

Financial Results
for the Fiscal Year Ended March 31, 2015
- Supplementary Information -



TokyoTY Financial Group, Inc.

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I. Overview of Financial Results for the Fiscal Year Ended March 31, 2015

1. Status of Profit/Loss

(1) Tokyo TY Financial Group

<Consolidated>

(Millions of yen)

		Fiscal year ended Mar. 31, 2015 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2014 (B)
Ordinary income	1	65,043	-	-
Gross business profit	2	56,279	-	-
(Excluding gains/losses on bonds (five accounts total))	3	54,488	-	-
Net interest income	4	42,027	-	-
Net fees and commissions	5	10,515	-	-
Other business income (loss)	6	3,737	-	-
Expenses (excluding non-recurring losses)	7	42,370	-	-
Credit-related costs	8	1,832	-	-
Write-off of loans	9	774	-	-
Transfer to reserve for individual possible loan losses	10	2,452	-	-
Other credit-related costs	11	(1,394)	-	-
Gains (losses) on stocks and other securities	12	242	-	-
Profit on investments based on the equity method	13	202	-	-
Others	14	(711)	-	-
Ordinary profit	15	11,809	-	-
Extraordinary profit (loss)	16	50,396	-	-
Gain on bargain purchase	17	50,476	-	-
Income before income taxes and minority interests	18	62,205	-	-
Total income taxes	19	4,870	-	-
Income taxes – current	20	2,054	-	-
Income taxes – deferred	21	2,815	-	-
Income before minority interests	22	57,335	-	-
Minority interests	23	44	-	-
Net income	24	57,290	-	-

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

Consolidated subsidiaries	25	12	-	-
Equity-method affiliates	26	1	-	-

(2) Two banks combined**<Non-consolidated>**

(Millions of yen)

		Fiscal year ended Mar. 31, 2015 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2014 (B)
Ordinary income	1	85,490	583	84,907
Gross business profit	2	71,469	(608)	72,077
(Excluding gains/losses on bonds (five accounts total))	3	68,452	6	68,446
(Gross core business profit)				
Gross domestic business profit	4	68,015	(1,460)	69,475
(Excluding gains/losses on bonds (five accounts total))	5	65,444	(412)	65,856
Net interest income	6	55,233	(2,002)	57,235
Net fees and commissions	7	9,491	1,577	7,914
Other business income (loss)	8	3,290	(1,035)	4,325
Gross international business profit	9	3,454	852	2,602
(Excluding gains/losses on bonds (five accounts total))	10	3,008	419	2,589
Net interest income	11	1,441	632	809
Net fees and commissions	12	235	(25)	260
Other business income (loss)	13	1,776	244	1,532
Expenses (excluding non-recurring losses)	14	54,545	(1,157)	55,702
Personnel expenses	15	27,641	(843)	28,484
Non-personnel expenses	16	24,214	(719)	24,933
Taxes	17	2,689	405	2,284
Net business income (before transfer to reserve for general possible loan losses)	18	16,923	548	16,375
(Net business income)				
(Excluding gains/losses on bonds (five accounts total))	19	13,907	1,163	12,744
(Core business income)				
Transfer to reserve for general possible loan losses (1)	20	(826)	406	(1,232)
Net business income	21	17,750	143	17,607
(Gains/losses on bonds (five accounts total))	22	3,016	(615)	3,631
Non-recurring profit (loss)	23	(1,555)	3,472	(5,027)
Loss from write-off of non-performing loans (2)	24	3,511	(2,525)	6,036
Write-off of loans	25	953	(483)	1,436
Transfer to reserve for individual possible loan losses	26	2,652	(1,024)	3,676
Loss on disposal of receivables	27	(377)	(958)	581
Provision for contingent loss	28	(137)	(100)	(37)
Credit guarantee association responsibility-sharing system charge	29	413	17	396
Other losses from write-off of non-performing loans	30	6	22	(16)
Reversal of allowance for loan losses (3)	31	1,488	1,333	155
Recoveries of written-off claims	32	779	59	720
Gains (losses) on stocks and other securities	33	417	(516)	933
Gain on sale of stocks and other securities	34	493	(633)	1,126
Loss on sale of stocks and other securities	35	36	(35)	71
Loss on devaluation of stocks and other securities	36	39	(82)	121
Other non-recurring profit (loss)	37	(729)	71	(800)
Ordinary profit	38	16,194	3,614	12,580
Extraordinary profit (loss)	39	(80)	41	(121)
Income before income taxes	40	16,113	3,654	12,459
Total income taxes	41	6,564	4,453	2,111
Income taxes – current	42	2,398	1,270	1,128
Income taxes – deferred	43	4,165	3,183	982
Net income	44	9,549	(798)	10,347
Credit-related costs (1) + (2) - (3)	45	1,197	(3,451)	4,648

<Consolidated>

(Millions of yen)

Ordinary income	46	87,797	917	86,880
Ordinary profit	47	18,026	3,742	14,284
Net income	48	10,649	(669)	11,318

(3) Subsidiary bank

The Tokyo Tomin Bank, Limited

<Non-consolidated>

(Millions of yen)

