

Financial Results for the First Half
of Fiscal Year Ending March 31, 2015
- Supplementary Information -

Tokyo TY Financial Group, Inc.
The Tokyo Tomin Bank, Limited

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I. Overview of Financial Results for the First Half of the Fiscal Year Ending March 31, 2015

1. Overview of Profit/Loss

<Non-consolidated>

(Millions of yen)

		First half ended Sept. 30, 2014 (A)	Difference (A) – (B)	First half ended Sept. 30, 2013 (B)
Ordinary income	1	22,736	158	22,578
Gross business profit	2	18,893	246	18,647
(Excluding income (loss) on bonds)	3	18,709	218	18,491
(Gross core business profit)				
Gross domestic business profit	4	17,747	184	17,563
(Excluding income (loss) on bonds)	5	17,703	296	17,407
Net interest income	6	14,305	(248)	14,553
Net fees and commissions	7	3,061	442	2,619
Other business income (loss)	8	380	(10)	390
Gross international business profit	9	1,146	62	1,084
(Excluding income (loss) on bonds)	10	1,005	(79)	1,084
Net interest income	11	471	177	294
Net fees and commissions	12	86	(6)	92
Other business income (loss)	13	587	(110)	697
Expenses (excluding non-recurring losses)	14	14,526	(426)	14,952
Personnel expenses	15	6,708	(128)	6,836
Non-personnel expenses	16	7,078	(390)	7,468
Taxes	17	738	91	647
Net business income (before transfer to reserve for general possible loan losses)	18	4,367	672	3,695
(Net business income)				
(Excluding income (loss) on bonds)	19	4,183	644	3,539
(Core business income)				
Transfer to reserve for general possible loan losses (1)	20	(395)	180	(575)
Net business income	21	4,762	492	4,270
(Of which, income (loss) on bonds)	22	183	27	156
Non-recurring profit (loss)	23	(849)	1,192	(2,041)
Loss from write-off of non-performing loans (2)	24	694	(1,411)	2,105
Depreciation of loans	25	-	(177)	177
Transfer to reserve for individual possible loan losses	26	1,097	(313)	1,410
Loss on transfer of receivables	27	(440)	(880)	440
Provision for contingent loss	28	(73)	(78)	5
Credit guarantee association responsibility-sharing system charge	29	103	20	83
Other losses from write-off of non-performing loans	30	6	19	(13)
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	77	(761)	838
Gain on sale of stocks and other securities	34	111	(784)	895
Loss on sale of stocks and other securities	35	17	17	-
Loss on devaluation of stocks and other securities	36	16	(40)	56
Other non-recurring profit (loss)	37	(232)	545	(777)
Ordinary profit	38	3,913	1,684	2,229
Extraordinary profit (loss)	39	(51)	22	(73)
Income before income taxes	40	3,861	1,706	2,155
Total income taxes	41	1,302	979	323
Income taxes – current	42	271	262	9
Income taxes – deferred	43	1,031	718	313
Net income	44	2,559	727	1,832
Credit-related costs	(1) + (2) - (3)	299	(1,230)	1,529

<Consolidated>

(Millions of yen)

		First half ended Sept. 30, 2014 (A)	Difference (A) – (B)	First half ended Sept. 30, 2013 (B)
Ordinary income	1	23,638	495	23,143
Gross business profit	2	20,130	514	19,616
(Excluding income (loss) on bonds)	3	19,947	487	19,460
Net interest income	4	15,043	195	14,848
Net fees and commissions	5	4,119	438	3,681
Other business income (loss)	6	968	(118)	1,086
Expenses (excluding non-recurring losses)	7	15,023	(346)	15,369
Credit-related costs	8	159	(1,457)	1,616
Depreciation of loans	9	9	(183)	192
Transfer to reserve for individual possible loan losses	10	1,012	(452)	1,464
Other credit-related costs	11	(862)	(822)	(40)
Gains (losses) on stocks and other securities	12	35	(804)	839
Profit on investments based on the equity method	13	125	49	76
Others	14	(251)	537	(788)
Ordinary profit	15	4,857	2,098	2,759
Extraordinary profit (loss)	16	(52)	21	(73)
Income before income taxes and minority interests	17	4,805	2,120	2,685
Total income taxes	18	1,542	1,033	509
Income taxes – current	19	484	298	186
Income taxes – deferred	20	1,058	736	322
Income before minority interests	21	3,262	1,086	2,176
Minority interests	22	34	16	18
Net income	23	3,228	1,071	2,157

