Financial Results
for the First Half of the Fiscal Year Ending March 31, 2016
- Supplementary Information -

TokyoTY Financial Group, Inc.

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I. Overview of Financial Results for the First Half of the Fiscal Year Ending March 31, 2016

1. Status of Profit/Loss

(1) Tokyo TY Financial Group

[Consolidated]

(Millions of yen)

		First half ended Sept. 30, 2015 (A)	Difference (A) – (B)	First half ended Sept. 30, 2014 (B)
Ordinary income	1	39,791	–	–
Gross business profit	2	35,248	–	–
(Excluding gains/losses on bonds (five accounts total))	3	34,359	–	–
Net interest income	4	26,495	–	–
Net fees and commissions	5	6,545	–	–
Other business income	6	2,207	–	–
Expenses (excluding non-recurring losses)	7	27,768	–	–
Credit-related costs	8	1,196	–	–
Write-off of loans	9	15	–	–
Transfer to reserve for individual possible loan losses	10	1,319	–	–
Other credit-related costs	11	(138)	–	–
Gains on stocks and other securities	12	114	–	–
Profit on investments based on the equity method	13	121	–	–
Others	14	177	–	–
Ordinary profit	15	6,697	–	–
Extraordinary profit	16	171	–	–
Income before income taxes	17	6,869	–	–
Total income taxes	18	2,067	–	–
Income taxes – current	19	1,365	–	–
Income taxes – deferred	20	701	–	–
Profit	21	4,801	–	–
Profit attributable to non-controlling interests	22	11	–	–
Profit attributable to owners of parent	23	4,790	–	–

(Number of consolidated subsidiaries and equity-method affiliates) (Number of companies)

Consolidated subsidiaries	24	11	–	–
Equity-method affiliates	25	1	–	–

(Notes)
1. As the Company was established on October 1, 2014, figures for the first half of the fiscal year ended March 31, 2015 are not provided.
2. From the first-half period ended September 30, 2015, Tomingin Office Support Center Co., Ltd. was excluded from the scope of consolidation due to the completion of liquidation on September 28, 2015.

(2) Two banks combined

[Non-consolidated]

(Millions of yen)

		First half ended Sept. 30, 2015 (A)	Difference (A) – (B)	First half ended Sept. 30, 2014 (B)
Ordinary income	1	39,981	(3,430)	43,411
Gross business profit	2	35,098	(482)	35,580
(Excluding gains/losses on bonds (five accounts total)) **(Gross core business profit)**	3	34,109	(168)	34,277
Gross domestic business profit	4	33,119	(919)	34,038
(Excluding gains/losses on bonds (five accounts total))	5	32,322	(571)	32,893
Net interest income	6	26,626	(1,292)	27,918
Net fees and commissions	7	5,089	514	4,575
Other business income	8	1,403	(141)	1,544
Gross international business profit	9	1,979	437	1,542
(Excluding gains/losses on bonds (five accounts total))	10	1,786	403	1,383
Net interest income	11	1,113	495	618
Net fees and commissions	12	113	(10)	123
Other business income	13	752	(49)	801
Expenses (excluding non-recurring losses)	14	27,131	(547)	27,678
Personnel expenses	15	13,883	(71)	13,954
Non-personnel expenses	16	11,491	(646)	12,137
Taxes	17	1,755	168	1,587
Net business income (before transfer to reserve for general possible loan losses)**(Net business income)**	18	7,967	65	7,902
(Excluding gains/losses on bonds (five accounts total)) **(Core business income)**	19	6,978	380	6,598
Transfer to reserve for general possible loan losses (1)	20	(295)	100	(395)
Net business income	21	8,263	(34)	8,297
(Gains/losses on bonds (five accounts total))	22	989	(314)	1,303
Non-recurring profit (loss)	23	(1,059)	(1,512)	453
Loss from write-off of non-performing loans (2)	24	1,508	449	1,059
Write-off of loans	25	0	(247)	247
Transfer to reserve for individual possible loan losses	26	1,290	193	1,097
Loss on disposal of receivables	27	85	484	(399)
Provision for contingent loss	28	(26)	116	(142)
Credit guarantee association responsibility-sharing system charge	29	165	(84)	249
Other losses from write-off of non-performing loans	30	(6)	(12)	6
Reversal of allowance for loan losses (3)	31	–	(977)	977
Recoveries of written-off claims	32	174	(402)	576
Gains on stocks and other securities	33	112	(47)	159
Gain on sale of stocks and other securities	34	207	14	193
Loss on sale of stocks and other securities	35	95	78	17
Loss on devaluation of stocks and other securities	36	–	(16)	16
Other non-recurring profit	37	161	361	(200)
Ordinary profit	38	7,203	(1,547)	8,750
Extraordinary profit (loss)	39	303	358	(55)
Income before income taxes	40	7,506	(1,189)	8,695
Total income taxes	41	2,245	(439)	2,684
Income taxes – current	42	1,105	(10)	1,115
Income taxes – deferred	43	1,139	(430)	1,569
Net income	44	5,260	(750)	6,010

Credit-related costs (1) + (2) - (3)	45	1,212	1,525	(313)

[Consolidated]

(Millions of yen)

Ordinary income	46	40,917	(3,769)	44,686
Ordinary profit	47	7,910	(2,111)	10,021
Profit attributable to owners of parent	48	5,417	(1,416)	6,833

(3) Subsidiary bank

The Tokyo Tomin Bank, Limited

[Non-consolidated]

(Millions of yen)

