)	82	12	-	-
Real estate	11,544	-	-	5,546	(2,536)	8,082	5,997	-	-
(Real estate brokerage)	2,650	-	-	814	(92)	906	1,835	-	-
(Real estate leasing)	8,894	-	-	4,731	(2,445)	7,176	4,162	-	-
Goods rental and leasing	14	-	-	-	(10)	10	14	-	-
Scientific research, professional and technical services	2,375	-	-	1,900	(493)	2,393	474	-	-
Accommodations	475	-	-	248	(7)	255	227	-	-
Restaurant businesses	1,253	-	-	565	(6)	571	688	-	-
Living-related and personal services, amusement services	1,984	-	-	797	335	462	1,187	-	-
Education, learning support	159	-	-	75	(1)	76	84	-	-
Medical healthcare and welfare	2,437	-	-	1,056	450	606	1,380	-	-
Other services	3,653	-	-	2,646	53	2,593	1,006	-	-
Local governments	-	-	-	-	-	-	-	-	-
Other	13,921	-	-	6,567	(904)	7,471	7,353	-	-

Note: Figures for Two banks combined and Yachiyo Bank as of March 31, 2015 are not provided since Yachiyo Bank has taken partial direct write-offs until March 31, 2015. The same applies for (iv) below.

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

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
All branches	100.00	-	-	100.00	-	100.00	100.00	-	-
Manufacturing	20.77	-	-	20.23	1.29	18.94	21.49	-	-
Agriculture, forestry	0.26	-	-	0.46	-	0.46	-	-	-
Fishery	-	-	-	-	-	-	-	-	-
Mining, quarrying of stone and gravel	-	-	-	-	-	-	-	-	-
Construction	5.17	-	-	3.31	(1.52)	4.83	7.60	-	-
Electricity, gas and heat supplies, and waterworks	-	-	-	-	-	-	-	-	-
Communication service	4.90	-	-	6.03	(1.11)	7.14	3.43	-	-
Transportation, postal activities	2.07	-	-	2.11	(0.43)	2.54	2.01	-	-
Commerce	24.39	-	-	29.31	(1.37)	30.68	17.99	-	-
Banks and other financial institutions	0.09	-	-	0.13	0.01	0.12	0.03	-	-
Real estate	12.91	-	-	10.97	(1.68)	12.65	15.44	-	-
(Real estate brokerage)	2.96	-	-	1.61	0.20	1.41	4.72	-	-
(Real estate leasing)	9.95	-	-	9.36	(1.87)	11.23	10.72	-	-
Goods rental and leasing	0.01	-	-	-	(0.01)	0.01	0.03	-	-
Scientific research, professional and technical services	2.65	-	-	3.76	0.02	3.74	1.22	-	-
Accommodations	0.53	-	-	0.49	0.10	0.39	0.58	-	-
Restaurant businesses	1.40	-	-	1.11	0.22	0.89	1.77	-	-
Living-related and personal services, amusement services	2.22	-	-	1.57	0.85	0.72	3.05	-	-
Education, learning support	0.17	-	-	0.14	0.03	0.11	0.21	-	-
Medical healthcare and welfare	2.72	-	-	2.09	1.15	0.94	3.55	-	-
Other services	4.08	-	-	5.23	1.18	4.05	2.59	-	-
Local governments	-	-	-	-	-	-	-	-	-
Other	15.57	-	-	12.99	1.30	11.69	18.93	-	-

7. Deposits and Loans [Non-consolidated]

(1) Status of loans

(Millions of yen, %)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Loans (balance)	3,359,643	65,468	3,294,175	1,842,130	13,983	1,828,147	1,517,513	51,485
Excluding offshore accounts (a)	3,359,485	65,911	3,293,574	1,841,972	14,426	1,827,546	1,517,513	51,485	1,466,028
Loans to small and medium-sized enterprises (b)	2,672,809	33,680	2,639,129	1,439,275	(8,789)	1,448,064	1,233,534	42,469	1,191,065
Small and medium-sized enterprise loans	1,815,668	26,807	1,788,861	952,176	(18,955)	971,131	863,492	45,762	817,730
Personal loans	857,141	6,874	850,267	487,099	10,167	476,932	370,042	(3,293)	373,335
Percentage of total loans (b) / (a)	79.56	(0.56)	80.12	78.13	(1.10)	79.23	81.28	0.04	81.24
Loans (average balance)	3,273,282	52,925	3,220,357	1,799,654	18,963	1,780,691	1,473,628	33,963	1,439,665

(2) Consumer loan balance

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2015 (A)	Difference (A) – (B)	March 31, 2014 (B)	March 31, 2015 (A)	Difference (A) – (B)	March 31, 2014 (B)	March 31, 2015 (A)	Difference (A) – (B)	March 31, 2014 (B)
	Consumer loan balance	810,864	6,264	804,600	471,784	7,378	464,406	339,080	(1,114)
Housing-related loans	691,180	11,026	680,154	367,824	15,274	352,550	323,356	(4,247)	327,603
Other loans	119,684	(4,762)	124,446	103,960	(7,895)	111,855	15,724	3,133	12,591

(3) Status of deposits

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Deposits (balance)	4,553,294	20,966	4,532,328	2,423,143	17,506	2,405,637	2,130,150	3,459
Deposits	4,514,958	12,398	4,502,560	2,390,437	10,638	2,379,799	2,124,520	1,759	2,122,761
Personal deposits	3,080,655	(48,310)	3,128,965	1,431,493	(16,246)	1,447,739	1,649,162	(32,063)	1,681,225
Corporate deposits	1,315,158	10,224	1,304,934	874,545	4,477	870,068	440,612	5,746	434,866
Other deposits	119,144	50,483	68,661	84,399	22,408	61,991	34,745	28,076	6,669
Negotiable certificates of deposit	38,336	8,568	29,768	32,706	6,868	25,838	5,630	1,700	3,930
Deposits, etc. (average balance)	4,490,813	30,029	4,460,784	2,368,651	13,759	2,354,892	2,122,162	16,271	2,105,891
Deposits	4,457,608	31,568	4,426,040	2,341,590	15,469	2,326,121	2,116,017	16,098	2,099,919
Negotiable certificates of deposit	33,205	(1,539)	34,744	27,060	(1,711)	28,771	6,144	172	5,972

(4) Deposits and loan balances by region

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Deposits	4,514,958	12,398	4,502,560	2,390,437	10,638	2,379,799	2,124,520	1,759
Tokyo Metropolis	3,458,807	10,320	3,448,487	2,295,761	10,260	2,285,501	1,163,046	60	1,162,986
Kanagawa Prefecture	977,045	2,858	974,187	30,934	1,053	29,881	946,111	1,805	944,306
Others	79,104	(781)	79,885	63,741	(675)	64,416	15,362	(106)	15,468
Loans	3,359,643	65,468	3,294,175	1,842,130	13,983	1,828,147	1,517,513	51,485	1,466,028
Tokyo Metropolis	2,789,920	47,910	2,742,010	1,778,075	13,025	1,765,050	1,011,845	34,885	976,960
Kanagawa Prefecture	524,862	16,416	508,446	27,492	1,250	26,242	497,369	15,165	482,204
Others	44,860	1,142	43,718	36,561	(293)	36,854	8,298	1,435	6,863