		Fiscal year ended Mar. 31, 2015 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2014 (B)
Ordinary income	1	44,477	(2)	44,479
Gross business profit	2	37,829	62	37,767
(Excluding gains/losses on bonds (five accounts total))	3	37,226	199	37,027
(Gross core business profit)				
Gross domestic business profit	4	35,165	(585)	35,750
(Excluding gains/losses on bonds (five accounts total))	5	34,980	(30)	35,010
Net interest income	6	28,170	(825)	28,995
Net fees and commissions	7	6,222	849	5,373
Other business income (loss)	8	772	(608)	1,380
Gross international business profit	9	2,663	646	2,017
(Excluding gains/losses on bonds (five accounts total))	10	2,246	229	2,017
Net interest income	11	1,110	513	597
Net fees and commissions	12	164	(17)	181
Other business income (loss)	13	1,388	151	1,237
Expenses (excluding non-recurring losses)	14	28,835	(604)	29,439
Personnel expenses	15	13,285	(474)	13,759
Non-personnel expenses	16	14,186	(379)	14,565
Taxes	17	1,363	249	1,114
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	18	8,994	666	8,328
(Excluding gains/losses on bonds (five accounts total))	19	8,391	804	7,587
(Core business income)				
Transfer to reserve for general possible loan losses (1)	20	(826)	406	(1,232)
Net business income	21	9,820	260	9,560
(Gains/losses on bonds (five accounts total))	22	602	(138)	740
Non-recurring profit (loss)	23	(2,993)	1,814	(4,807)
Loss from write-off of non-performing loans (2)	24	2,352	(2,141)	4,493
Write-off of loans	25	8	(169)	177
Transfer to reserve for individual possible loan losses	26	2,652	(1,024)	3,676
Loss on disposal of receivables	27	(418)	(940)	522
Provision for contingent loss	28	(67)	(74)	7
Credit guarantee association responsibility-sharing system charge	29	169	43	126
Other losses from write-off of non-performing loans	30	6	22	(16)
Reversal of allowance for loan losses (3)	31	-	-	-
Recoveries of written-off claims	32	0	(2)	2
Gains (losses) on stocks and other securities	33	187	(742)	929
Gain on sale of stocks and other securities	34	252	(751)	1,003
Loss on sale of stocks and other securities	35	25	25	0
Loss on devaluation of stocks and other securities	36	39	(35)	74
Other non-recurring profit (loss)	37	(829)	415	(1,244)
Ordinary profit	38	6,826	2,073	4,753
Extraordinary profit (loss)	39	(66)	14	(80)
Income before income taxes	40	6,759	2,087	4,672
Total income taxes	41	3,277	2,827	450
Income taxes – current	42	255	235	20
Income taxes – deferred	43	3,021	2,592	429
Net income	44	3,482	(740)	4,222
Credit-related costs (1) + (2) - (3)	45	1,526	(1,735)	3,261

<Consolidated>

(Millions of yen)

Ordinary income	46	45,937	246	45,691
Ordinary profit	47	8,069	2,112	5,957
Net income	48	4,269	(683)	4,952

The Yachiyo Bank, Limited

<Non-consolidated>

(Millions of yen)

		Fiscal year ended Mar. 31, 2015 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2014 (B)
Ordinary income	1	41,012	585	40,427
Gross business profit	2	33,640	(669)	34,309
(Excluding gains/losses on bonds (five accounts total))	3	31,225	(193)	31,418
(Gross core business profit)				
Gross domestic business profit	4	32,849	(875)	33,724
(Excluding gains/losses on bonds (five accounts total))	5	30,464	(382)	30,846
Net interest income	6	27,062	(1,177)	28,239
Net fees and commissions	7	3,268	728	2,540
Other business income (loss)	8	2,518	(426)	2,944
Gross international business profit	9	790	205	585
(Excluding gains/losses on bonds (five accounts total))	10	761	189	572
Net interest income	11	331	120	211
Net fees and commissions	12	71	(7)	78
Other business income (loss)	13	387	92	295
Expenses (excluding non-recurring losses)	14	25,710	(552)	26,262
Personnel expenses	15	14,355	(369)	14,724
Non-personnel expenses	16	10,028	(339)	10,367
Taxes	17	1,326	156	1,170
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	18	7,929	(118)	8,047
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	19	5,515	359	5,156
Transfer to reserve for general possible loan losses (1)	20	-	-	-
Net business income	21	7,929	(118)	8,047
(Gains/losses on bonds (five accounts total))	22	2,414	(476)	2,890
Non-recurring profit (loss)	23	1,438	1,658	(220)
Loss from write-off of non-performing loans (2)	24	1,159	(383)	1,542
Write-off of loans	25	945	(313)	1,258
Transfer to reserve for individual possible loan losses	26	-	-	-
Loss on disposal of receivables	27	40	(18)	58
Provision for contingent loss	28	(70)	(26)	(44)
Credit guarantee association responsibility-sharing system charge	29	243	(26)	269
Other losses from write-off of non-performing loans	30	-	-	-
Reversal of allowance for loan losses (3)	31	1,488	1,333	155
Recoveries of written-off claims	32	779	62	717
Gains (losses) on stocks and other securities	33	230	226	4
Gain on sale of stocks and other securities	34	241	119	122
Loss on sale of stocks and other securities	35	10	(61)	71
Loss on devaluation of stocks and other securities	36	-	(46)	46
Other non-recurring profit (loss)	37	99	(345)	444
Ordinary profit	38	9,368	1,541	7,827
Extraordinary profit (loss)	39	(13)	28	(41)
Income before income taxes	40	9,354	1,568	7,786
Total income taxes	41	3,286	1,626	1,660
Income taxes – current	42	2,142	1,035	1,107
Income taxes – deferred	43	1,144	591	553
Net income	44	6,067	(58)	6,125
Credit-related costs (1) + (2) - (3)	45	(329)	(1,716)	1,387

<Consolidated>

(Millions of yen)

Ordinary income	46	41,859	670	41,189
Ordinary profit	47	9,957	1,630	8,327
Net income	48	6,380	14	6,366

(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," 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 199 million yen reported for the year ended March 31, 2014 was reclassified to and presented as "reversal of allowance for loan losses" of 155 million yen and "provision for contingent loss" of (44) million yen.