		First half ended Sep. 30, 2015 (A)	Difference (A) – (B)	First half ended Sep. 30, 2014 (B)
Ordinary income	1	21,452	(1,284)	22,736
Gross business profit	2	18,405	(488)	18,893
(Excluding gains/losses on bonds (five accounts total)) **(Gross core business profit)**	3	18,171	(538)	18,709
Gross domestic business profit	4	16,800	(947)	17,747
(Excluding gains/losses on bonds (five accounts total))	5	16,736	(967)	17,703
Net interest income	6	13,560	(745)	14,305
Net fees and commissions	7	2,821	(240)	3,061
Other business income	8	417	37	380
Gross international business profit	9	1,604	458	1,146
(Excluding gains/losses on bonds (five accounts total))	10	1,434	429	1,005
Net interest income	11	883	412	471
Net fees and commissions	12	79	(7)	86
Other business income	13	642	55	587
Expenses (excluding non-recurring losses)	14	14,269	(257)	14,526
Personnel expenses	15	6,705	(3)	6,708
Non-personnel expenses	16	6,766	(312)	7,078
Taxes	17	798	60	738
Net business income (before transfer to reserve for general possible loan losses) **(Net business income)**	18	4,135	(232)	4,367
(Excluding gains/losses on bonds (five accounts total)) **(Core business income)**	19	3,901	(282)	4,183
Transfer to reserve for general possible loan losses (1)	20	(135)	260	(395)
Net business income	21	4,271	(491)	4,762
(Gains/losses on bonds (five accounts total))	22	233	50	183
Non-recurring profit (loss)	23	(609)	240	(849)
Loss from write-off of non-performing loans (2)	24	1,036	342	694
Write-off of loans	25	–	–	–
Transfer to reserve for individual possible loan losses	26	921	(176)	1,097
Loss on disposal of receivables	27	30	470	(440)
Provision for contingent loss	28	20	93	(73)
Credit guarantee association responsibility-sharing system charge	29	70	(33)	103
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 on stocks and other securities	33	93	16	77
Gain on sale of stocks and other securities	34	151	40	111
Loss on sale of stocks and other securities	35	57	40	17
Loss on devaluation of stocks and other securities	36	–	(16)	16
Other non-recurring profit (loss)	37	333	565	(232)
Ordinary profit	38	3,661	(252)	3,913
Extraordinary profit (loss)	39	175	226	(51)
Income before income taxes	40	3,836	(25)	3,861
Total income taxes	41	1,065	(237)	1,302
Income taxes – current	42	89	(182)	271
Income taxes – deferred	43	975	(56)	1,031
Net income	44	2,771	212	2,559

Credit-related costs (1) + (2) - (3)	45	900	601	299

[Consolidated]

(Millions of yen)

Ordinary income	46	22,144	(1,494)	23,638
Ordinary profit	47	4,280	(577)	4,857
Profit attributable to owners of parent	48	2,947	(281)	3,228

The Yachiyo Bank, Limited

[Non-consolidated]

(Millions of yen)

		First half ended Sep. 30, 2015 (A)	Difference (A) – (B)	First half ended Sep. 30, 2014 (B)
Ordinary income	1	18,529	(2,145)	20,674
Gross business profit	2	16,693	6	16,687
(Excluding gains/losses on bonds (five accounts total)) **(Gross core business profit)**	3	15,937	370	15,567
Gross domestic business profit	4	16,319	29	16,290
(Excluding gains/losses on bonds (five accounts total))	5	15,585	396	15,189
Net interest income	6	13,066	(547)	13,613
Net fees and commissions	7	2,267	754	1,513
Other business income	8	985	(179)	1,164
Gross international business profit	9	374	(22)	396
(Excluding gains/losses on bonds (five accounts total))	10	351	(27)	378
Net interest income	11	230	84	146
Net fees and commissions	12	33	(3)	36
Other business income	13	110	(103)	213
Expenses (excluding non-recurring losses)	14	12,861	(291)	13,152
Personnel expenses	15	7,178	(67)	7,245
Non-personnel expenses	16	4,725	(333)	5,058
Taxes	17	956	107	849
Net business income (before transfer to reserve for general possible loan losses) **(Net business income)**	18	3,832	298	3,534
(Excluding gains/losses on bonds (five accounts total)) **(Core business income)**	19	3,076	662	2,414
Transfer to reserve for general possible loan losses (1)	20	(159)	(159)	–
Net business income	21	3,991	457	3,534
(Gains/losses on bonds (five accounts total))	22	755	(364)	1,119
Non-recurring profit (loss)	23	(450)	(1,752)	1,302
Loss from write-off of non-performing loans (2)	24	471	106	365
Write-off of loans	25	0	(247)	247
Transfer to reserve for individual possible loan losses	26	369	369	–
Loss on disposal of receivables	27	54	14	40
Provision for contingent loss	28	(46)	23	(69)
Credit guarantee association responsibility-sharing system charge	29	94	(52)	146
Other losses from write-off of non-performing loans	30	–	–	–
Reversal of allowance for loan losses (3)	31	–	(977)	977
Recoveries of written-off claims	32	174	(402)	576
Gains on stocks and other securities	33	18	(63)	81
Gain on sale of stocks and other securities	34	56	(25)	81
Loss on sale of stocks and other securities	35	38	38	–
Loss on devaluation of stocks and other securities	36	–	–	–
Other non-recurring profit (loss)	37	(171)	(203)	32
Ordinary profit	38	3,541	(1,296)	4,837
Extraordinary profit (loss)	39	128	131	(3)
Income before income taxes	40	3,669	(1,164)	4,833
Total income taxes	41	1,179	(203)	1,382
Income taxes – current	42	1,015	171	844
Income taxes – deferred	43	164	(374)	538
Net income	44	2,489	(962)	3,451

Credit-related costs (1) + (2) - (3)	45	312	924	(612)

[Consolidated]

(Millions of yen)

Ordinary income	46	18,773	(2,275)	21,048
Ordinary profit	47	3,629	(1,534)	5,163
Profit (loss) attributable to owners of parent	48	2,470	(1,134)	3,604

(Note)
From the fiscal year ended March 31, 2015, “reversal of provision for contingent loss,” which was previously included in “reversal of allowance for loan losses” for the first half ended September 30, 2014, is presented as a credit balance under “provision for contingent loss.” Following the change in such presentation, the “reversal of allowance for loan losses” of 1,046 million yen reported for the first half ended September 30, 2014 was reclassified to and presented as “reversal of allowance for loan losses” of 977 million yen and “provision for contingent loss” of (69) million yen.