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

Consolidated subsidiaries	24	6	-	6
Equity-method affiliates	25	1	-	1

2. Business Income <Non-consolidated>

(Millions of yen)

	First half ended	Difference (A) – (B)	First half ended
	September 30, 2014 (A)		September 30, 2013 (B)
Net business income (before transfer to reserve for general possible loan losses)	4,367	672	3,695
Per employee (thousands of yen)	2,854	538	2,316
Net business income	4,762	492	4,270
Per employee (thousands of yen)	3,112	435	2,677
Net core business income	4,183	644	3,539
Per employee (thousands of yen)	2,734	515	2,219

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>

(%)

		First half ended	Difference (A) – (B)	First half ended
		September 30, 2014 (A)		September 30, 2013 (B)
Yields on interest-earning assets	(1)	1.32	(0.02)	1.34
Loans and bills discounted	(a)	1.51	(0.09)	1.60
Securities		0.81	0.16	0.65
Cost of funding	(2)	1.28	(0.09)	1.37
Deposits, etc.	(b)	0.05	(0.01)	0.06
External liabilities		1.32	(0.36)	1.68
Difference of interest rates between deposits and loans	(a) – (b)	1.46	(0.08)	1.54
Net interest margin	(1) – (2)	0.04	0.07	(0.03)

<Domestic Operations>

(%)

		First half ended	Difference (A) – (B)	First half ended
		September 30, 2014 (A)		September 30, 2013 (B)
Yields on interest-earning assets	(1)	1.31	(0.02)	1.33
Loans and bills discounted	(a)	1.51	(0.09)	1.60
Securities		0.75	0.13	0.62
Cost of funding	(2)	1.26	(0.08)	1.34
Deposits, etc.	(b)	0.05	(0.01)	0.06
External liabilities		1.52	(0.16)	1.68
Difference of interest rates between deposits and loans	(a) – (b)	1.46	(0.08)	1.54
Net interest margin	(1) – (2)	0.05	0.06	(0.01)

4. ROE <Non-consolidated>

(%)

	First half ended September 30, 2014	Difference (A) – (B)	First half ended September 30, 2013
	(A)		(B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	10.45	1.05	9.40
On a basis of net business income	11.40	0.53	10.87
On a basis of net core business income	10.01	1.00	9.01
On a basis of net income	6.12	1.46	4.66

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

5. ROA <Non-consolidated>

(%)

	First half ended September 30, 2014	Difference (A) – (B)	First half ended September 30, 2013
	(A)		(B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	0.34	0.04	0.30
On a basis of net business income	0.37	0.02	0.35
On a basis of net core business income	0.33	0.04	0.29
On a basis of net income	0.20	0.05	0.15

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

6. OHR <Non-consolidated>

(%)

	First half ended September 30, 2014	Difference (A) – (B)	First half ended September 30, 2013
	(A)		(B)
On a basis of gross core business profit	77.63	(3.22)	80.85
On a basis of gross business profit	76.88	(3.30)	80.18

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

7. Gain/Loss on Securities <Non-consolidated>

(Millions of yen)

	First half ended September 30, 2014	Difference (A) – (B)	First half ended September 30, 2013
	(A)		(B)
Gains (losses) on bonds	183	27	156
Gain on sale of bonds	198	30	168
Gain on redemption of bonds	-	-	-
Loss on sale of bonds	14	2	12
Loss on redemption of bonds	-	-	-
Amortization on bonds	-	-	-
Gain (loss) on securities from application of mark-to-market accounting (securities)	77	(761)	838
Gain on sale of stock and other securities	111	(784)	895
Loss on sale of stock and other securities	17	17	-
Amortization on stock and other securities	16	(40)	56

8. Capital Ratio (Domestic Standards)

Note that accompanying a revision notice from the FSA, the capital ratio (domestic standards) has been calculated based on the new Basel III standards from the fiscal year ended March 31, 2014.