(5) Assets under management

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Assets under management	496,651	(4,078)	500,729	285,733	(18,478)	304,211	210,918	14,401
Investment trust	223,741	(3,509)	227,250	151,176	(15,128)	166,304	72,564	11,618	60,946
Life insurance	207,888	17,117	190,771	116,565	1,995	114,570	91,323	15,123	76,200
Public bonds	65,021	(17,686)	82,707	17,991	(5,346)	23,337	47,030	(12,340)	59,370

(6) Status of branches and employees

(Branches, persons)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Domestic head office and branch offices (including representative offices)	162	1	161	78	1	77	84	-
Tokyo Metropolis	123	1	122	73	1	72	50	-	50
Kanagawa Prefecture	35	-	35	2	-	2	33	-	33
Others	4	-	4	3	-	3	1	-	1
Number of executives and employees	3,075	(12)	3,087	1,488	17	1,471	1,591	(25)	1,616
Number of executives	26	-	26	14	2	12	16	2	14
Number of employees	3,049	(12)	3,061	1,474	15	1,459	1,575	(27)	1,602

Notes:

- For employees above, the number of employees including executive officers, but excluding temporary employees, fixed-term employees, and secondees has been used.
- As of March 31, 2016, the number of directors at the Tokyo Tomin Bank, Limited and the Yachiyo Bank, Limited included four persons who were serving on the boards of both banks. For this reason, the total number of directors at both banks as of March 31, 2016 has been calculated by excluding those directors with overlapping duties at both banks.

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	
Investments in subsidiaries and affiliates	Cost method

2. Gain/Loss on Valuation

(1) Two banks combined [Non-consolidated]

(Millions of yen)

	March 31, 2016 (A)				March 31, 2015 (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	28,756	8,328	28,826	69	20,428	20,532	103
Available-for-sale securities	15,027	(1,678)	18,542	3,514	16,705	17,911	1,206
Stocks	6,288	(5,764)	8,576	2,287	12,052	12,584	531
Bonds	6,340	3,743	6,617	276	2,597	3,202	604
Others	2,398	344	3,348	949	2,054	2,124	69
Total	43,784	6,651	47,368	3,583	37,133	38,443	1,309

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

(Millions of yen)

	March 31, 2016 (A)				March 31, 2015 (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	12,430	3,575	12,431	0	8,855	8,855	-
Available-for-sale securities	8,330	(3,182)	9,955	1,625	11,512	11,768	256
Stocks	4,003	(4,971)	5,297	1,293	8,974	9,161	186
Bonds	1,932	920	2,061	129	1,012	1,079	67
Others	2,395	870	2,597	202	1,525	1,528	2
Total	20,760	393	22,386	1,625	20,367	20,623	256

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

(Millions of yen)

	March 31, 2016 (A)				March 31, 2015 (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	16,326	4,753	16,394	68	11,573	11,676	103
Available-for-sale securities	6,697	1,505	8,586	1,889	5,192	6,142	949
Stocks	2,285	(793)	3,279	994	3,078	3,423	345
Bonds	4,408	2,823	4,556	147	1,585	2,123	537
Others	3	(525)	750	747	528	596	67
Total	23,023	6,257	24,981	1,957	16,766	17,819	1,052

(Reference 1) Tokyo TY Financial Group

Three banks combined

(The Tokyo Tomin Bank, Limited + The Yachiyo Bank, Limited + ShinGinko Tokyo, Limited)

Because the Company made ShinGinko Tokyo, Limited a wholly owned subsidiary on April 1, 2016, for reference purposes the calculation of the three banks (The Tokyo Tomin Bank, Limited + The Yachiyo Bank, Limited + ShinGinko Tokyo, Limited) combined is listed here.

1. Status of Profit/Loss

Three banks combined
[Non-consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Ordinary income	1	88,946	(3,755)	92,701
Gross business profit	2	74,392	(2,730)	77,122
(Excluding gains/losses on bonds (five accounts total))	3	72,411	(1,331)	73,742
(Gross core business profit)				
Gross domestic business profit	4	70,197	(3,306)	73,503
(Excluding gains/losses on bonds (five accounts total))	5	68,858	(1,711)	70,569
Net interest income	6	58,073	(2,026)	60,099
Trust fees	7	52	(21)	73
Net fees and commissions	8	9,588	(88)	9,676
Other business income	9	2,483	(1,170)	3,653
Gross international business profit	10	4,195	577	3,618
(Excluding gains/losses on bonds (five accounts total))	11	3,552	380	3,172
Net interest income	12	2,302	701	1,601
Net fees and commissions	13	222	(13)	235
Other business income	14	1,670	(111)	1,781
Expenses (excluding non-recurring losses)	15	57,417	(1,021)	58,438
Personnel expenses	16	29,174	(179)	29,353
Non-personnel expenses	17	24,990	(1,131)	26,121
Taxes	18	3,251	287	2,964
Net business income (before transfer to reserve for general possible loan losses)	19	16,975	(1,708)	18,683
(Net business income)				
(Excluding gains/losses on bonds (five accounts total))	20	14,994	(309)	15,303
(Core business income)				
Transfer to reserve for general possible loan losses (1)	21	(462)	364	(826)
Net business income	22	17,437	(2,073)	19,510
(Gains/losses on bonds (five accounts total))	23	1,981	(1,398)	3,379
Non-recurring profit (loss)	24	188	1,988	(1,800)
Loss from write-off of non-performing loans (2)	25	2,724	(969)	3,693
Write-off of loans	26	141	(819)	960
Transfer to reserve for individual possible loan losses	27	2,101	(551)	2,652
Loss on disposal of receivables	28	224	463	(239)
Provision for contingent loss	29	(80)	18	(98)
Credit guarantee association responsibility-sharing system charge	30	344	(66)	410
Other losses from write-off of non-performing loans	31	(6)	(12)	6
Reversal of allowance for loan losses (3)	32	1,469	(564)	2,033
Reversal of allowance for investment loss (4)	33	108	108	0
Reversal of reserve for contingent losses (5)	34	321	321	-
Recoveries of written-off claims	35	529	(251)	780
Gains (losses) on stocks and other securities	36	173	(244)	417
Gain on sale of stocks and other securities	37	1,004	511	493
Loss on sale of stocks and other securities	38	297	261	36
Loss on devaluation of stocks and other securities	39	533	494	39
Provision related to business outsourcing contracts (gains on reversal)	40	(152)	(760)	608

		Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)		
	Other non-recurring profit (loss)	41	157	888	(731)	
	Ordinary profit	42	17,625	(84)	17,709	
	Extraordinary profit (loss)	43	227	307	(80)	
	Income before income taxes	44	17,852	224	17,628	
	Total income taxes	45	4,923	(1,645)	6,568	
	Income taxes – current	46	1,941	(462)	2,403	
	Income taxes – deferred	47	2,981	(1,184)	4,165	
	Net income	48	12,929	1,869	11,060	
	Credit-related costs	(1) + (2) - (3) - (4) - (5)	49	362	(470)	832

[Consolidated]

(Millions of yen)

	Ordinary income	50	91,162	(3,846)	95,008
	Ordinary profit	51	19,176	(365)	19,541
	Profit attributable to owners of parent	52	13,601	1,442	12,159

Note: ShinGinko Tokyo, Limited has no consolidated subsidiaries so the [Consolidated] computation is the sum of the [Consolidated] calculation for The Tokyo Tomin Bank, Limited and The Yachiyo Bank, Limited and the [Non-consolidated] calculation for ShinGinko Tokyo, Limited.