2. Business Income [Non-consolidated]

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)
Net business income (before transfer to reserve for general possible loan losses)	7,967	65	7,902	4,135	(232)	4,367	3,832	298	3,534
Per employee (thousands of yen)	2,507	34	2,473	2,708	(146)	2,854	2,322	200	2,122
Net business income	8,263	(34)	8,297	4,271	(491)	4,762	3,991	457	3,534
Per employee (thousands of yen)	2,600	4	2,596	2,797	(315)	3,112	2,419	297	2,122
Net core business income	6,978	380	6,598	3,901	(282)	4,183	3,076	662	2,414
Per employee (thousands of yen)	2,196	131	2,065	2,555	(179)	2,734	1,864	414	1,450

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		
	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)
Yields on interest-earning assets (1)	1.20	(0.11)	1.31	1.17	(0.11)	1.28	1.25	(0.08)	1.33
Loans and bills discounted (a)	1.42	(0.12)	1.54	1.39	(0.12)	1.51	1.45	(0.12)	1.57
Securities	0.97	0.09	0.88	0.97	0.16	0.81	0.97	0.02	0.95
Cost of funding (2)	1.20	(0.09)	1.29	1.16	(0.12)	1.28	1.24	(0.06)	1.30
Deposits, etc. (b)	0.05	-	0.05	0.04	(0.01)	0.05	0.05	(0.01)	0.06
External liabilities	0.44	(0.88)	1.32	0.40	(0.92)	1.32	2.15	0.55	1.60
Difference of interest rates between deposits and loans (a) – (b)	1.37	(0.12)	1.49	1.35	(0.11)	1.46	1.40	(0.11)	1.51
Net interest margin (1) – (2)	0.00	(0.02)	0.02	0.01	0.01	0.00	0.01	(0.02)	0.03

<Domestic Operations>

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)
Yields on interest-earning assets (1)	1.18	(0.11)	1.29	1.14	(0.13)	1.27	1.23	(0.09)	1.32
Loans and bills discounted (a)	1.42	(0.12)	1.54	1.39	(0.12)	1.51	1.45	(0.12)	1.57
Securities	0.89	0.05	0.84	0.82	0.07	0.75	0.94	0.02	0.92
Cost of funding (2)	1.19	(0.08)	1.27	1.16	(0.10)	1.26	1.23	(0.06)	1.29
Deposits, etc. (b)	0.05	-	0.05	0.04	(0.01)	0.05	0.05	(0.01)	0.06
External liabilities	0.47	(1.05)	1.52	0.42	(1.10)	1.52	2.15	0.55	1.60
Difference of interest rates between deposits and loans (a) – (b)	1.37	(0.12)	1.49	1.35	(0.11)	1.46	1.40	(0.11)	1.51
Net interest margin (1) – (2)	(0.01)	(0.03)	0.02	(0.02)	(0.03)	0.01	0.00	(0.03)	0.03

4. ROA [Non-consolidated]

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	0.31	(0.02)	0.33	0.30	(0.04)	0.34	0.33	0.02	0.31
On a basis of net business income	0.32	(0.02)	0.34	0.31	(0.06)	0.37	0.34	0.03	0.31
On a basis of net core business income	0.27	-	0.27	0.28	(0.05)	0.33	0.26	0.05	0.21
On the basis of net income	0.20	(0.05)	0.25	0.20	-	0.20	0.21	(0.09)	0.30

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

5. ROE [Non-consolidated]

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	8.16	(0.42)	8.58	9.20	(1.25)	10.45	7.27	0.24	7.03
On a basis of net business income	8.46	(0.55)	9.01	9.50	(1.90)	11.40	7.57	0.54	7.03
On a basis of net core business income	7.14	(0.03)	7.17	8.68	(1.33)	10.01	5.83	1.03	4.80
On the basis of net income	5.38	(1.15)	6.53	6.16	0.04	6.12	4.72	(2.15)	6.87

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

[Consolidated]

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	8.44	(1.07)	9.51	9.79	(2.43)	12.22	7.27	(0.03)	7.30
On a basis of net business income	8.79	(1.21)	10.00	10.16	(3.16)	13.32	7.61	0.31	7.30
On a basis of net core business income	7.47	(0.64)	8.11	9.29	(2.49)	11.78	5.88	0.76	5.12
On the basis of profit attributable to owners of parent	5.34	(2.00)	7.34	6.26	(1.46)	7.72	4.54	(2.48)	7.02

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

6. OHR [Non-consolidated]

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)
On a basis of gross core business profit	79.54	(1.20)	80.74	78.52	0.89	77.63	80.69	(3.79)	84.48
On a basis of gross business profit	77.29	(0.50)	77.79	77.53	0.65	76.88	77.04	(1.77)	78.81

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

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

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)	First half ended September 30, 2015 (A)	Difference (A) – (B)	First half ended September 30, 2014 (B)
Gains (losses) on bonds	989	(314)	1,303	233	50	183	755	(364)	1,119
Gain on sale of bonds	1,004	(314)	1,318	248	50	198	755	(364)	1,119
Gain on redemption of bonds	-	-	-	-	-	-	-	-	-
Loss on sale of bonds	15	1	14	15	1	14	-	-	-
Loss on redemption of bonds	-	-	-	-	-	-	-	-	-
Amortization on bonds	-	-	-	-	-	-	-	-	-
Gain (loss) on securities from application of mark-to-market accounting (securities)	112	(47)	159	93	16	77	18	(63)	81
Gain on sale of stock and other securities	207	14	193	151	40	111	56	(25)	81
Loss on sale of stock and other securities	95	78	17	57	40	17	38	38	-
Amortization of stock and other securities	-	(16)	16	-	(16)	16	-	-	-

8. Capital Ratio (Domestic Standards)

(1) Tokyo TY Financial Group

(Millions of yen, %)

	Consolidated		
	September 30, 2015 (A)	Difference (A) – (B)	March 31, 2015 (B)
(1) Capital ratio (%) (4)/(5)	9.01	(0.25)	9.26
(2) Basic items in core capital	229,266	(2,899)	232,165
(3) Adjustments in core capital	2,320	46	2,274
(4) Capital (2) – (3)	226,946	(2,944)	229,890
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	195,328	3,899	191,429
Total provisions included in basic items in core capital	6,073	(334)	6,407
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	27,601	(6,501)	34,102
(5) Risk-weighted assets	2,517,033	35,575	2,481,458
(6) Total necessary capital (5) x 4%	100,681	1,423	99,258