(Millions of yen)

	Non-consolidated			Consolidated		
	September 30, 2014 (A)	Difference (A) – (B)	March 31, 2014 (B)	September 30, 2014 (A)	Difference (A) – (B)	March 31, 2014 (B)
(1) Capital ratio (%) (4)/(5)	8.73	0.26	8.47	9.25	0.31	8.94
(2) Basic items in core capital	116,138	1,904	114,234	123,387	2,600	120,787
(3) Adjustments in core capital	-	-	-	-	-	-
(4) Capital (2) – (3)	116,138	1,904	114,234	123,387	2,600	120,787
(5) Risk-weighted assets	1,329,389	(17,776)	1,347,165	1,333,614	(16,340)	1,349,954
(6) Total necessary capital ((5) x 4%)	53,175	(711)	53,886	53,344	(654)	53,998

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.

(Reference)

Capital Ratio (Basel II/domestic standards)

(Millions of yen)

	Non-consolidated	Consolidated
	September 30, 2013	September 30, 2013
(1) Capital ratio (%)	9.39	9.63
Tier I ratio	6.04	6.28
(2) Tier I capital	77,915	81,388
(3) Tier II capital	43,136	44,205
Revaluation reserve for land posted in capital	(87)	(87)
Reserve for general possible loan losses posted in capital	4,265	4,693
Subordinated debt posted in capital	38,957	39,600
(4) Deduction items	-	953
(5) Capital (2) + (3) – (4)	121,051	124,640
(6) Risk-weighted assets	1,289,057	1,294,198
(7) Total necessary capital ((6) x 4%)	51,562	51,767

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)

	September 30, 2014 (A)	September 30, 2014		March 31, 2014 (B)	September 30, 2013 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Bankrupt and quasi-bankrupt assets	5,872	(1,910)	(2,376)	7,782	8,248
Doubtful assets	51,701	(4,976)	(8,852)	56,677	60,553
Substandard loans	2,605	(613)	(1,995)	3,218	4,600
Subtotal (a)	60,179	(7,499)	(13,224)	67,678	73,403
Normal assets	1,738,320	(41,323)	1,819	1,779,643	1,736,501
Total credit amount (b)	1,798,500	(48,821)	(11,404)	1,847,321	1,809,904
Ratio of total credit amount (%) (a)/(b)	3.34	(0.32)	(0.71)	3.66	4.05

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

(Millions of yen)

	September 30, 2014 (A)	September 30, 2014		March 31, 2014 (B)	September 30, 2013 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Bankrupt loans	1,356	87	60	1,269	1,296
Non-accrual loans	56,083	(6,992)	(11,256)	63,075	67,339
Past due loans (3 months or more)	345	12	(464)	333	809
Restructured loans	2,260	(624)	(1,530)	2,884	3,790
Risk-monitored loan amount	60,046	(7,516)	(13,189)	67,562	73,235
Loan balances	1,776,367	(48,254)	(10,471)	1,824,621	1,786,838

(2) Loan balance ratio

(%)

	September 30, 2014 (A)	September 30, 2014		March 31, 2014 (B)	September 30, 2013 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Bankrupt loans	0.07	0.01	-	0.06	0.07
Non-accrual loans	3.15	(0.30)	(0.61)	3.45	3.76
Past due loans (3 months or more)	0.01	-	(0.03)	0.01	0.04
Restructured loans	0.12	(0.03)	(0.09)	0.15	0.21
Loan balance ratio	3.38	(0.32)	(0.71)	3.70	4.09

<Consolidated>

(1) Risk-monitored loan amount

(Millions of yen)