2. Business Income <Non-consolidated>

(Millions of yen)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)
Net business income (before transfer to reserve for general possible loan losses)	16,923	548	16,375	8,994	666	8,328	7,929	(118)	8,047
Per employee (thousands of yen)	5,372	296	5,076	5,976	635	5,341	4,820	(7)	4,827
Net business income	17,750	143	17,607	9,820	260	9,560	7,929	(118)	8,047
Per employee (thousands of yen)	5,634	176	5,458	6,525	393	6,132	4,820	(7)	4,827
Net core business income	13,907	1,163	12,744	8,391	804	7,587	5,515	359	5,156
Per employee (thousands of yen)	4,414	464	3,950	5,575	709	4,866	3,352	259	3,093

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		
	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)
Yields on interest-earning assets (1)	1.31	(0.05)	1.36	1.31	(0.02)	1.33	1.31	(0.09)	1.40
Loans and bills discounted (a)	1.52	(0.10)	1.62	1.50	(0.09)	1.59	1.55	(0.11)	1.66
Securities	0.88	0.06	0.82	0.80	0.14	0.66	0.95	-	0.95
Cost of funding (2)	1.26	(0.07)	1.33	1.25	(0.09)	1.34	1.27	(0.06)	1.33
Deposits, etc. (b)	0.05	(0.01)	0.06	0.05	-	0.05	0.06	-	0.06
External liabilities	0.85	(1.04)	1.89	0.82	(1.07)	1.89	2.12	0.55	1.57
Difference of interest rates between deposits and loans (a) – (b)	1.47	(0.09)	1.56	1.45	(0.09)	1.54	1.49	(0.11)	1.60
Net interest margin (1) – (2)	0.05	0.02	0.03	0.06	0.07	(0.01)	0.04	(0.03)	0.07

<Domestic Operations>

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)
Yields on interest-earning assets (1)	1.30	(0.05)	1.35	1.30	(0.02)	1.32	1.30	(0.09)	1.39
Loans and bills discounted (a)	1.52	(0.10)	1.62	1.49	(0.09)	1.58	1.55	(0.11)	1.66
Securities	0.83	0.03	0.80	0.71	0.08	0.63	0.93	(0.01)	0.94
Cost of funding (2)	1.24	(0.07)	1.31	1.23	(0.07)	1.30	1.26	(0.06)	1.32
Deposits, etc. (b)	0.05	(0.01)	0.06	0.04	(0.01)	0.05	0.06	-	0.06
External liabilities	1.06	(0.83)	1.89	1.03	(0.86)	1.89	2.12	0.55	1.57
Difference of interest rates between deposits and loans (a) – (b)	1.47	(0.09)	1.56	1.45	(0.08)	1.53	1.49	(0.11)	1.60
Net interest margin (1) – (2)	0.06	0.02	0.04	0.07	0.05	0.02	0.04	(0.03)	0.07

4. ROA <Non-consolidated>

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)
	On a basis of net business income (before transfer to reserve for general possible loan losses)	0.35	-	0.35	0.35	0.02	0.33	0.35	(0.01)
On a basis of net business income	0.36	(0.01)	0.37	0.38	-	0.38	0.35	(0.01)	0.36
On a basis of net core business income	0.28	0.01	0.27	0.32	0.02	0.30	0.24	0.01	0.23
On a basis of net income	0.19	(0.03)	0.22	0.13	(0.04)	0.17	0.26	(0.01)	0.27

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		
	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)
	On a basis of net business income (before transfer to reserve for general possible loan losses)	9.04	0.15	8.89	10.51	0.04	10.47	7.80	0.11
On a basis of net business income	9.48	(0.08)	9.56	11.48	(0.54)	12.02	7.80	0.11	7.69
On a basis of net core business income	7.42	0.50	6.92	9.81	0.27	9.54	5.42	0.49	4.93
On a basis of net income	5.10	(0.52)	5.62	4.07	(1.23)	5.30	5.96	0.11	5.85

<Consolidated>

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)
	On a basis of net business income (before transfer to reserve for general possible loan losses)	9.80	0.14	9.66	11.77	0.09	11.68	8.15	0.01
On a basis of net business income	10.25	(0.09)	10.34	12.76	(0.50)	13.26	8.15	0.01	8.14
On a basis of net core business income	8.22	0.49	7.73	11.08	0.32	10.76	5.84	0.41	5.43
On a basis of net income	5.56	(0.48)	6.04	4.89	(1.25)	6.14	6.12	0.16	5.96

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

6. OHR <Non-consolidated>

(%)

	Two banks combined			Tokyo Tomin Bank			Yachiyo Bank		
	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)
	On a basis of gross core business profit	79.68	(1.70)	81.38	77.45	(2.05)	79.50	82.33	(1.25)
On a basis of gross business profit	76.32	(0.96)	77.28	76.22	(1.72)	77.94	76.42	(0.12)	76.54

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		
	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)	FY2014 (A)	Difference (A) – (B)	FY2013 (B)
Gains (losses) on bonds	3,016	(615)	3,631	602	(138)	740	2,414	(476)	2,890
Gain on sale of bonds	3,107	(562)	3,669	618	(139)	757	2,488	(424)	2,912
Gain on redemption of bonds	-	-	-	-	-	-	-	-	-
Loss on sale of bonds	91	53	38	16	-	16	74	53	21
Loss on redemption of bonds	-	-	-	-	-	-	-	-	-
Amortization on bonds	-	(0)	0	-	(0)	0	-	-	-
Gain (loss) on securities from application of mark-to-market accounting (securities)	417	(516)	933	187	(742)	929	230	226	4
Gain on sale of stock and other securities	493	(633)	1,126	252	(751)	1,003	241	119	122
Loss on sale of stock and other securities	36	(35)	71	25	25	0	10	(61)	71
Amortization of stock and other securities	39	(82)	121	39	(35)	74	-	(46)	46

8. Capital Ratio (Domestic Standards)

(1) Tokyo TY Financial Group

(Millions of yen, %)

	Consolidated		
	March 31, 2015 (A)	Difference (A) – (B)	March 31, 2014 (B)
(1) Capital ratio (%) (4)/(5)	9.26	-	-
(2) Basic items in core capital	232,165	-	-
(3) Adjustments in core capital	2,274	-	-
(4) Capital (2) – (3)	229,890	-	-
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	191,429	-	-
Total provisions included in basic items in core capital	6,407	-	-
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	34,102	-	-
(5) Risk-weighted assets	2,481,458	-	-
(6) Total necessary capital ((5) x 4%)	99,258	-	-