(2) The Tokyo Tomin Bank, Limited

(Millions of yen, %)

	Consolidated			Non-consolidated		
	September 30, 2015 (A)	Difference (A) – (B)	March 31, 2015 (B)	September 30, 2015 (A)	Difference (A) – (B)	March 31, 2015 (B)
(1) Capital ratio (%) (4)/(5)	8.19	(0.16)	8.35	7.85	(0.02)	7.87
(2) Basic items in core capital	117,681	(1,082)	118,763	112,573	840	111,733
(3) Adjustments in core capital	3,291	(181)	3,472	3,541	(161)	3,702
(4) Capital (2) – (3)	114,389	(901)	115,290	109,031	1,001	108,030
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	88,089	2,501	85,588	83,450	2,324	81,126
Total provisions included in basic items in core capital	2,896	(153)	3,049	2,601	(115)	2,716
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	26,600	(3,428)	30,028	26,600	(1,369)	27,969
(5) Risk-weighted assets	1,395,113	15,226	1,379,887	1,387,499	15,236	1,372,263
(6) Total necessary capital (5) x 4%	55,804	609	55,195	55,499	609	54,890

(3) The Yachiyo Bank, Limited

(Millions of yen, %)

	Consolidated			Non-consolidated		
	September 30, 2015 (A)	Difference (A) – (B)	March 31, 2015 (B)	September 30, 2015 (A)	Difference (A) – (B)	March 31, 2015 (B)
(1) Capital ratio (%) (4)/(5)	9.79	(0.02)	9.81	9.50	(0.01)	9.51
(2) Basic items in core capital	109,518	1,914	107,604	106,107	1,939	104,168
(3) Adjustments in core capital	140	(36)	176	136	(35)	171
(4) Capital (2) – (3)	109,378	1,950	107,428	105,970	1,973	103,997
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	104,933	2,167	102,766	101,965	2,180	99,785
Total provisions included in basic items in core capital	3,176	(182)	3,358	2,886	(159)	3,045
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	-	-	-	-	-	-
(5) Risk-weighted assets	1,116,308	21,223	1,095,085	1,114,383	21,560	1,092,823
(6) Total necessary capital (5) x 4%	44,652	849	43,803	44,575	863	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 loans amount]

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
Bankrupt loans	2,929	-	-	2,273	(1,463)	3,736	656	-	-
Non-accrual loans	94,611	-	-	54,245	(6,031)	60,276	40,366	-	-
Past-due loans (3 months or more)	326	-	-	286	(59)	345	39	-	-
Restructured loans	4,344	-	-	3,227	967	2,260	1,117	-	-
Risk-monitored loan amount	102,211	-	-	60,032	(6,586)	66,618	42,179	-	-
Loan balances	3,326,824	-	-	1,841,112	58,173	1,782,939	1,485,711	-	-

[Loan balance ratio]

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
Bankrupt loans	0.08	-	-	0.12	(0.08)	0.20	0.04	-	-
Non-accrual loans	2.84	-	-	2.94	(0.44)	3.38	2.71	-	-
Past-due loans (3 months or more)	0.00	-	-	0.01	-	0.01	0.00	-	-
Restructured loans	0.13	-	-	0.17	0.05	0.12	0.07	-	-
Loan balance ratio	3.07	-	-	3.26	(0.47)	3.73	2.83	-	-

(Note) Figures for Two banks combined and Yachiyo Bank as of September 30, 2014 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 September 30, 2015 was ¥2,830 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		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
Bankrupt loans	860	(930)	1,790	533	(823)	1,356	326	(107)	433
Non-accrual loans	91,922	(14,072)	105,994	52,134	(3,949)	56,083	39,787	(10,124)	49,911
Past-due loans (3 months or more)	326	(46)	372	286	(59)	345	39	12	27
Restructured loans	4,344	(480)	4,824	3,227	967	2,260	1,117	(1,446)	2,563
Risk-monitored loan amount	97,453	(15,529)	112,982	56,181	(3,865)	60,046	41,271	(11,664)	52,935
Loan balances	3,322,065	101,552	3,220,513	1,837,262	60,895	1,776,367	1,484,803	40,657	1,444,146

[Loan balance ratio]

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
Bankrupt loans	0.02	(0.03)	0.05	0.02	(0.05)	0.07	0.02	-	0.02
Non-accrual loans	2.76	(0.53)	3.29	2.83	(0.32)	3.15	2.67	(0.78)	3.45
Past-due loans (3 months or more)	0.00	(0.01)	0.01	0.01	-	0.01	0.00	-	0.00
Restructured loans	0.13	(0.01)	0.14	0.17	0.05	0.12	0.07	(0.10)	0.17
Loan balances	2.93	(0.57)	3.50	3.05	(0.33)	3.38	2.77	(0.89)	3.66

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

(Millions of yen, %)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30 2014 (B)
Bankrupt and quasi-bankrupt assets	12,815	-	-	9,042	(3,798)	12,840	3,773	-	-
Doubtful assets	85,884	-	-	48,368	(3,333)	51,701	37,515	-	-
Substandard loans	4,670	-	-	3,513	908	2,605	1,157	-	-
Subtotal (a)	103,370	-	-	60,924	(6,224)	67,148	42,446	-	-
Normal assets	3,260,255	-	-	1,802,952	64,632	1,738,320	1,457,302	-	-
Total credit amount (b)	3,363,626	-	-	1,863,877	58,408	1,805,469	1,499,748	-	-
Ratio of total credit amount (%) (a)/(b)	3.07	-	-	3.26	(0.45)	3.71	2.83	-	-