2. Business Income [Non-consolidated]

(Millions of yen)

	Three banks combined		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Net business income (before transfer to reserve for general possible loan losses)	16,975	(1,708)	18,683
Per employee (thousands of yen)	5,164	(477)	5,641
Net business income	17,437	(2,073)	19,510
Per employee (thousands of yen)	5,304	(586)	5,890
Net core business income	14,994	(309)	15,303
Per employee (thousands of yen)	4,561	(59)	4,620

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		
		Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Yields on interest-earning assets	(1)	1.22	(0.07)	1.29
Loans and bills discounted	(a)	1.41	(0.12)	1.53
Securities		1.04	0.11	0.93
Cost of funding	(2)	1.19	(0.07)	1.26
Deposits, etc.	(b)	0.06	-	0.06
External liabilities		0.37	(0.11)	0.48
Difference of interest rates between deposits and loans	(a) – (b)	1.35	(0.12)	1.47
Net interest margin	(1) – (2)	0.03	-	0.03

<Domestic Operations>

(%)

		Three banks combined		
		Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Yields on interest-earning assets	(1)	1.20	(0.08)	1.28
Loans and bills discounted	(a)	1.41	(0.12)	1.53
Securities		0.96	0.08	0.88
Cost of funding	(2)	1.18	(0.07)	1.25
Deposits, etc.	(b)	0.06	-	0.06
External liabilities		0.32	(0.20)	0.52
Difference of interest rates between deposits and loans	(a) – (b)	1.35	(0.12)	1.47
Net interest margin	(1) – (2)	0.02	(0.01)	0.03

4. ROA [Non-consolidated]

(%)

	Three banks combined		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
On basis of net business income (before transfer to reserve for general possible loan losses)	0.31	(0.04)	0.35
On basis of net business income	0.31	(0.06)	0.37
On basis of net core business income	0.27	(0.02)	0.29
On basis of net income	0.23	0.02	0.21

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

5. ROE [Non-consolidated]

(%)

	Three banks combined		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
On basis of net business income (before transfer to reserve for general possible loan losses)	6.66	(1.08)	7.74
On basis of net business income	6.84	(1.24)	8.08
On basis of net core business income	5.88	(0.46)	6.34
On basis of net income	5.07	0.49	4.58

Note: ROE (non-consolidated) = $\frac{\text{Net income}}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period})/2} \times 100$

[Consolidated]

(%)

	Three banks combined		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
On basis of net business income (before transfer to reserve for general possible loan losses)	7.09	(1.27)	8.36
On basis of net business income	7.30	(1.41)	8.71
On basis of net core business income	6.33	(0.65)	6.98
On basis of profit attributable to owners of parent	5.24	0.29	4.95

Notes:

- ROE (consolidated) = $\frac{\text{Profit attributable to owners of parent}}{(\text{Net assets at the beginning of the period} + \text{net assets at the end of the period})/2} \times 100$
- ShinGinko Tokyo, Limited has no consolidated subsidiaries so the [Consolidated] computation is the sum of the [Consolidated] calculation for the Tokyo Tomin Bank, Limited and the Yachiyo Bank, Limited and the [Non-consolidated] calculation for the ShinGinko Tokyo, Limited.

6. OHR [Non-consolidated]

(%)

	Three banks combined		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
On basis of gross core business profit	79.29	0.05	79.24
On basis of gross business profit	77.18	1.41	75.77

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

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

(Millions of yen)

	Three banks combined		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Gains (losses) on bonds	1,981	(1,398)	3,379
Gain on sale of bonds	2,353	(1,117)	3,470
Gain on redemption of bonds	-	-	-
Loss on sale of bonds	371	280	91
Loss on redemption of bonds	-	-	-
Amortization on bonds	-	-	-
Gain (loss) on securities from application of mark-to-market accounting (securities)	173	(244)	417
Gain on sale of stock and other securities	1,004	511	493
Loss on sale of stock and other securities	297	261	36
Amortization of stock and other securities	533	494	39

8. Risk-monitored Loans [Non-consolidated] [Risk-monitored loan amount]

(Millions of yen)

	Three banks combined		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Bankrupt loans	3,598	-	-
Non-accrual loans	85,920	-	-
Past-due loans (3 months or more)	288	-	-
Restructured loans	5,026	-	-
Risk-monitored loan amount	94,833	-	-
Loan balances	3,582,230	-	-

[Loan balance ratio]

(%)

	Three banks combined		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Bankrupt loans	0.10	-	-
Non-accrual loans	2.39	-	-
Past-due loans (3 months or more)	0.00	-	-
Restructured loans	0.14	-	-
Loan balance ratio	2.64	-	-

Note: Figures for three banks combined as of March 31, 2015 are not provided since Yachiyo Bank has taken partial direct write-offs until March 31, 2015. The balances before partial direct write-offs do not include the amount of partial direct write-offs taken prior to March 31, 2015. The balance of such partial direct write-offs as of March 31, 2016 was ¥1,992 million.

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

(Millions of yen, %)

		Three banks combined		
		March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Bankrupt and quasi-bankrupt assets	14,869	-	-
	Doubtful assets	77,134	-	-
	Substandard loans	5,315	-	-
	Subtotal (a)	97,318	-	-
	Normal assets	3,524,484	-	-
	Total credit amount (b)	3,621,802	-	-
	Ratio of total credit amount (%) (a) / (b)	2.68	-	-

Note: Figures for three banks combined as of March 31, 2015 are not provided since Yachiyo Bank has taken partial direct write-offs until March 31, 2015. The balances before partial direct write-offs do not include the amount of partial direct write-offs taken prior to March 31, 2015. The balance of such partial direct write-offs as of March 31, 2016 was ¥1,992 million.

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

(Millions of yen, %)

		Three banks combined		
		March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Covered amount (a)	80,066	-	-
	Reserve for possible loan losses	21,252	-	-
	Bankrupt and quasi-bankrupt assets	7,713	-	-
	Doubtful assets	12,099	-	-
	Substandard loans	1,439	-	-
	Collateral, guarantees, etc.	58,813	-	-
	Bankrupt and quasi-bankrupt assets	7,146	-	-
	Doubtful assets	50,596	-	-
	Substandard loans	1,070	-	-
	Problem assets (b)	97,318	-	-
	Coverage ratio (%) (a) / (b)	82.27	-	-

Note: Figures for three banks combined as of March 31, 2015 are not provided since Yachiyo Bank has taken partial direct write-offs until March 31, 2015.