(2) The Tokyo Tomin Bank, Limited

(Millions of yen, %)

	Consolidated			Non-consolidated		
	March 31, 2015 (A)	Difference (A) – (B)	March 31, 2014 (B)	March 31, 2015 (A)	Difference (A) – (B)	March 31, 2014 (B)
(1) Capital ratio (%) (4)/(5)	8.35	(0.59)	8.94	7.87	(0.60)	8.47
(2) Basic items in core capital	118,763	(2,024)	120,787	111,733	(2,501)	114,234
(3) Adjustments in core capital	3,472	3,472	-	3,702	3,702	-
(4) Capital (2) – (3)	115,290	(5,497)	120,787	108,030	(6,204)	114,234
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	85,588	2,470	83,118	81,126	1,659	79,467
Total provisions included in basic items in core capital	3,049	(933)	3,982	2,716	(894)	3,610
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	30,028	(3,337)	33,365	27,969	(3,108)	31,077
(5) Risk-weighted assets	1,379,887	29,933	1,349,954	1,372,263	25,098	1,347,165
(6) Total necessary capital ((5) x 4%)	55,195	1,197	53,998	54,890	1,004	53,886

(3) The Yachiyo Bank, Limited

(Millions of yen, %)

	Consolidated			Non-consolidated		
	March 31, 2015 (A)	Difference (A) – (B)	March 31, 2014 (B)	March 31, 2015 (A)	Difference (A) – (B)	March 31, 2014 (B)
(1) Capital ratio (%) (4)/(5)	9.81	(0.38)	10.19	9.51	(0.42)	9.93
(2) Basic items in core capital	107,604	140	107,464	104,168	(155)	104,323
(3) Adjustments in core capital	176	176	-	171	171	-
(4) Capital (2) – (3)	107,428	(36)	107,464	103,997	(326)	104,323
Directly issued qualifying common stock or mandatory convertible preferred stock plus related capital surplus and retained earnings	102,766	4,744	98,022	99,785	4,434	95,351
Total provisions included in basic items in core capital	3,358	(1,994)	5,352	3,045	(1,939)	4,984
Eligible capital instruments subject to transitional arrangements included in basic items in core capital	-	(2,501)	2,501	-	(2,501)	2,501
(5) Risk-weighted assets	1,095,085	40,979	1,054,106	1,092,823	42,604	1,050,219
(6) Total necessary capital ((5) x 4%)	43,803	1,639	42,164	43,712	1,704	42,008

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. Problem Assets Subject to Disclosure Under the Financial Reconstruction Law (After partial direct write-offs) <Non-consolidated>

(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)
Bankrupt and quasi-bankrupt assets	8,670	(3,710)	12,380	5,000	(2,782)	7,782	3,670	(928)	4,598
Doubtful assets	93,336	(10,149)	103,485	51,113	(5,564)	56,677	42,223	(4,584)	46,807
Substandard loans	4,642	(3,165)	7,807	2,907	(311)	3,218	1,734	(2,855)	4,589
Subtotal (a)	106,650	(17,023)	123,673	59,021	(8,657)	67,678	47,628	(8,367)	55,995
Normal assets	3,218,284	60,803	3,157,481	1,787,236	7,593	1,779,643	1,431,048	53,210	1,377,838
Total credit amount (b)	3,324,934	43,779	3,281,155	1,846,257	(1,064)	1,847,321	1,478,676	44,843	1,433,833
Ratio of total credit amount (%) (a)/(b)	3.20	(0.56)	3.76	3.19	(0.47)	3.66	3.22	(0.68)	3.90

2. Risk-monitored Loans (After partial direct write-offs) <Non-consolidated> (1) Risk-monitored loan amount

(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)
Bankrupt loans	1,790	(81)	1,871	1,444	175	1,269	346	(255)	601
Non-accrual loans	99,818	(13,780)	113,598	54,457	(8,618)	63,075	45,360	(5,163)	50,523
Past-due loans (3 months or more)	581	223	358	557	224	333	23	(1)	24
Restructured loans	4,061	(3,388)	7,449	2,349	(535)	2,884	1,711	(2,854)	4,565
Risk-monitored loan amount	106,250	(17,026)	123,276	58,809	(8,753)	67,562	47,441	(8,273)	55,714
Loan balances	3,289,095	37,206	3,251,889	1,823,067	(1,554)	1,824,621	1,466,028	38,761	1,427,267

(2) Loan balance ratio

(%)

	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)
	Bankrupt loans	0.05	-	0.05	0.07	0.01	0.06	0.02	(0.02)
Non-accrual loans	3.03	(0.46)	3.49	2.98	(0.47)	3.45	3.09	(0.44)	3.53
Past-due loans (3 months or more)	0.01	-	0.01	0.03	0.02	0.01	0.00	-	0.00
Restructured loans	0.12	(0.10)	0.22	0.12	(0.03)	0.15	0.11	(0.20)	0.31
Loan balance ratio	3.23	(0.56)	3.79	3.22	(0.48)	3.70	3.23	(0.67)	3.90

3. Coverage Status of Problem Assets Subject to Disclosure Under the Financial Reconstruction Law (After partial direct write-offs) <Non-consolidated>