(Note) Figures for Two banks combined and Yachiyo Bank as of September 30, 2014 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 September 30, 2015 was ¥2,830 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		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30 2014 (B)
Bankrupt and quasi-bankrupt assets	7,652	(1,591)	9,243	4,888	(984)	5,872	2,763	(607)	3,370
Doubtful assets	85,884	(13,047)	98,931	48,368	(3,333)	51,701	37,515	(9,714)	47,229
Substandard loans	4,670	(526)	5,196	3,513	908	2,605	1,157	(1,434)	2,591
Subtotal (a)	98,207	(15,164)	113,371	56,770	(3,409)	60,179	41,436	(11,755)	53,191
Normal assets	3,260,255	122,143	3,138,112	1,802,952	64,632	1,738,320	1,457,302	57,510	1,399,792
Total credit amount (b)	3,358,462	106,978	3,251,484	1,859,723	61,223	1,798,500	1,498,738	45,755	1,452,983
Ratio of total credit amount (%) (a)/(b)	2.92	(0.56)	3.48	3.05	(0.29)	3.34	2.76	(0.90)	3.66

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

(Millions of yen, %)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
Covered amount (a)	86,130	-	-	50,164	(6,125)	56,289	35,965	-	-
Reserve for possible loan losses	19,978	-	-	12,404	(2,817)	15,221	7,573	-	-
Bankrupt and quasi-bankrupt assets	5,480	-	-	4,204	(2,818)	7,022	1,275	-	-
Doubtful assets	14,063	-	-	7,890	(35)	7,925	6,172	-	-
Substandard loans	434	-	-	309	36	273	125	-	-
Collateral, guarantees, etc.	66,152	-	-	37,760	(3,307)	41,067	28,392	-	-
Bankrupt and quasi-bankrupt assets	7,335	-	-	4,837	(981)	5,818	2,497	-	-
Doubtful assets	56,729	-	-	31,159	(2,885)	34,044	25,570	-	-
Substandard loans	2,086	-	-	1,762	557	1,205	324	-	-
Problem assets (b)	103,370	-	-	60,924	(6,224)	67,148	42,446	-	-

Coverage ratio (%) (a) / (b)	83.32	-	-	82.33	(1.49)	83.82	84.73	-	-

(Note) Figures for Two banks combined and Yachiyo Bank as of September 30, 2014 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		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
Reserve for possible loan losses	24,906	(4,513)	29,419	14,592	(4,042)	18,634	10,314	(470)	10,784
Provision of general reserve for possible loan losses	5,145	(1,015)	6,160	2,278	(568)	2,846	2,866	(448)	3,314
Provision for individual possible loan losses	19,761	(3,497)	23,258	12,313	(3,475)	15,788	7,448	(22)	7,470

(Note) As of March 31, 2015, “Provision for contingent loss” of The Yachiyo Bank, Limited, which was included in “Allowance for loan losses” as of September 30, 2014, is presented separately. Reflecting the change in the presentation, the “Allowance for possible loan losses” of 11,223 million yen reported in the balance sheet as of September 30, 2014 was reclassified and presented as “Reserve for possible loan losses” of 10,784 million yen and “Provision for contingent loss” of 439 million yen.

5. Status of Problem Assets Subject to Disclosure

(1) Two banks combined [Non-consolidated]

First half of the fiscal year ending March 2016 (as of September 30, 2015)

(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 2.9 <0.9>		2.3	0.6	– [0.0]	– [2.0]	Bankrupt and quasi-bankrupt 12.8 <7.6>	7.3	5.4	100.0% <100.0%>	Bankrupt loans 2.9 <0.8>
Virtually bankrupt borrowers 9.8 <6.7>		5.4	4.4	– [0.2]	– [3.0]					Non-accrual loans 94.6 <91.9>
Borrowers with bankruptcy concerns 85.8		43.7	27.0	15.0 [14.0]		Doubtful assets 85.8	56.7	14.0	82.4%	
Borrowers requiring caution 438.1	Substandard borrowers 5.5	0.8	4.7			Substandard loans 4.6	2.0	0.4	53.9%	Past-due loans (3 months or more) 0.3 Restructured loans 4.3
						Subtotal 103.3 <98.2>			Total 83.3% <82.4%>	Total 102.2 <97.4>
	Borrowers requiring caution, excluding claims to substandard borrowers 432.6	117.2	315.3			(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 433.5				
Normal borrowers 2,826.7		2,826.7				Normal assets 3,260.2				
Total 3,363.6 <3,358.4>		2,996.3	352.1	15.0	–	Total 3,363.6 <3,358.4>				
Ratio to total debts		89.0%	10.4%	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 and Yachiyo Bank did not take partial direct write-offs during the six months ended September 30, 2015. 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 September 30, 2015 was ¥2,830 million.
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.

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

First half of the fiscal year ending March 2016 (as of September 30, 2015)

(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: Not classified	Classification II	Classification III	Classification IV	Disclosed debts (credit balance)	Collateral, guarantees, etc.	Reserve	Coverage ratio	Disclosed debts (loan balance)
Bankrupt borrowers 2.3 <0.5>		1.9	0.3	– [0.0]	– [1.7]	Bankrupt and quasi-bankrupt 9.0 <4.8>	4.8	4.2	100.0% <100.0%>	Bankrupt loans 2.2 <0.5>
Virtually bankrupt borrowers 6.7 <4.3>		3.9	2.7	– [0.0]	– [2.4]					Non-accrual loans 54.2 <52.1>
Borrowers with bankruptcy concerns 48.3		25.0	14.0	9.3 [7.8]		Doubtful assets 48.3	31.1	7.8	80.7%	
Borrowers requiring caution 201.3	Substandard borrowers 4.0	0.5	3.5			Substandard loans 3.5	1.7	0.3	58.9%	Past-due loans (3 months or more) 0.2 Restructured loans 3.2
						Subtotal 60.9 <56.7>			Total 82.3% <81.0%>	Total 60.0 <56.1>
	Borrowers requiring caution, excluding claims to substandard borrowers 197.3	62.5	134.8			(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 197.8				
Normal borrowers 1,605.0		1,605.0				Normal assets 1,802.9				
Total 1,863.8 <1,859.7>		1,699.0	155.4	9.3	–	Total 1,863.8 <1,859.7>				
Ratio to total debts		91.1%	8.3%	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]