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

(Millions of yen)

		Three banks combined		
		March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Reserve for possible loan losses	28,179	(6,016)	34,195
	Provision of general reserve for possible loan losses	8,150	(1,512)	9,662
	Provision for individual possible loan losses	20,029	(4,504)	24,533

12. Status of Problem Assets Subject to Disclosure

(1) Three banks combined [Non-consolidated]

[Fiscal year ended March 31, 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 3.7 <1.0>	3.1	0.6	— [0.0]	— [2.7]	Bankrupt and quasi-bankrupt 14.8 <7.4>	7.1	7.7	99.9% <99.8%>	Bankrupt loans 3.5 <1.0>
Virtually bankrupt borrowers 11.1 <6.4>	7.0	4.1	— [0.2]	— [4.7]					Non-accrual loans 85.9 <81.5>
Borrowers with bankruptcy concerns 77.1	38.9	23.7	14.4 [12.0]		Doubtful assets 77.1	50.5	12.0	81.2%	
Borrowers requiring caution 494.7	Substandard borrowers 5.8	0.6	5.1		Substandard loans 5.3	1.0	1.4	47.2%	Total 94.8 <87.8>
	Borrowers requiring caution, excluding claims to substandard borrowers 488.9	121.9	367.0		Subtotal 97.3 <89.8>				
Normal borrowers 3,035.0	3,035.0				(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 489.4				Total 94.8 <87.8>
Total 3,621.8 <3,614.3>	3,206.7	400.6	14.4	—	Normal assets 3,524.4				Total 94.8 <87.8>
Ratio to total debts					88.5%	11.0%	0.3%	—	

Notes:

- Self-assessment is loans, repayment 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 Tomim Bank and Yachiyo Bank did not take partial direct write-offs. Figures assuming three banks had taken partial direct write-offs are provided in angle brackets.
Yachiyo Bank had taken partial direct write-offs prior to March 31, 2015, and the amount of such partial direct write-offs is not included in the figures in the angle brackets. The balance of such partial direct write-offs as of March 31, 2016 was ¥1,992 million.
- 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.

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

(Millions of yen, %)

	Three banks combined				
	March 31, 2016 (A)	Percentage as of March 31, 2016	Difference (A) – (B)	March 31, 2015 (B)	Percentage as of March 31, 2015
All branches	3,582,230	100.00	87,349	3,494,881	100.00
Manufacturing	342,105	9.55	(10,054)	352,159	10.07
Agriculture, forestry	1,087	0.03	(147)	1,234	0.03
Fishery	46	0.00	10	36	0.00
Mining, quarrying of stone and gravel	1,082	0.03	262	820	0.02
Construction	183,883	5.13	2,462	181,421	5.19
Electricity, gas and heat supplies, and waterworks	12,595	0.35	(461)	13,056	0.37
Communication service	80,517	2.24	(1,590)	82,107	2.34
Transportation, postal activities	104,250	2.91	10,151	94,099	2.69
Commerce	394,363	11.00	(8,200)	402,563	11.51
Banks and other financial institutions	240,481	6.71	(5,365)	245,846	7.03
Real estate	710,295	19.82	50,009	660,286	18.89
(Real estate brokerage)	286,517	7.99	35,370	251,147	7.18
(Real estate leasing)	423,777	11.82	14,639	409,138	11.70
Goods rental and leasing	93,907	2.62	8,118	85,789	2.45
Scientific research, professional and technical services	46,267	1.29	(512)	46,779	1.33
Accommodations	12,079	0.33	492	11,587	0.33
Restaurant businesses	30,908	0.86	1,373	29,535	0.84
Living-related and personal services, amusement services	57,543	1.60	(139)	57,682	1.65
Education, learning support	14,438	0.40	(656)	15,094	0.43
Medical healthcare and welfare	101,836	2.84	8,155	93,681	2.68
Other services	95,641	2.66	3,031	92,610	2.64
Local governments	183,927	5.13	22,733	161,194	4.61
Other	874,959	24.42	7,681	867,278	24.81

Notes:

1. Special international financial transaction account is included in "Other," and the same applies for 14. Risk-monitored loans by industrial sector [Non-consolidated] 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 14. Risk-monitored loans by industrial sector [Non-consolidated] below.

14. Risk-monitored Loans by Industrial Sector [Non-consolidated]

(Millions of yen, %)

	Three banks combined				
	March 31, 2016 (A)	Percentage as of March 31, 2016	Difference (A) – (B)	March 31, 2015 (B)	Percentage as of March 31, 2015
All branches	94,833	100.00	-	-	-
Manufacturing	20,891	22.02	-	-	-
Agriculture, forestry	239	0.25	-	-	-
Fishery	-	-	-	-	-
Mining, quarrying of stone and gravel	-	-	-	-	-
Construction	4,851	5.11	-	-	-
Electricity, gas and heat supplies, and waterworks	-	-	-	-	-
Communication service	4,633	4.88	-	-	-
Transportation, postal activities	1,950	2.05	-	-	-
Commerce	22,897	24.14	-	-	-
Banks and other financial institutions	195	0.20	-	-	-
Real estate	11,919	12.56	-	-	-
(Real estate brokerage)	2,660	2.80	-	-	-
(Real estate leasing)	9,258	9.76	-	-	-
Goods rental and leasing	29	0.03	-	-	-
Scientific research, professional and technical services	2,502	2.63	-	-	-
Accommodations	645	0.68	-	-	-
Restaurant businesses	1,380	1.45	-	-	-
Living-related and personal services, amusement services	1,987	2.09	-	-	-
Education, learning support	168	0.17	-	-	-
Medical healthcare and welfare	2,452	2.58	-	-	-
Other services	4,166	4.39	-	-	-
Local governments	-	-	-	-	-
Other	13,921	14.67	-	-	-

Note: Figures for three banks combined as of March 31, 2015 are not provided since Yachiyo Bank has taken partial direct write-offs until March 31, 2015.