	September 30, 2014 (A)	September 30, 2014		March 31, 2014 (B)	September 30, 2013 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Bankrupt loans	1,445	145	69	1,300	1,376
Non-accrual loans	56,382	(7,059)	(11,352)	63,441	67,734
Past due loans (3 months or more)	350	11	(465)	339	815
Restructured loans	2,262	(624)	(1,532)	2,886	3,794
Risk-monitored loan amount	60,440	(7,527)	(13,280)	67,967	73,720
Loan balances	1,776,378	(48,284)	(10,610)	1,824,662	1,786,988

(2) Loan balance ratio

(%)

	September 30, 2014 (A)	September 30, 2014		March 31, 2014 (B)	September 30, 2013 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Bankrupt loans	0.08	0.01	0.01	0.07	0.07
Non-accrual loans	3.17	(0.30)	(0.62)	3.47	3.79
Past due loans (3 months or more)	0.01	-	(0.03)	0.01	0.04
Restructured loans	0.12	(0.03)	(0.09)	0.15	0.21
Loan balance ratio	3.40	(0.32)	(0.72)	3.72	4.12

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

(Millions of yen)

		September 30, 2014 (A)	September 30, 2014		March 31, 2014 (B)	September 30, 2013 (C)
			Difference (A) – (B)	Difference (A) – (C)		
Covered amount	(a)	49,321	(7,290)	(11,788)	56,611	61,109
Reserve for possible loan losses	(c)	8,253	45	(1,611)	8,208	9,864
Bankrupt and quasi-bankrupt assets		53	(2)	(4)	55	57
Doubtful assets		7,925	104	(1,450)	7,821	9,375
Substandard loans		273	(57)	(159)	330	432
Collateral, guarantees, etc.	(d)	41,067	(7,336)	(10,177)	48,403	51,244
Bankrupt and quasi-bankrupt assets		5,818	(1,908)	(2,373)	7,726	8,191
Doubtful assets		34,044	(4,989)	(6,296)	39,033	40,340
Substandard loans		1,205	(437)	(1,507)	1,642	2,712
Problem assets	(b)	60,179	(7,499)	(13,224)	67,678	73,403
Coverage ratio (%)	(a) / (b)	81.95	(1.69)	(1.30)	83.64	83.25
Reserve ratio (%)	(c) / {(b) – (d)}	43.18	0.60	(1.33)	42.58	44.51

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

(Millions of yen)

	September 30, 2014 (A)	September 30, 2014		March 31, 2014 (B)	September 30, 2013 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Reserve for possible loan losses	18,634	(1,115)	(4,577)	19,749	23,211
Provision of general reserve for possible loan losses	2,846	(395)	(1,052)	3,241	3,898
Provision for individual possible loan losses	15,788	(720)	(3,524)	16,508	19,312

<Consolidated>

(Millions of yen)

	September 30, 2014 (A)	September 30, 2014		March 31, 2014 (B)	September 30, 2013 (C)
		Difference (A) – (B)	Difference (A) – (C)		
Reserve for possible loan losses	19,715	(1,283)	(4,880)	20,998	24,595
Provision of general reserve for possible loan losses	3,154	(459)	(1,171)	3,613	4,325
Provision for individual possible loan losses	16,560	(824)	(3,709)	17,384	20,269

5. Status of Problem Assets Subject to Disclosure <Non-consolidated>

First Half of the Fiscal year ending March 2015 (as of September 30, 2014)