First half of the fiscal year ending March 2016 (as of September 30, 2015)

(Billions of yen)

Self-assessment						Disclosed debts based on Financial Reconstruction Act				Risk-monitored loans under the Banking Law (Object: Loans)
Classification of borrowers		Classification				Disclosed debts (credit balance)	Collateral, guarantees, etc.	Reserve	Coverage ratio	Disclosed debts (loan balance)
		Not classified	Classification II	Classification III	Classification IV					
Bankrupt borrowers 0.6 <0.3>		0.4	0.2	– [0.0]	– [0.3]	Bankrupt and quasi-bankrupt 3.7 <2.7>	2.4	1.2	100.0% <100.0%>	Bankrupt loans 0.6 <0.3>
Virtually bankrupt borrowers 3.1 <2.4>		1.4	1.6	– [0.2]	– [0.6]					Non-accrual loans 40.3 <39.7>
Borrowers with bankruptcy concerns 37.5		18.7	13.0	5.7 [6.1]		Doubtful assets 37.5	25.5	6.1	84.6%	
Borrowers requiring caution 236.8	Substandard borrowers 1.5	0.2	1.2			Substandard loans 1.1	0.3	0.1	38.8%	Past-due loans (3 months or more) 0.0 Restructured loans 1.1
						Subtotal 42.4 <41.4>			Total 84.7% <84.3%>	Total 42.1 <41.2>
	Borrowers requiring caution, excluding claims to substandard borrowers 235.2	54.7	180.5			(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 235.6				
Normal borrowers 1,221.6		1,221.6				Normal assets 1,457.3				
Total 1,499.7 <1,498.7>		1,297.2	196.7	5.7	–	Total 1,499.7 <1,498.7>				
Ratio to total debts		86.4%	13.1%	0.3%	–					

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. Yachiyo Bank did not take partial direct write-offs during the six months ended September 30, 2015. 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 September 30, 2015 was ¥2,830 million.
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)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
All branches	3,326,824	99,739	3,227,085	1,841,112	58,173	1,782,939	1,485,711	41,565	1,444,146
Manufacturing	337,657	171	337,486	213,324	(3,517)	216,841	124,333	3,688	120,645
Agriculture, forestry	1,008	(264)	1,272	885	(302)	1,187	123	38	85
Fishery	49	26	23	49	26	23	-	-	-
Mining, quarrying of stone and gravel	797	135	662	725	63	662	72	72	-
Construction	170,267	7,091	163,176	78,237	(1,180)	79,417	92,030	8,271	83,759
Electricity, gas and heat supplies, and waterworks	12,316	296	12,020	6,832	212	6,620	5,484	84	5,400
Communication service	71,689	(1,613)	73,302	46,195	(3,966)	50,161	25,494	2,353	23,141
Transportation, postal activities	98,675	14,673	84,002	57,951	11,590	46,361	40,724	3,083	37,641
Commerce	383,181	5,043	378,138	252,485	(2,481)	254,966	130,696	7,524	123,172
Banks and other financial institutions	220,599	11,220	209,379	130,388	17,721	112,667	90,211	(6,501)	96,712
Real estate	617,805	7,558	610,247	232,379	1,491	230,888	385,426	6,067	379,359
(Real estate brokerage)	226,456	5,747	220,709	88,559	99	88,460	137,897	5,648	132,249
(Real estate leasing)	391,348	1,811	389,537	143,819	1,391	142,428	247,529	420	247,109
Goods rental and leasing	90,692	12,614	78,078	58,054	9,318	48,736	32,638	3,296	29,342
Scientific research, professional and technical services	45,305	(588)	45,893	27,176	(203)	27,379	18,129	(385)	18,514
Accommodations	10,177	579	9,598	5,247	603	4,644	4,930	(24)	4,954
Restaurant businesses	26,576	1,593	24,983	11,344	704	10,640	15,232	889	14,343
Living-related and personal services, amusement services	48,776	4,536	44,240	31,263	3,701	27,562	17,513	835	16,678
Education, learning support	15,562	364	15,198	8,063	271	7,792	7,499	93	7,406
Medical healthcare and welfare	92,414	6,516	85,898	70,038	6,366	63,672	22,376	150	22,226
Other services	71,390	3,497	67,893	34,355	2,955	31,400	37,035	542	36,493
Local governments	157,279	10,513	146,766	92,211	1,391	90,820	65,068	9,122	55,946
Other	854,588	15,781	838,807	483,900	13,411	470,489	370,688	2,370	368,318

Notes:
1. Special international financial transaction account is included in “Other,” and the same applies for (ii) to (iv) below.
2. Real estate brokerage consists of real estate services by businesses with a license for real estate brokerage, while real estate leasing consists of leasing by personal businesses mainly engaged in apartment management. The same applies for (ii) to (iv) below.