15. Status of Loans

(Millions of yen, %)

	Three banks combined		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Loans (balance)	3,582,230	87,348	3,494,882
Excluding offshore accounts (a)	3,582,073	87,792	3,494,281
Loans to small and medium-sized enterprises (b)	2,823,408	56,192	2,767,216
Small and medium-sized enterprise loans	1,966,189	49,309	1,916,880
Personal loans	857,218	6,882	850,336
Percentage of total loans (b) / (a)	78.82	(0.37)	79.19
Loans (average balance)	3,477,592	74,667	3,402,925

16. Consumer Loan Balance

(Millions of yen)

	Three banks combined		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Consumer loan balance	810,864	6,264	804,600
Housing-related loans	691,180	11,026	680,154
Other loans	119,684	(4,762)	124,446

17. Status of Deposits

(Millions of yen)

	Three banks combined		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Deposits (balance)	4,846,739	52,876	4,793,863
Deposits	4,808,403	44,308	4,764,095
Personal deposits	3,277,975	(43,496)	3,321,471
Corporate deposits	1,365,268	21,046	1,344,222
Other deposits	165,160	66,759	98,401
Negotiable certificates of deposit	38,336	8,568	29,768
Deposits, etc. (average balance)	4,761,400	66,647	4,694,753
Deposits	4,728,194	68,185	4,660,009
Negotiable certificates of deposit	33,205	(1,539)	34,744

18. Deposits and Loan Balances by Region

(Millions of yen)

	Three banks combined		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Deposits	4,808,403	44,308	4,764,095
Tokyo Metropolis	3,752,253	42,231	3,710,022
Kanagawa Prefecture	977,045	2,858	974,187
Others	79,104	(781)	79,885
Loans	3,582,230	87,348	3,494,882
Tokyo Metropolis	3,012,507	69,790	2,942,717
Kanagawa Prefecture	524,862	16,416	508,446
Others	44,860	1,142	43,718

19. Assets under Management

(Millions of yen)

	Three banks combined		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Assets under management	496,651	(4,078)	500,729
Investment trust	223,741	(3,509)	227,250
Life insurance	207,888	17,117	190,771
Public bonds	65,021	(17,686)	82,707

20. Status of Branches and Employees

(Branches, persons)

	Three banks combined		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Domestic head office and branch offices (including representative offices)	163	1	162
Tokyo Metropolis	124	1	123
Kanagawa Prefecture	35	-	35
Others	4	-	4
Number of executives and employees	3,223	(15)	3,238
Number of executives	34	-	34
Number of employees	3,189	(15)	3,204

Notes:

- For employees above, the number of employees including executive officers, but excluding temporary employees, fixed-term employees, and secondees has been used.
- As of March 31, 2016, the number of directors at the Tokyo Tomin Bank, Limited and the Yachiyo Bank, Limited included four persons who were serving on the boards of both banks. For this reason, the total number of directors at both banks as of March 31, 2016 has been calculated by excluding those directors with overlapping duties at both banks.

21. Gain/Loss on Valuation

(Millions of yen)

	Three banks combined						
	March 31, 2016 (A)				March 31, 2015 (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	31,402	9,452	31,471	69	21,950	22,053	103
Available-for-sale securities	18,638	(380)	22,222	3,583	19,018	20,343	1,324
Stocks	6,288	(5,764)	8,576	2,287	12,052	12,584	531
Bonds	8,947	4,579	9,293	346	4,368	5,091	723
Others	3,402	805	4,352	949	2,597	2,666	69
Total	50,040	9,071	53,693	3,653	40,969	42,396	1,427

(Reference 2) ShinGinko Tokyo, Limited

Because the Company made ShinGinko Tokyo, Limited a wholly owned subsidiary on April 1, 2016, for reference purposes the calculation of the parent financial results of ShinGinko Tokyo, Limited is included here.

I. Overview of Non-consolidated Financial Statements

Company name: ShinGinko Tokyo, Limited

Representative: Hidenori Tsunehisa, President and CEO

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

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

Telephone: +81-3-6302-3471

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

1. Non-consolidated Operating Performance for the Fiscal Year Ended March 31, 2016 (From April 1, 2015 to March 31, 2016)

(1) Results in non-consolidated operations

(Percentages represent year-on-year changes.)

	Ordinary income		Ordinary profit		Net income	
	(¥ million)	(%)	(¥ million)	(%)	(¥ million)	(%)
Fiscal year ended March 31, 2016	9,175	27.2	3,722	145.7	3,926	159.9
Fiscal year ended March 31, 2015	7,211	7.5	1,514	70.1	1,510	70.5

(2) Non-consolidated financial position

	Total assets (¥ million)	Total net assets (¥ million)	Net assets to total assets ratio (%)
As of March 31, 2016	459,169	60,055	13.0
As of March 31, 2015	431,456	55,057	12.7

(Reference) Equity: As of March 31, 2016: ¥60,055 million As of March 31, 2015: ¥55,057 million

(Note)

“Equity” is the total net assets at the end of a period and “Net assets to total assets ratio” is calculated by dividing equity by total assets at the end of the period. Note that this “Net assets to total assets ratio” is not the net assets to total assets ratio required for the Capital Adequacy Ratio Notification.

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

ShinGinko Tokyo, Limited
(¥ million)

	As of March 31, 2015	As of March 31, 2016
Assets		
Cash and due from banks	32,629	35,188
Cash on hand	354	251
Due from banks	32,274	34,936
Other debt purchased	33,260	31,727
Securities	169,249	172,355
Japanese government bonds	51,792	45,297
Municipal government bonds	5,900	8,334
Corporate bonds	79,435	77,546
Corporate stocks	13	1
Other securities	32,108	41,175
Loans and bills discounted	200,706	222,587
Loans on deeds	177,959	195,743
Overdrafts	22,746	26,843
Other assets	957	786
Prepaid expenses	61	60
Accrued income	376	380
Other assets	519	344
Tangible fixed assets	37	39
Buildings	13	14
Other tangible fixed assets	23	24
Intangible fixed assets	339	265
Software	339	265
Other intangible fixed assets	0	-
Deferred tax assets	-	244
Customers' liabilities for acceptances and guarantees	2,581	2,215
Reserve for possible loan losses	(7,548)	(5,976)
Reversal of allowance for investment loss	(756)	(264)
Total assets	431,456	459,169

ShinGinko Tokyo, Limited

(¥ million)

	As of March 31, 2015	As of March 31, 2016
Liabilities		
Deposits	261,534	293,445
Ordinary deposits	34,031	38,639
Time deposits	227,492	254,755
Other deposits	10	50
Borrowed money	107,300	100,000
Borrowings from other banks	107,300	100,000
Other liabilities	2,629	2,001
Income taxes	61	120
Accrued expenses	2,006	1,337
Unearned income	363	377
Accounts payable - other	177	72
Other liabilities	20	92
Reserve for employee bonuses	169	137
Reserve for directors' bonuses	6	7
Reserve for retirement benefits	127	138
Provision related to business outsourcing contracts (gains on reversal)	162	-
Reserve for contingent loss	1,156	21
Deferred tax liabilities	730	1,147
Acceptances and guarantees	2,581	2,215
Total liabilities	376,398	399,114
Net Assets		
Common stock	20,000	20,000
Capital surplus	32,046	32,046
Capital reserve	32,046	32,046
Retained earnings	1,481	5,407
Other retained earnings	1,481	5,407
Retained earnings brought forward	1,481	5,407
Total shareholders' equity	53,527	57,454
Net unrealized gain on available-for-sale securities	1,529	2,600
Total valuation and translation adjustments	1,529	2,600
Total net assets	55,057	60,055
Total liabilities and net assets	431,456	459,169