(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)
	Covered amount (a)	88,670	(15,325)	103,995	48,329	(8,282)	56,611	40,341	(7,043)
Reserve for possible loan losses	15,731	(380)	16,111	8,387	179	8,208	7,344	(559)	7,903
Bankrupt and quasi-bankrupt assets	508	(63)	571	65	10	55	442	(73)	515
Doubtful assets	14,779	554	14,225	8,108	287	7,821	6,670	266	6,404
Substandard loans	444	(869)	1,313	213	(117)	330	231	(751)	982
Collateral, guarantees, etc.	72,938	(14,946)	87,884	39,941	(8,462)	48,403	32,996	(6,485)	39,481
Bankrupt and quasi-bankrupt assets	8,162	(3,647)	11,809	4,934	(2,792)	7,726	3,228	(854)	4,082
Doubtful assets	62,742	(10,047)	72,789	33,487	(5,546)	39,033	29,254	(4,502)	33,756
Substandard loans	2,033	(1,252)	3,285	1,519	(123)	1,642	513	(1,129)	1,642
Problem assets (b)	106,650	(17,023)	123,673	59,021	(8,657)	67,678	47,628	(8,367)	55,995
Coverage ratio (%) (a) / (b)	83.14	(0.94)	84.08	81.88	(1.76)	83.64	84.69	0.07	84.62

4. Status of Reserve for Possible Loan Losses <Non-consolidated>

(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)
	Reserve for possible loan losses	26,647	(4,972)	31,619	16,508	(3,241)	19,749	10,139	(1,731)
Provision of general reserve for possible loan losses	5,440	(2,751)	8,191	2,414	(827)	3,241	3,025	(1,925)	4,950
Provision for individual possible loan losses	21,206	(2,222)	23,428	14,093	(2,415)	16,508	7,113	193	6,920

(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 March 31, 2014, is presented separately. Reflecting the change in the presentation, the "Allowance for possible loan losses" of 12,378 million yen reported in the balance sheet as of March 31, 2014 was reclassified and presented as "Allowance for loan losses" of 11,870 million yen and "Provision for contingent loss" of 508 million yen.

5. Status of Problem Assets Subject to Disclosure

(1) Two banks combined <Non-consolidated>

Fiscal year ended March 2015 (as of March 31, 2015)

(Billions of yen)

Self-assessment (Object: Total credits)					Disclosed debts based on Financial Reconstruction Law (Object: Total credits) After implementation of partial direct write-offs				Risk-monitored loans under the Banking Law (Object: Loans) After implementation of partial direct write-offs
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 3.9	2.9	0.9	– 0.0	– 2.1	Bankrupt and quasi-bankrupt 8.6 (Implementation of partial direct write-offs) 9.2	8.1	0.5	100.0%	Bankrupt loans 1.7 (Implementation of partial direct write-offs) 3.3
Virtually bankrupt borrowers 10.1	5.6	4.5	– 0.3	– 3.4					Non-accrual loans 99.8 (Implementation of partial direct write-offs) 5.5
Borrowers with bankruptcy concerns 93.3	47.1	30.4	15.8 14.7		Doubtful assets 93.3	62.7	14.7	83.0%	
Borrowers requiring caution 435.0	Substandard borrowers 5.3	0.7	4.6		Substandard loans 4.6	2.0	0.4	53.3%	Past-due loans (3 months or more) 0.5 Restructured loans 4.0
	Borrowers requiring caution, excluding claims to substandard borrowers 429.7	119.3	310.3		Subtotal 106.6				Total 83.1%
Normal borrowers 2,787.8	2,787.8				(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 430.4				
Total 3,330.3	2,963.6	350.8	15.8	–	Normal assets 3,218.2				
Total 3,324.9					Total 3,324.9				
Ratio to total debts	88.9%	10.5%	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. The aggregate balances held by the two banks are presented; however, it should be noted that only The Yachiyo Bank, Limited implemented partial direct write-offs, while The Tokyo Tomin Bank, Limited did not.
2. Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
3. Loans based on the Financial Reconstruction Act as well as risk-monitored loans under the Banking Act are the estimated aggregate balances held by the two banks assuming The Tokyo Tomin Bank, Limited implemented partial direct write-offs.
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>

Fiscal year ended March 2015 (as of March 31, 2015)

(Billions of yen)

Self-assessment (Object: Total credits)					Disclosed debts based on Financial Reconstruction Law (Object: Total credits) After implementation of partial direct write-offs				Risk-monitored loans under the Banking Law (Object: Loans) After implementation of partial direct write-offs
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 3.5	2.8	0.7	– 0.0	– 2.1	Bankrupt and quasi-bankrupt 5.0 (Implementation of partial direct write-offs) 5.4	4.9	0.0	100.0%	Bankrupt loans 1.4 (Implementation of partial direct write-offs) 2.1
Virtually bankrupt borrowers 6.8	4.4	2.3	– 0.0	– 3.3					Non-accrual loans 54.4 (Implementation of partial direct write-offs) 2.9
Borrowers with bankruptcy concerns 51.1	26.2	15.3	9.5 8.1		Doubtful assets 51.1	33.4	8.1	81.3%	
Borrowers requiring caution 186.2	Substandard borrowers 3.2	0.4	2.8		Substandard loans 2.9	1.5	0.2	59.5%	Past-due loans (3 months or more) 0.5 Restructured loans 2.3
	Borrowers requiring caution, excluding claims to substandard borrowers 183.0	61.5	121.4		Subtotal 59.0				
Normal borrowers 1603.8	1,603.8				(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 183.3				
Total 1,851.7	1,699.4	142.6	9.5	–	Normal assets 1,787.2				
Ratio to total debts					91.7%	7.7%	0.5%	–	

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. The Tokyo Tomin Bank, Limited did not implement partial direct write-offs.
2. Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
3. Loans based on the Financial Reconstruction Act as well as risk-monitored loans under the Banking Act are the estimated figure after implementing partial direct write-offs.
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 2015 (as of March 31, 2015)

(Billions of yen)