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

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
All branches	100.00	-	100.00	100.00	-	100.00	100.00	-	100.00
Manufacturing	10.14	(0.31)	10.45	11.58	(0.58)	12.16	8.36	0.01	8.35
Agriculture, forestry	0.03	-	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	0.00	0.00	-
Construction	5.11	0.06	5.05	4.24	(0.21)	4.45	6.19	0.40	5.79
Electricity, gas and heat supplies, and waterworks	0.37	-	0.37	0.37	-	0.37	0.36	(0.01)	0.37
Communication service	2.15	(0.12)	2.27	2.50	(0.31)	2.81	1.71	0.11	1.60
Transportation, postal activities	2.96	0.36	2.60	3.14	0.54	2.60	2.74	0.14	2.60
Commerce	11.51	(0.20)	11.71	13.71	(0.59)	14.30	8.79	0.27	8.52
Banks and other financial institutions	6.63	0.15	6.48	7.08	0.77	6.31	6.07	(0.62)	6.69
Real estate	18.57	(0.34)	18.91	12.62	(0.32)	12.94	25.94	(0.32)	26.26
(Real estate brokerage)	6.80	(0.03)	6.83	4.81	(0.15)	4.96	9.28	0.13	9.15
(Real estate leasing)	11.76	(0.31)	12.07	7.81	(0.17)	7.98	16.66	(0.45)	17.11
Goods rental and leasing	2.72	0.31	2.41	3.15	0.42	2.73	2.19	0.16	2.03
Scientific research, professional and technical services	1.36	(0.06)	1.42	1.47	(0.06)	1.53	1.22	(0.06)	1.28
Accommodations	0.30	0.01	0.29	0.28	0.02	0.26	0.33	(0.01)	0.34
Restaurant businesses	0.79	0.02	0.77	0.61	0.02	0.59	1.02	0.03	0.99
Living-related and personal services, amusement services	1.46	0.09	1.37	1.69	0.15	1.54	1.17	0.02	1.15
Education, learning support	0.46	(0.01)	0.47	0.43	-	0.43	0.50	(0.01)	0.51
Medical healthcare and welfare	2.77	0.11	2.66	3.80	0.23	3.57	1.50	(0.03)	1.53
Other services	2.14	0.04	2.10	1.86	0.10	1.76	2.49	(0.03)	2.52
Local governments	4.72	0.18	4.54	5.00	(0.09)	5.09	4.37	0.50	3.87
Other	25.68	(0.31)	25.99	26.28	(0.10)	26.38	24.95	(0.55)	25.50

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

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
All branches	102,211	-	-	60,032	(6,586)	66,618	42,179	-	-
Manufacturing	19,605	-	-	10,742	(1,272)	12,014	8,862	-	-
Agriculture, forestry	199	-	-	199	(100)	299	-	-	-
Fishery	-	-	-	-	-	-	-	-	-
Mining, quarrying of stone and gravel	-	-	-	-	-	-	-	-	-
Construction	5,862	-	-	2,546	(465)	3,011	3,316	-	-
Electricity, gas and heat supplies, and waterworks	-	-	-	-	-	-	-	-	-
Communication service	5,050	-	-	3,428	(1,356)	4,784	1,622	-	-
Transportation, postal activities	2,614	-	-	1,772	255	1,517	841	-	-
Commerce	25,657	-	-	18,801	(1,944)	20,745	6,855	-	-
Banks and other financial institutions	85	-	-	74	(154)	228	10	-	-
Real estate	14,417	-	-	7,156	(1,826)	8,982	7,260	-	-
(Real estate brokerage)	3,107	-	-	1,000	(691)	1,691	2,107	-	-
(Real estate leasing)	11,309	-	-	6,155	(1,136)	7,291	5,153	-	-
Goods rental and leasing	14	-	-	-	(114)	114	14	-	-
Scientific research, professional and technical services	2,970	-	-	2,264	(748)	3,012	705	-	-
Accommodations	554	-	-	254	(1)	255	299	-	-
Restaurant businesses	1,206	-	-	494	(87)	581	712	-	-
Living-related and personal services, amusement services	2,119	-	-	868	140	728	1,250	-	-
Education, learning support	100	-	-	76	(37)	113	23	-	-
Medical healthcare and welfare	2,466	-	-	1,108	553	555	1,357	-	-
Other services	3,608	-	-	2,481	(68)	2,549	1,127	-	-
Local governments	-	-	-	-	-	-	-	-	-
Other	15,679	-	-	7,761	637	7,124	7,918	-	-

(Note) Figures for Two banks combined and Yachiyo Bank as of September 30, 2014 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		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
All branches	100.00	-	-	100.00	-	100.00	100.00	-	-
Manufacturing	19.18	-	-	17.89	(0.14)	18.03	21.01	-	-
Agriculture, forestry	0.19	-	-	0.33	(0.11)	0.44	-	-	-
Fishery	-	-	-	-	-	-	-	-	-
Mining, quarrying of stone and gravel	-	-	-	-	-	-	-	-	-
Construction	5.73	-	-	4.24	(0.27)	4.51	7.86	-	-
Electricity, gas and heat supplies, and waterworks	-	-	-	-	-	-	-	-	-
Communication service	4.94	-	-	5.71	(1.47)	7.18	3.84	-	-
Transportation, postal activities	2.55	-	-	2.95	0.68	2.27	1.99	-	-
Commerce	25.10	-	-	31.31	0.17	31.14	16.25	-	-
Banks and other financial institutions	0.08	-	-	0.12	(0.22)	0.34	0.02	-	-
Real estate	14.10	-	-	11.92	(1.56)	13.48	17.21	-	-
(Real estate brokerage)	3.04	-	-	1.66	(0.87)	2.53	4.99	-	-
(Real estate leasing)	11.06	-	-	10.25	(0.69)	10.94	12.21	-	-
Goods rental and leasing	0.01	-	-	-	(0.17)	0.17	0.03	-	-
Scientific research, professional and technical services	2.90	-	-	3.77	(0.75)	4.52	1.67	-	-
Accommodations	0.54	-	-	0.42	0.04	0.38	0.70	-	-
Restaurant businesses	1.18	-	-	0.82	(0.05)	0.87	1.68	-	-
Living-related and personal services, amusement services	2.07	-	-	1.44	0.35	1.09	2.96	-	-
Education, learning support	0.09	-	-	0.12	(0.04)	0.16	0.05	-	-
Medical healthcare and welfare	2.41	-	-	1.84	1.01	0.83	3.21	-	-
Other services	3.53	-	-	4.13	0.31	3.82	2.67	-	-
Local governments	-	-	-	-	-	-	-	-	-
Other	15.34	-	-	12.92	2.23	10.69	18.77	-	-