(2) Non-consolidated Statements of Income

ShinGinko Tokyo, Limited
(¥ million)

	Year ended March 31, 2015	Year ended March 31, 2016
Ordinary income	7,211	9,175
Interest income	5,916	6,980
Interest on loans and bills discounted	3,180	3,436
Interest and dividends on securities	2,192	2,983
Interest on call loans	10	3
Interest on deposits with banks	15	31
Other interest income	518	525
Trust fees	73	52
Fees and commissions	289	231
Fees and commissions on domestic and foreign exchange	9	11
Other fees and commissions	279	220
Other operating income	367	-
Gain on foreign exchange transactions	5	-
Gain on sale of bonds	362	-
Other ordinary income	563	1,911
Reversal of allowance for loan losses	545	1,262
Reversal of allowance for investment loss	0	108
Reversal of allowance related to business outsourcing contracts	-	152
Reversal of reserve for contingent losses	-	328
Gain on recovery of write-off claims	0	21
Other	17	38
Ordinary expenses	5,696	5,453
Interest expenses	890	956
Interest on deposits	773	855
Interest on call money	4	-
Interest on borrowed money	112	100
Other interest expenses	0	0
Fees and commissions	104	141
Fees and commissions on domestic and foreign exchange	17	18
Other fees and commissions	86	123
Other operating expenses	-	203
Loss on sale of bonds	-	203
General and administrative expenses	3,892	3,888
Other ordinary expenses	808	262
Write-off of loans	6	1
Provision related to business outsourcing contracts	608	-
Provision for contingent loss	36	-
Other	156	260
Ordinary profit	1,514	3,722

ShinGinko Tokyo, Limited

(¥ million)

	Year ended March 31, 2015	Year ended March 31, 2016
Extraordinary losses	-	0
Loss on deposition of fixed assets	-	0
Income before income taxes	1,514	3,721
Income taxes – current	4	39
Income taxes – deferred	-	(244)
Total income taxes	4	(204)
Net income	1,510	3,926

(3) Trust asset balance table
(As of March 31, 2016)

ShinGinko Tokyo, Limited
(Millions of yen)

Asset	Value	Liability	Value
Securities in safe keeping	100	Securities in trust	100
Monetary claims	13,277	Monetary claims in trust	13,347
Other monetary liabilities	13,277		
Cash deposits	69		
Deposits	69		
Total	13,447	Total	13,447

II. Overview of Financial Results for the Fiscal Year Ended March 31, 2016

1. Status of Profit/Loss

[Non-consolidated]

ShinGinko Tokyo, Limited

(Millions of yen)

		Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Ordinary income	1	9,175	1,964	7,211
Gross business profit	2	5,962	310	5,652
(Excluding gains/losses on bonds (five accounts total))	3	6,165	876	5,289
(Gross core business profit)				
Gross domestic business profit	4	5,798	310	5,488
(Excluding gains/losses on bonds (five accounts total))	5	6,001	876	5,125
Net interest income	6	5,859	993	4,866
Trust fees	7	52	(21)	73
Net fees and commissions	8	90	(95)	185
Other business income (loss)	9	(203)	(565)	362
Gross international business profit	10	163	(1)	164
(Excluding gains/losses on bonds (five accounts total))	11	163	(1)	164
Net interest income	12	164	5	159
Net fees and commissions	13	(0)	-	(0)
Other business income (loss)	14	-	(5)	5
Expenses (excluding non-recurring losses)	15	3,888	(4)	3,892
Personnel expenses	16	1,694	(17)	1,711
Non-personnel expenses	17	1,881	(25)	1,906
Taxes	18	312	38	274
Net business income (before transfer to reserve for general possible loan losses)	19	2,073	314	1,759
(Net business income)				
(Excluding gains/losses on bonds (five accounts total))	20	2,276	880	1,396
(Core business income)				
Transfer to reserve for general possible loan losses (1)	21	-	-	-
Net business income	22	2,073	314	1,759
(Gains/losses on bonds (five accounts total))	23	(203)	(565)	362
Non-recurring profit (loss)	24	1,648	1,893	(245)
Loss from write-off of non-performing loans (2)	25	102	(79)	181
Write-off of loans	26	1	(5)	6
Transfer to reserve for individual possible loan losses	27	-	-	-
Loss on disposal of receivables	28	107	(30)	137
Provision for contingent loss	29	-	(39)	39
Credit guarantee association responsibility-sharing system charge	30	(6)	(3)	(3)
Other losses from write-off of non-performing loans	31	-	-	-
Reversal of allowance for loan losses (3)	32	1,262	717	545
Reversal of allowance for investment loss (4)	33	108	108	0
Reversal of reserve for contingent losses (5)	34	321	321	-
Recoveries of written-off claims	35	21	21	0
Gains (losses) on stocks and other securities	36	-	-	-
Gain on sale of stocks and other securities	37	-	-	-
Loss on sale of stocks and other securities	38	-	-	-
Loss on devaluation of stocks and other securities	39	-	-	-
Provision related to business outsourcing contracts (gains on reversal)	40	(152)	(760)	608
Other non-recurring profit (loss)	41	(114)	(113)	(1)
Ordinary profit	42	3,722	2,208	1,514
Extraordinary profit (loss)	43	(0)	(0)	-
Income before income taxes	44	3,721	2,207	1,514

		Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Total income taxes	45	(204)	(208)	4
Income taxes – current	46	39	35	4
Income taxes – deferred	47	(244)	(244)	-
Net income	48	3,926	2,416	1,510
Credit-related costs	(1) + (2) - (3) - (4) - (5) 49	(1,590)	(1,226)	(364)

2. Business Income [Non-consolidated]

(Millions of yen)

	ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Net business income (before transfer to reserve for general possible loan losses)	2,073	314	1,759
Per employee (thousands of yen)	14,007	3,144	10,863
Net business income	2,073	314	1,759
Per employee (thousands of yen)	14,007	3,144	10,863
Net core business income	2,276	880	1,396
Per employee (thousands of yen)	15,383	6,760	8,623

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>

(%)

		ShinGinko Tokyo		
		Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Yields on interest-earning assets	(1)	1.72	0.23	1.49
Loans and bills discounted	(a)	1.73	(0.06)	1.79
Securities		1.78	0.57	1.21
Cost of funding	(2)	1.30	(0.06)	1.36
Deposits, etc.	(b)	0.31	(0.02)	0.33
External liabilities		0.09	-	0.09
Difference of interest rates between deposits and loans	(a) – (b)	1.42	(0.04)	1.46
Net interest margin	(1) – (2)	0.42	0.29	0.13

<Domestic Operations>

(%)

		ShinGinko Tokyo		
		Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Yields on interest-earning assets	(1)	1.74	0.25	1.49
Loans and bills discounted	(a)	1.73	(0.06)	1.79
Securities		1.84	0.64	1.20
Cost of funding	(2)	1.30	(0.06)	1.36
Deposits, etc.	(b)	0.31	(0.02)	0.33
External liabilities		0.09	-	0.09
Difference of interest rates between deposits and loans	(a) – (b)	1.42	(0.04)	1.46
Net interest margin	(1) – (2)	0.44	0.31	0.13