Self-assessment (Object: Total credits)					Disclosed debts based on Financial Reconstruction Law (Object: Total credits) After implementation of partial direct write-offs				Risk-monitored loans under the Banking Law (Object: Loans) After implementation of partial direct write-offs
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 0.3	0.1	0.2	- 0.0	- 0.0	Bankrupt and quasi-bankrupt 3.6	3.2	0.4	100.0%	Bankrupt loans 0.3 (Implementation of partial direct write-offs) 1.2
Virtually bankrupt borrowers 3.3	1.1	2.1	- 0.2	- 0.1	(Implementation of partial direct write-offs) 3.8				Non-accrual loans 45.3 (Implementation of partial direct write-offs) 2.5
Borrowers with bankruptcy concerns 42.2	20.8	15.1	6.2 6.6		Doubtful assets 42.2	29.2	6.6	85.0%	
Borrowers requiring caution 248.7	Substandard borrowers 2.0	0.2	1.8		Substandard loans 1.7	0.5	0.2	42.9%	Past-due loans (3 months or more) 0.0 Restructured loans 1.7
	Borrowers requiring caution, excluding claims to substandard borrowers 246.6	57.8	188.8		Subtotal 47.6			Total 84.6%	Total 47.4
Normal borrowers 1,184.0	1,184.0				(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 247.0				
Total 1,478.6	1,264.1	208.2	6.2	-	Normal assets 1,431.0				
					Total 1,478.6				
Ratio to total debts	85.4%	14.0%	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. The Yachiyo Bank, Limited implemented partial direct write-offs.
2. Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
3. 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, 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)
All branches	3,294,175	35,387	3,258,788	1,828,147	(3,374)	1,831,521	1,466,028	38,761	1,427,267
Manufacturing	338,969	(10,624)	349,593	215,381	(12,701)	228,082	123,588	2,077	121,511
Agriculture, forestry	1,229	(21)	1,250	1,103	(55)	1,158	126	34	92
Fishery	36	11	25	36	11	25	-	-	-
Mining, quarrying of stone and gravel	730	(68)	798	642	(156)	798	88	88	-
Construction	170,013	10,948	159,065	81,110	4,072	77,038	88,903	6,876	82,027
Electricity, gas and heat supplies, and waterworks	12,239	1,920	10,319	6,632	1,290	5,342	5,607	630	4,977
Communication service	75,118	19	75,099	49,487	(2,752)	52,239	25,631	2,771	22,860
Transportation, postal activities	90,802	7,720	83,082	51,238	4,183	47,055	39,564	3,537	36,027
Commerce	391,434	(1,234)	392,668	260,309	(9,136)	269,445	131,125	7,902	123,223
Banks and other financial institutions	208,481	(28,718)	237,199	121,124	(16,551)	137,675	87,357	(12,167)	99,524
Real estate	606,544	8,161	598,383	225,984	83	225,901	380,560	8,078	372,482
(Real estate brokerage)	218,629	10,788	207,841	85,458	5,021	80,437	133,171	5,767	127,404
(Real estate leasing)	387,913	(2,628)	390,541	140,525	(4,939)	145,464	247,388	2,311	245,077
Goods rental and leasing	84,063	8,740	75,323	54,779	7,895	46,884	29,284	845	28,439
Scientific research, professional and technical services	46,262	(868)	47,130	28,172	(457)	28,629	18,090	(411)	18,501
Accommodations	9,729	846	8,883	4,627	(39)	4,666	5,102	885	4,217
Restaurant businesses	26,988	1,365	25,623	11,734	210	11,524	15,254	1,155	14,099
Living-related and personal services, amusement services	49,085	2,870	46,215	32,061	2,496	29,565	17,024	374	16,650
Education, learning support	15,013	646	14,367	7,921	74	7,847	7,092	572	6,520
Medical healthcare and welfare	89,245	6,304	82,941	66,784	4,944	61,840	22,461	1,360	21,101
Other services	75,944	10,713	65,231	38,992	7,847	31,145	36,952	2,866	34,086
Local governments	151,359	5,581	145,778	92,487	1,654	90,833	58,872	3,927	54,945
Other	850,868	11,071	839,797	477,533	3,714	473,819	373,335	7,357	365,978

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			
	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)
All branches	100.00	-	100.00	100.00	-	100.00	100.00	-	100.00
Manufacturing	10.28	(0.44)	10.72	11.78	(0.67)	12.45	8.43	(0.08)	8.51
Agriculture, forestry	0.03	-	0.03	0.06	-	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	(0.01)	0.04	0.00	0.00	-
Construction	5.16	0.28	4.88	4.43	0.23	4.20	6.06	0.32	5.74
Electricity, gas and heat supplies, and waterworks	0.37	0.06	0.31	0.36	0.07	0.29	0.38	0.04	0.34
Communication service	2.28	(0.02)	2.30	2.70	(0.15)	2.85	1.74	0.14	1.60
Transportation, postal activities	2.75	0.21	2.54	2.80	0.24	2.56	2.69	0.17	2.52
Commerce	11.88	(0.16)	12.04	14.23	(0.48)	14.71	8.94	0.31	8.63
Banks and other financial institutions	6.32	(0.95)	7.27	6.62	(0.89)	7.51	5.95	(1.02)	6.97
Real estate	18.41	0.05	18.36	12.36	0.03	12.33	25.95	(0.14)	26.09
(Real estate brokerage)	6.63	0.26	6.37	4.67	0.28	4.39	9.08	0.16	8.92
(Real estate leasing)	11.77	(0.21)	11.98	7.68	(0.26)	7.94	16.87	(0.30)	17.17
Goods rental and leasing	2.55	0.24	2.31	2.99	0.44	2.55	1.99	-	1.99
Scientific research, professional and technical services	1.40	(0.04)	1.44	1.54	(0.02)	1.56	1.23	(0.06)	1.29
Accommodations	0.29	0.02	0.27	0.25	-	0.25	0.34	0.05	0.29
Restaurant businesses	0.81	0.03	0.78	0.64	0.02	0.62	1.04	0.06	0.98
Living-related and personal services, amusement services	1.49	0.08	1.41	1.75	0.14	1.61	1.16	-	1.16
Education, learning support	0.45	0.01	0.44	0.43	0.01	0.42	0.48	0.03	0.45
Medical healthcare and welfare	2.70	0.16	2.54	3.65	0.28	3.37	1.53	0.06	1.47
Other services	2.30	0.30	2.00	2.13	0.43	1.70	2.52	0.14	2.38
Local governments	4.59	0.12	4.47	5.05	0.10	4.95	4.01	0.17	3.84
Other	25.82	0.05	25.77	26.12	0.25	25.87	25.46	(0.18)	25.64