7. Deposits and Loans [Non-consolidated]

(1) Status of loans

(Millions of yen, %)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
Loans (balance)	3,326,824	99,738	3,227,086	1,841,112	58,173	1,782,939	1,485,711	41,565	1,444,146
Excluding offshore accounts (a)	3,326,440	99,902	3,226,538	1,840,728	58,336	1,782,392	1,485,711	41,565	1,444,146
Loans to small and medium-sized enterprises (b)	2,638,535	42,429	2,596,106	1,436,611	4,095	1,432,516	1,201,924	38,334	1,163,590
Small and medium-sized enterprise loans	1,785,230	27,385	1,757,845	953,994	(8,579)	962,573	831,236	35,964	795,272
Personal loans	853,304	15,044	838,260	482,616	12,674	469,942	370,688	2,370	368,318
Percentage of total loans (b) / (a)	79.32	(1.14)	80.46	78.04	(2.33)	80.37	80.89	0.32	80.57
Loans (average balance)	3,251,492	49,359	3,202,133	1,788,361	12,016	1,776,345	1,463,130	37,342	1,425,788

(2) Consumer loan balance

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
Consumer loan balance	807,051	14,802	792,249	468,137	9,531	458,606	338,914	5,271	333,643
Housing-related loans	687,385	23,326	664,059	361,016	17,734	343,282	326,369	5,593	320,776
Other loans	119,665	(8,525)	128,190	107,120	(8,203)	115,323	12,544	(322)	12,866

(3) Status of deposits

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
Deposits (balance)	4,591,771	42,000	4,549,771	2,447,108	27,995	2,419,113	2,144,662	14,004	2,130,658
Deposits	4,539,521	28,510	4,511,011	2,401,052	14,861	2,386,191	2,138,468	13,648	2,124,820
Personal deposits	3,092,901	(29,799)	3,122,700	1,433,649	(12,208)	1,445,857	1,659,251	(17,592)	1,676,843
Corporate deposits	1,320,570	20,235	1,300,335	870,999	(737)	871,736	449,571	20,972	428,599
Other deposits	126,049	38,074	87,975	96,403	27,805	68,598	29,646	10,269	19,377
Negotiable certificates of deposit	52,249	13,489	38,760	46,056	13,134	32,922	6,193	355	5,838
Deposits, etc. (average balance)	4,490,984	53,397	4,437,587	2,364,286	15,839	2,348,447	2,126,697	37,558	2,089,139
Deposits	4,457,485	57,876	4,399,609	2,336,887	20,605	2,316,282	2,120,598	37,272	2,083,326
Negotiable certificates of deposit	33,498	(4,480)	37,978	27,399	(4,766)	32,165	6,098	286	5,812

(4) Deposits and loan balances by region

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
Deposits	4,539,521	28,510	4,511,011	2,401,052	14,861	2,386,191	2,138,468	13,648	2,124,820
Tokyo Metropolis	3,479,352	20,988	3,458,364	2,305,436	14,768	2,290,668	1,173,916	6,221	1,167,695
Kanagawa Prefecture	980,550	8,129	972,421	31,213	855	30,358	949,337	7,275	942,062
Others	79,618	(608)	80,226	64,403	(761)	65,164	15,215	154	15,061
Loans	3,326,824	99,738	3,227,086	1,841,112	58,173	1,782,939	1,485,711	41,565	1,444,146
Tokyo Metropolis	2,767,382	85,050	2,682,332	1,778,840	58,745	1,720,095	988,541	26,305	962,236
Kanagawa Prefecture	514,391	13,943	500,448	24,946	139	24,807	489,445	13,804	475,641
Others	45,050	745	44,305	37,325	(711)	38,036	7,724	1,456	6,268

(5) Assets under management

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
Assets under management	484,544	(6,298)	490,842	283,383	(14,208)	297,591	201,161	7,910	193,251
Investment trust	213,551	8,523	205,028	148,212	(3,158)	151,370	65,338	11,680	53,658
Life insurance	198,768	8,345	190,423	114,880	(3,906)	118,786	83,888	12,252	71,636
Public bonds	72,224	(23,166)	95,390	20,291	(7,143)	27,434	51,933	(16,023)	67,956

(6) Status of branches and employees

(Branches, persons)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)	September 30, 2015 (A)	Difference (A) – (B)	September 30, 2014 (B)
Domestic head office and branch offices (including representative offices)	161	-	161	77	-	77	84	-	84
Tokyo Metropolis	122	-	122	72	-	72	50	-	50
Kanagawa Prefecture	35	-	35	2	-	2	33	-	33
Others	4	-	4	3	-	3	1	-	1
Number of executives and employees	3,179	(8)	3,187	1,531	(2)	1,533	1,648	(6)	1,654
Number of executives	26	-	26	11	(1)	12	15	1	14
Number of employees	3,153	(8)	3,161	1,520	(1)	1,521	1,633	(7)	1,640

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

III. Valuation Gain/Loss on Securities

1. Valuation Standards

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

2. Gain/Loss on Valuation

(1) Two banks combined [Non-consolidated]

(Millions of yen)

	September 30, 2015 (A)				September 30, 2014 (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	21,131	3,174	21,318	186	17,957	17,963	6
Available-for-sale securities	14,142	6,102	16,277	2,134	8,040	9,506	1,465
Stocks	9,763	5,078	10,762	998	4,685	5,838	1,153
Bonds	2,762	(54)	3,116	353	2,816	2,977	161
Others	1,616	1,077	2,399	782	539	690	150
Total	35,274	9,276	37,596	2,321	25,998	27,470	1,471

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

(Millions of yen)

	September 30, 2015 (A)				September 30, 2014 (B)		
	Gain (loss) on valuation (A)	(A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	9,589	1,789	9,589	-	7,800	7,801	0
Available-for-sale securities	9,986	5,512	10,554	567	4,474	5,034	560
Stocks	7,212	3,916	7,404	192	3,296	3,772	476
Bonds	1,072	126	1,151	78	946	999	53
Others	1,701	1,470	1,997	296	231	262	31
Total	19,576	7,301	20,143	567	12,275	12,835	560

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

(Millions of yen)

	September 30, 2015 (A)				September 30, 2014 (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	11,541	1,385	11,728	186	10,156	10,162	6
Available-for-sale securities	4,156	590	5,723	1,567	3,566	4,471	905
Stocks	2,551	1,163	3,357	806	1,388	2,066	677
Bonds	1,690	(180)	1,964	274	1,870	1,978	108
Others	(84)	(391)	401	486	307	427	119
Total	15,698	1,975	17,452	1,754	13,723	14,634	911