4. ROA [Non-consolidated]

(%)

	ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
On basis of net business income (before transfer to reserve for general possible loan losses)	0.48	0.05	0.43
On basis of net business income	0.48	0.05	0.43
On basis of net core business income	0.52	0.18	0.34
On basis of net income	0.91	0.54	0.37

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

5. ROE [Non-consolidated]

(%)

	ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
On basis of net business income (before transfer to reserve for general possible loan losses)	3.60	0.35	3.25
On basis of net business income	3.60	0.35	3.25
On basis of net core business income	3.95	1.37	2.58
On basis of net income	6.82	4.03	2.79

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

6. OHR [Non-consolidated]

(%)

	ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
On basis of gross core business profit	63.07	(10.52)	73.59
On basis of gross business profit	65.22	(3.64)	68.86

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

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

(Millions of yen)

	ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2016 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2015 (B)
Gains (losses) on bonds	(203)	(565)	362
Gain on sale of bonds	-	(362)	362
Gain on redemption of bonds	-	-	-
Loss on sale of bonds	203	203	-
Loss on redemption of bonds	-	-	-
Amortization on bonds	-	-	-
Gain (loss) on securities from application of mark-to-market accounting (securities)	-	-	-
Gain on sale of stock and other securities	-	-	-
Loss on sale of stock and other securities	-	-	-
Amortization of stock and other securities	-	-	-

8. Capital Ratio (Domestic Standards) [Non-consolidated]

(Millions of yen, %)

	ShinGinko Tokyo		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
(1) Capital ratio (%) (4) / (5)	19.68	(0.82)	20.50
(2) Basic items in core capital	60,679	3,681	56,998
(3) Adjustments in core capital	156	89	67
(4) Capital (2) – (3)	60,523	3,592	56,931
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	57,292	3,765	53,527
Total provisions included in basic items in core capital	3,387	(83)	3,470
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	-	-	-
(5) Risk-weighted assets	307,477	29,801	277,676
(6) Total necessary capital (5) x 4%	12,299	1,192	11,107

Note: 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.

III. Status of Loans

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

(Millions of yen)

		ShinGinko Tokyo		
		March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Bankrupt loans	123	(3)	126
	Non-accrual loans	3,450	(155)	3,605
	Past-due loans (3 months or more)	-	-	-
	Restructured loans	1,889	(227)	2,116
Risk-monitored loan amount		5,463	(385)	5,848
Loan balances		222,587	21,881	200,706

[Loan balance ratio]

(%)

		ShinGinko Tokyo		
		March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Bankrupt loans	0.05	(0.01)	0.06
	Non-accrual loans	1.55	(0.24)	1.79
	Past-due loans (3 months or more)	-	-	-
	Restructured loans	0.84	(0.21)	1.05
Loan balance ratio		2.45	(0.46)	2.91

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

(Millions of yen)

		ShinGinko Tokyo		
		March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Bankrupt loans	3	(4)	7
	Non-accrual loans	2,982	(331)	3,313
	Past-due loans (3 months or more)	-	-	-
	Restructured loans	1,889	(227)	2,116
Risk-monitored loan amount		4,875	(563)	5,438
Loan balances		221,999	21,703	200,296

[Loan balance ratio]

(%)

		ShinGinko Tokyo		
		March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	Bankrupt loans	0.00	-	0.00
	Non-accrual loans	1.34	(0.31)	1.65
	Past-due loans (3 months or more)	-	-	-
	Restructured loans	0.85	(0.20)	1.05
Loan balance ratio		2.19	(0.52)	2.71

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

(Millions of yen, %)

		ShinGinko Tokyo			
		March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	
	Bankrupt and quasi-bankrupt assets	718	161	557	
	Doubtful assets	4,723	(676)	5,399	
	Substandard loans	1,889	(227)	2,116	
Subtotal	(a)	7,332	(742)	8,074	
Normal assets		217,585	22,280	195,305	
Total credit amount		(b)	224,917	21,538	203,379
Ratio of total credit amount (%)		(a) / (b)	3.25	(0.71)	3.96

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

(Millions of yen, %)

		ShinGinko Tokyo			
		March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)	
	Bankrupt and quasi-bankrupt assets	88	40	48	
	Doubtful assets	4,723	(676)	5,399	
	Substandard loans	1,889	(227)	2,116	
Subtotal	(a)	6,702	(862)	7,564	
Normal assets		217,585	22,280	195,305	
Total credit amount		(b)	224,287	21,417	202,870
Ratio of total credit amount (%)		(a) / (b)	2.98	(0.74)	3.72

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

(Millions of yen, %)

		ShinGinko Tokyo		
		March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Covered amount	(a)	5,034	(967)	6,001
Reserve for possible loan losses		3,819	(934)	4,753
	Bankrupt and quasi-bankrupt assets	631	106	525
	Doubtful assets	1,957	(843)	2,800
	Substandard loans	1,229	(198)	1,427
Collateral, guarantees, etc.		1,214	(34)	1,248
	Bankrupt and quasi-bankrupt assets	77	50	27
	Doubtful assets	1,131	(83)	1,214
	Substandard loans	6	-	6
Problem assets	(b)	7,332	(742)	8,074
Coverage ratio (%)	(a) / (b)	68.65	(5.68)	74.33

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

(Millions of yen)

		ShinGinko Tokyo		
		March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Reserve for possible loan losses		5,976	(1,572)	7,548
	Provision of general reserve for possible loan losses	3,387	(835)	4,222
	Provision for individual possible loan losses	2,589	(737)	3,326

5. Status of Problem Assets Subject to Disclosure

ShinGinko Tokyo, Ltd.

[Fiscal year ended March 31, 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 borrower 0.1 <0.0>	0.1	0.0	— [0.0]	— [0.1]	Bankrupt and quasi-bankrupt 0.7 <0.0>	0.0	0.6	98.7% <89.1%>	Bankrupt loans 0.1 <0.0>
Virtually bankrupt borrowers 0.5 <0.0>	0.5	0.0	— [0.0]	— [0.5]					Non-accrual loans 3.4 <2.9>
Borrowers with bankruptcy concerns 4.7	2.6	0.4	1.6 [1.9]	—	Doubtful assets 4.7	1.1	1.9	65.4%	
Borrowers requiring caution 31.1	Substandard borrowers 1.8	0.0	1.8	—	Substandard loans 1.8	0.0	1.2	65.4%	Total 5.4 <4.8>
	Borrowers requiring caution, excluding claims to substandard borrowers 29.2	1.9	27.2	—	Subtotal 7.3 <6.7>	—	—	Total 68.7% <65.7%>	
Normal borrowers 188.3	188.3	—	—	—	(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 29.2	—	—	—	Normal assets 217.5
Total 224.9 <224.2>	193.6	29.6	1.6	—	Total 224.9 <224.2>	—	—	—	
Ratio to total debts	86.0%	13.1%	0.7%	—					