(iii) Risk-monitored loans by industrial sector (after partial direct write-offs) <in amount>

(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)
All branches	106,250	(17,026)	123,276	58,809	(8,753)	67,562	47,441	(8,273)	55,714
Manufacturing	20,468	(2,664)	23,132	11,002	(1,825)	12,827	9,466	(839)	10,305
Agriculture, forestry	282	(1)	283	282	(1)	283	-	-	-
Fishery	-	-	-	-	-	-	-	-	-
Mining, quarrying of stone and gravel	-	(82)	82	-	(82)	82	-	-	-
Construction	7,080	(1,867)	8,947	3,078	(497)	3,575	4,002	(1,370)	5,372
Electricity, gas and heat supplies, and waterworks	-	-	-	-	-	-	-	-	-
Communication service	5,754	394	5,360	3,982	508	3,474	1,771	(114)	1,885
Transportation, postal activities	2,608	(1,012)	3,620	1,615	(687)	2,302	993	(325)	1,318
Commerce	26,261	162	26,099	17,138	(960)	18,098	9,123	1,122	8,001
Banks and other financial institutions	96	(712)	808	82	(18)	100	14	(693)	707
Real estate	15,909	(4,965)	20,874	7,516	(1,612)	9,128	8,393	(3,352)	11,745
(Real estate brokerage)	3,121	(3,388)	6,509	506	(1,024)	1,530	2,614	(2,365)	4,979
(Real estate leasing)	12,788	(1,576)	14,364	7,010	(588)	7,598	5,778	(987)	6,765
Goods rental and leasing	25	(143)	168	10	(140)	150	14	(4)	18
Scientific research, professional and technical services	2,989	(992)	3,981	2,322	(758)	3,080	666	(234)	900
Accommodations	564	(46)	610	255	-	255	309	(45)	354
Restaurant businesses	1,459	(514)	1,973	566	(321)	887	892	(194)	1,086
Living-related and personal services, amusement	1,530	(482)	2,012	394	(478)	872	1,135	(5)	1,140
Education, learning support	95	(76)	171	76	(76)	152	18	(1)	19
Medical healthcare and welfare	922	435	487	579	214	365	343	221	122
Other services	3,924	(255)	4,179	2,593	26	2,567	1,331	(280)	1,611
Local governments	-	-	-	-	-	-	-	-	-
Other	16,275	(4,206)	20,481	7,311	(2,045)	9,356	8,964	(2,161)	11,125

(iv) Risk-monitored loans by industrial sector (after partial direct write-offs) <in percentage>

(%)

	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)
All branches	100.00	-	100.00	100.00	-	100.00	100.00	-	100.00
Manufacturing	19.26	0.50	18.76	18.70	(0.28)	18.98	19.95	1.46	18.49
Agriculture, forestry	0.26	0.04	0.22	0.48	0.07	0.41	-	-	-
Fishery	-	-	-	-	-	-	-	-	-
Mining, quarrying of stone and gravel	-	(0.06)	0.06	-	(0.12)	0.12	-	-	-
Construction	6.66	(0.59)	7.25	5.23	(0.06)	5.29	8.43	(1.21)	9.64
Electricity, gas and heat supplies, and waterworks	-	-	-	-	-	-	-	-	-
Communication service	5.41	1.07	4.34	6.77	1.63	5.14	3.73	0.35	3.38
Transportation, postal activities	2.45	(0.48)	2.93	2.74	(0.66)	3.40	2.09	(0.27)	2.36
Commerce	24.71	3.54	21.17	29.14	2.36	26.78	19.23	4.87	14.36
Banks and other financial institutions	0.09	(0.56)	0.65	0.14	-	0.14	0.02	(1.24)	1.26
Real estate	14.97	(1.96)	16.93	12.78	(0.73)	13.51	17.69	(3.39)	21.08
(Real estate brokerage)	2.93	(2.35)	5.28	0.86	(1.40)	2.26	5.51	(3.42)	8.93
(Real estate leasing)	12.03	0.38	11.65	11.92	0.68	11.24	12.18	0.04	12.14
Goods rental and leasing	0.02	(0.11)	0.13	0.01	(0.21)	0.22	0.03	-	0.03
Scientific research, professional and technical services	2.81	(0.41)	3.22	3.94	(0.62)	4.56	1.40	(0.21)	1.61
Accommodations	0.53	0.04	0.49	0.43	0.06	0.37	0.65	0.02	0.63
Restaurant businesses	1.37	(0.23)	1.60	0.96	(0.35)	1.31	1.88	(0.06)	1.94
Living-related and personal services, amusement	1.44	(0.19)	1.63	0.67	(0.62)	1.29	2.39	0.35	2.04
Education, learning support	0.08	(0.05)	0.13	0.13	(0.09)	0.22	0.03	-	0.03
Medical healthcare and welfare	0.86	0.47	0.39	0.98	0.44	0.54	0.72	0.51	0.21
Other services	3.69	0.31	3.38	4.41	0.61	3.80	2.80	(0.09)	2.89
Local governments	-	-	-	-	-	-	-	-	-
Other	15.31	(1.30)	16.61	12.43	(1.41)	13.84	18.89	(1.07)	19.96

7. Deposits and Loans <Non-consolidated> (1) Status of loans

(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)
Loans (balance)	3,294,175	35,386	3,258,789	1,828,147	(3,374)	1,831,521	1,466,028	38,761	1,427,267
Excluding offshore accounts (a)	3,293,574	35,043	3,258,531	1,827,546	(3,717)	1,831,263	1,466,028	38,761	1,427,267
Loans to small and medium-sized enterprises (b)	2,639,129	37,789	2,601,340	1,448,064	(4,332)	1,452,396	1,191,065	42,121	1,148,944
Small and medium-sized enterprise loans	1,788,861	27,062	1,761,799	971,131	(7,702)	978,833	817,730	34,764	782,966
Personal loans	850,267	10,727	839,540	476,932	3,370	473,562	373,335	7,357	365,978
Percentage of total loans (b) / (a)	80.12	0.29	79.83	79.23	(0.08)	79.31	81.24	0.75	80.49
Loans (average balance)	3,220,357	70,342	3,150,015	1,780,691	15,194	1,765,497	1,439,665	55,147	1,384,518

(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	804,600	12,206	792,394	464,406	1,445	462,961	340,194	10,762	329,432
Housing-related loans	680,154	22,905	657,249	352,550	11,514	341,036	327,603	11,390	316,213
Other loans	124,446	(10,698)	135,144	111,855	(10,070)	121,925	12,591	(628)	13,219

(3) Status of deposits

(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)
Deposits (balance)	4,532,328	53,190	4,479,138	2,405,637	8,652	2,396,985	2,126,691	44,539	2,082,152
Deposits	4,502,560	54,679	4,447,881	2,379,799	11,021	2,368,778	2,122,761	43,659	2,079,102
Personal deposits	3,128,965	4,371	3,124,594	1,447,739	(2,298)	1,450,037	1,681,225	6,668	1,674,557
Corporate deposits	1,304,934	33,497	1,271,437	870,068	(4,932)	875,000	434,866	38,429	396,437
Other deposits	68,661	16,813	51,848	61,991	18,250	43,741	6,669	(1,438)	8,107
Negotiable certificates of deposit	29,768	(1,489)	31,257	25,838	(2,369)	28,207	3,930	880	3,050
Deposits, etc. (average balance)	4,460,784	73,909	4,386,875	2,354,892	39,618	2,315,274	2,105,891	34,290	2,071,601
Deposits	4,426,040	63,499	4,362,541	2,326,121	29,311	2,296,810	2,099,919	34,189	2,065,730
Negotiable certificates of deposit	34,744	10,410	24,334	28,771	10,308	18,463	5,972	102	5,870

(4) Deposits and loan balances by region

(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)
Deposits	4,502,560	54,679	4,447,881	2,379,799	11,021	2,368,778	2,122,761	43,659	2,079,102
Tokyo Metropolis	3,448,487	36,956	3,411,531	2,285,501	11,617	2,273,884	1,162,986	25,340	1,137,646
Kanagawa Prefecture	974,187	17,298	956,889	29,881	(451)	30,332	944,306	17,750	926,556
Others	79,885	424	79,461	64,416	(145)	64,561	15,468	569	14,899
Loans	3,294,175	35,386	3,258,789	1,828,147	(3,374)	1,831,521	1,466,028	38,761	1,427,267
Tokyo Metropolis	2,742,010	19,730	2,722,280	1,765,050	(3,905)	1,768,955	976,960	23,636	953,324
Kanagawa Prefecture	508,446	16,562	491,884	26,242	2,349	23,893	482,204	14,213	467,991
Others	43,718	(906)	44,624	36,854	(1,818)	38,672	6,863	911	5,952

(5) Assets under management

(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)
	Assets under management	500,729	21,546	479,183	304,211	10,125	294,086	196,517	11,421
Investment trust	227,250	37,335	189,915	166,304	22,863	143,441	60,946	14,472	46,474
Life insurance	190,771	5,770	185,001	114,570	(4,101)	118,671	76,200	9,871	66,329
Public bonds	82,707	(21,558)	104,265	23,337	(8,635)	31,972	59,370	(12,923)	72,293

(6) Status of Branches and Employees

(Branches, persons)

	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)
	Domestic head office and branch offices (including representative offices)	161	-	161	77	-	77	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	3,087	(55)	3,142	1,471	(36)	1,507	1,616	(19)	1,635
Number of executives	26	1	25	12	(1)	13	14	2	12
Number of employees	3,061	(56)	3,117	1,459	(35)	1,494	1,602	(21)	1,623

(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	
Investments in subsidiaries and affiliates	Cost method

2. Gain/Loss on Valuation

(1) Two banks combined <Non-consolidated>

(Millions of yen)

	March 31, 2015 (A)				March 31, 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	20,428	5,996	20,532	103	14,432	14,464	31
Available-for-sale securities	16,705	11,749	17,911	1,206	4,956	7,422	2,465
Stocks	12,052	9,407	12,584	531	2,645	4,485	1,839
Bonds	2,597	500	3,202	604	2,097	2,510	413
Others	2,054	1,841	2,124	69	213	426	213
Total	37,133	17,745	38,443	1,309	19,388	21,886	2,497

(2) The Tomin Bank, Limited <Non-consolidated>

(Millions of yen)

	March 31, 2015 (A)				March 31, 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	8,855	2,702	8,855	-	6,153	6,167	14
Available-for-sale securities	11,512	9,233	11,768	256	2,279	3,742	1,462
Stocks	8,974	7,461	9,161	186	1,513	2,839	1,325
Bonds	1,012	370	1,079	67	642	766	123
Others	1,525	1,403	1,528	2	122	135	12
Total	20,367	11,935	20,623	256	8,432	9,909	1,477

(3) The Yachiyo Bank, Limited <Non-consolidated>

(Millions of yen)

	March 31, 2015 (A)				March 31, 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	11,573	3,294	11,676	103	8,279	8,296	17
Available-for-sale securities	5,192	2,515	6,142	949	2,677	3,680	1,003
Stocks	3,078	1,946	3,423	345	1,132	1,645	513
Bonds	1,585	131	2,123	537	1,454	1,744	289
Others	528	438	596	67	90	290	200
Total	16,766	5,810	17,819	1,052	10,956	11,976	1,020