Notes:

1. Self-assessment is loans, repayment 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. ShinGinkoTokyo did not take partial direct write-offs. Figures assuming two banks had taken partial direct write-offs are provided in angle 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)

	ShinGinko Tokyo		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	All branches	222,587	21,881
Manufacturing	14,058	869	13,189
Agriculture, forestry	104	100	4
Fishery	-	-	-
Mining, quarrying of stone and gravel	76	(13)	89
Construction	11,570	162	11,408
Electricity, gas and heat supplies, and waterworks	529	(288)	817
Communication service	7,742	754	6,988
Transportation, postal activities	2,573	(724)	3,297
Commerce	16,127	4,998	11,129
Banks and other financial institutions	42,122	4,757	37,365
Real estate	64,184	10,442	53,742
(Real estate brokerage)	36,520	4,003	32,517
(Real estate leasing)	27,664	6,440	21,224
Goods rental and leasing	1,546	(180)	1,726
Scientific research, professional and technical services	668	152	516
Accommodations	1,790	(67)	1,857
Restaurant businesses	3,171	625	2,546
Living-related and personal services, amusement services	9,027	430	8,597
Education, learning support	176	95	81
Medical healthcare and welfare	5,880	1,445	4,435
Other services	17,300	635	16,665
Local governments	9,175	(660)	9,835
Other	14,760	(1,650)	16,410

Note: 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]

(%)

	ShinGinko Tokyo		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	All branches	100.00	-
Manufacturing	6.31	(0.26)	6.57
Agriculture, forestry	0.04	0.04	0.00
Fishery	-	-	-
Mining, quarrying of stone and gravel	0.03	(0.01)	0.04
Construction	5.19	(0.49)	5.68
Electricity, gas and heat supplies, and waterworks	0.23	(0.17)	0.40
Communication service	3.47	(0.01)	3.48
Transportation, postal activities	1.15	(0.49)	1.64
Commerce	7.24	1.70	5.54
Banks and other financial institutions	18.92	0.31	18.61
Real estate	28.83	2.06	26.77
(Real estate brokerage)	16.40	0.20	16.20
(Real estate leasing)	12.42	1.85	10.57
Goods rental and leasing	0.69	(0.17)	0.86
Scientific research, professional and technical services	0.30	0.05	0.25
Accommodations	0.80	(0.12)	0.92
Restaurant businesses	1.42	0.16	1.26
Living-related and personal services, amusement services	4.05	(0.23)	4.28
Education, learning support	0.07	0.03	0.04
Medical healthcare and welfare	2.64	0.43	2.21
Other services	7.77	(0.53)	8.30
Local governments	4.12	(0.78)	4.90
Other	6.63	(1.54)	8.17

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

(Millions of yen)

	ShinGinko Tokyo		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	All branches	5,463	(385)
Manufacturing	2,321	(177)	2,498
Agriculture, forestry	4	-	4
Fishery	-	-	-
Mining, quarrying of stone and gravel	-	-	-
Construction	225	(11)	236
Electricity, gas and heat supplies, and waterworks	-	(211)	211
Communication service	251	(70)	321
Transportation, postal activities	100	15	85
Commerce	1,092	115	977
Banks and other financial institutions	114	(18)	132
Real estate	375	(66)	441
(Real estate brokerage)	10	(7)	17
(Real estate leasing)	364	(59)	423
Goods rental and leasing	15	(1)	16
Scientific research, professional and technical services	127	27	100
Accommodations	169	150	19
Restaurant businesses	127	10	117
Living-related and personal services, amusement services	3	(9)	12
Education, learning support	8	(2)	10
Medical healthcare and welfare	14	(42)	56
Other services	513	(92)	605
Local governments	-	-	-
Other	-	-	-

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

(%)

	ShinGinko Tokyo		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
	All branches	100.00	-
Manufacturing	42.48	(0.24)	42.72
Agriculture, forestry	0.08	0.01	0.07
Fishery	-	-	-
Mining, quarrying of stone and gravel	-	-	-
Construction	4.12	0.09	4.03
Electricity, gas and heat supplies, and waterworks	-	(3.61)	3.61
Communication service	4.59	(0.91)	5.50
Transportation, postal activities	1.83	0.38	1.45
Commerce	19.99	3.28	16.71
Banks and other financial institutions	2.08	(0.18)	2.26
Real estate	6.86	(0.69)	7.55
(Real estate brokerage)	0.19	(0.11)	0.30
(Real estate leasing)	6.67	(0.57)	7.24
Goods rental and leasing	0.28	-	0.28
Scientific research, professional and technical services	2.33	0.62	1.71
Accommodations	3.10	2.77	0.33
Restaurant businesses	2.32	0.31	2.01
Living-related and personal services, amusement services	0.05	(0.16)	0.21
Education, learning support	0.16	(0.01)	0.17
Medical healthcare and welfare	0.26	(0.70)	0.96
Other services	9.39	(0.95)	10.34
Local governments	-	-	-
Other	-	-	-

7. Deposits and Loans [Non-consolidated]

(1) Status of loans

(Millions of yen, %)

	ShinGinko Tokyo		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Loans (balance) (a)	222,587	21,881	200,706
Loans to small and medium-sized enterprises (b)	150,599	22,512	128,087
Small and medium-sized enterprise loans	150,521	22,503	128,018
Personal loans	77	8	69
Percentage of total loans (b) / (a)	67.65	3.84	63.81
Loans (average balance)	204,310	21,742	182,568

(2) Status of deposits

(Millions of yen)

	ShinGinko Tokyo		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Deposits (balance)	293,445	31,911	261,534
Deposits	293,445	31,911	261,534
Personal deposits	197,319	4,813	192,506
Corporate deposits	50,110	10,823	39,287
Other deposits	46,015	16,275	29,740
Negotiable certificates of deposit	-	-	-
Deposits, etc. (average balance)	270,586	36,617	233,969
Deposits	270,586	36,617	233,969
Negotiable certificates of deposit	-	-	-

(3) Status of employees

(Branches, persons)

	ShinGinko Tokyo		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Number of executives and employees	148	(3)	151
Number of executives	8	-	8
Number of employees	140	(3)	143

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

(4) Construction in trust

(Millions of yen)

	ShinGinko Tokyo		
	March 31, 2016 (A)	Difference (A) – (B)	March 31, 2015 (B)
Value of construction in trust contracts	22,242	(7,846)	30,088
Balance of construction in trust purchased	3,949	(3,257)	7,206

IV. 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 [Non-consolidated]

(Millions of yen)

	ShinGinko Tokyo						
	March 31, 2016 (A)				March 31, 2015 (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	2,645	1,124	2,645	-	1,521	1,521	-
Available-for-sale securities	3,610	1,297	3,680	69	2,313	2,432	118
Stocks	-	-	-	-	-	-	-
Bonds	2,606	836	2,676	69	1,770	1,889	118
Others	1,003	461	1,003	-	542	542	-
Total	6,256	2,421	6,325	69	3,835	3,953	118