(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)	Reserve ratio	Coverage ratio	Disclosed debts (loan balance)
		Not classified	Classification II	Classification III	Classification IV				
Bankrupt borrowers 3.7		3.2	0.5	- [0.0]	- [2.4]	Bankrupt and quasi-bankrupt 5.8 (Implementation of partial direct write-offs) 6.9	100.0%	100.0%	Bankrupt loans 1.3 (Implementation of partial direct write-offs) 2.3
Virtually bankrupt borrowers 9.0		5.9	3.0	- [0.0]	- [4.5]				Doubtful assets 51.7
Borrowers with bankruptcy concerns 51.7		26.5	15.4	9.7 [7.9]		Substandard loans 2.6	19.5%	56.7%	
Borrowers requiring caution	Substandard borrowers 3.0	0.4	2.5						Subtotal 60.1
	190.0	Borrowers requiring caution, excluding claims to substandard borrowers 186.9	66.9	120.0		(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 187.4	0.8%		
Normal borrowers 1,550.9		1,550.9				Normal assets 1,738.3	0.0%		
Total 1,805.4		1,654.0	141.6	9.7	-	Total 1,798.5			
Ratio to total debts		91.6%	7.8%	0.5%	-				

Notes:

- Self-assessment is loans, repayment for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interests and privately placed bonds guaranteed by banks. The amount for privately placed bonds guaranteed by banks is recorded in fair value.
- Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results.
- Although the Bank does not implement partial direct write-offs, it described the estimated figures for reference.
- 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.
- The reserve ratio for bankrupt borrowers, virtually bankrupt borrowers, borrowers with bankruptcy concerns, and substandard borrowers is the reserve ratio for the unsecured portion of the loan amount. However, because the reserve amounts for some borrowers with bankruptcy concerns have been calculated individually based on methods such as DDS and DCF, the reserve ratio for these borrowers differs from the reserve ratio stated above.
In addition, the reserve ratio for borrowers requiring caution and normal borrowers is the reserve ratio for the loan amount. However, because the reserve amounts for some borrowers requiring caution have been calculated individually based on methods such as DDS, the reserve ratio for these borrowers differs from the reserve ratio stated above.

6. Loan Breakdown by Industrial Sector <Non-consolidated>

(i) Loan breakdown by industrial sector

(Millions of yen)

	September 30, 2014				March 31, 2014 (B)	September 30, 2013 (C)
	(A)	(%)	Difference (A) – (B)	Difference (A) – (C)		
All branches	1,782,939	100.00	(48,582)	(12,033)	1,831,521	1,794,972
Manufacturing	216,841	12.16	(11,241)	(13,216)	228,082	230,057
Agriculture, forestry	1,187	0.06	29	(24)	1,158	1,211
Fishery	23	0.00	(2)	(5)	25	28
Mining, quarrying of stone and gravel	662	0.03	(136)	(682)	798	1,344
Construction	79,417	4.45	2,379	1,546	77,038	77,871
Electricity, gas and heat supplies, and waterworks	6,620	0.37	1,278	1,212	5,342	5,408
Communication service	50,161	2.81	(2,078)	(383)	52,239	50,544
Transportation, postal activities	46,361	2.60	(694)	(704)	47,055	47,065
Commerce	254,966	14.30	(14,479)	(19,107)	269,445	274,073
Banks and other financial institutions	112,667	6.31	(25,008)	(12,759)	137,675	125,426
Real estate	230,888	12.94	4,987	13,306	225,901	217,582
(Real estate brokerage)	88,460	4.96	8,023	12,644	80,437	75,816
(Real estate leasing)	142,428	7.98	(3,036)	662	145,464	141,766
Goods rental and leasing	48,736	2.73	1,852	4,354	46,884	44,382
Scientific research, professional and technical services	27,379	1.53	(1,250)	1,030	28,629	26,349
Accommodations	4,644	0.26	(22)	619	4,666	4,025
Restaurant businesses	10,640	0.59	(884)	119	11,524	10,521
Living-related and personal services, amusement services	27,562	1.54	(2,003)	(1,385)	29,565	28,947
Education, learning support	7,792	0.43	(55)	(1,075)	7,847	8,867
Medical health care and welfare	63,672	3.57	1,832	5,569	61,840	58,103
Other services	31,400	1.76	255	1,582	31,145	29,818
Local governments	90,820	5.09	(13)	5,831	90,833	84,989
Other	470,489	26.38	(3,330)	2,137	473,819	468,352

Notes:

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

(ii) Risk-monitored loans by industrial sector (after partial direct write-offs)

(Millions of yen)

	September 30, 2014				March 31, 2014 (B)	September 30, 2013 (C)
	(A)	(%)	Difference (A) – (B)	Difference (A) – (C)		
All branches	60,046	(100.00)	(7,516)	(13,189)	67,562	73,235
Manufacturing	10,871	(18.10)	(1,956)	(2,279)	12,827	13,150
Agriculture, forestry	283	(0.47)	-	176	283	107
Fishery	-	-	-	-	-	-
Mining, quarrying of stone and gravel	-	-	(82)	(82)	82	82
Construction	2,939	(4.89)	(636)	(998)	3,575	3,937
Electricity, gas and heat supplies, and waterworks	-	-	-	-	-	-
Communication service	4,529	(7.54)	1,055	1,246	3,474	3,283
Transportation, postal activities	1,494	(2.48)	(808)	(105)	2,302	1,599
Commerce	17,412	(28.99)	(686)	(5,037)	18,098	22,449
Banks and other financial institutions	85	(0.14)	(15)	(19)	100	104
Real estate	8,397	(13.98)	(731)	(1,798)	9,128	10,195
(Real estate brokerage)	1,289	(2.14)	(241)	(804)	1,530	2,093
(Real estate leasing)	7,108	(11.83)	(490)	(994)	7,598	8,102
Goods rental and leasing	16	(0.02)	(134)	(124)	150	140
Scientific research, professional and technical services	2,591	(4.31)	(489)	(650)	3,080	3,241
Accommodations	255	(0.42)	-	(2)	255	257
Restaurant businesses	581	(0.96)	(306)	(174)	887	755
Living-related and personal services, amusement services	518	(0.86)	(354)	(274)	872	792
Education, learning support	77	(0.12)	(75)	(112)	152	189
Medical health care and welfare	528	(0.87)	163	401	365	127
Other services	2,549	(4.24)	(18)	(160)	2,567	2,709
Local governments	-	-	-	-	-	-
Other	6,912	(11.51)	(2,444)	(3,200)	9,356	10,112

7. Deposits and Loans <Non-consolidated>

(1) Status of loans

(Millions of yen)

	September 30, 2014 (A)	Difference		March 31, 2014 (B)	September 30, 2013 (C)
		(A) – (B)	(A) – (C)		
Loans (balance)	1,782,939	(48,582)	(12,033)	1,831,521	1,794,972
Excluding offshore accounts (a)	1,782,392	(48,871)	(12,336)	(1,831,263)	(1,794,728)
Loans to small and medium-sized enterprises (b)	1,432,516	(19,880)	14,145	1,452,396	1,418,371
Small and medium-sized enterprise loans	962,573	(16,260)	12,311	978,833	950,262
Personal loans	469,942	(3,620)	1,834	473,562	468,108
Percentage of total loans (b) / (a)	80.37	1.06	1.34	79.31	79.03
Loans (average balance)	1,776,345	10,848	24,415	1,765,497	1,751,930

(2) Consumer loan balance

(Millions of yen)

	September 30, 2014 (A)	Difference		March 31, 2014 (B)	September 30, 2013 (C)
		(A) – (B)	(A) – (C)		
Consumer loan balance	458,606	(4,355)	1,026	462,961	457,580
Housing-related loans	343,282	2,246	9,755	341,036	333,527
Other loans	115,323	(6,602)	(8,730)	121,925	124,053

(3) Status of deposits

(Millions of yen)

	September 30, 2014 (A)	Difference		March 31, 2014 (B)	September 30, 2013 (C)
		(A) – (B)	(A) – (C)		
Deposits (balance)	2,386,191	17,413	21,003	2,368,778	2,365,188
Personal deposits	1,445,857	(4,180)	1,303	1,450,037	1,444,554
Corporate deposits	871,736	(3,264)	9,988	875,000	861,748
Other deposits	68,598	24,857	9,712	43,741	58,886
Deposits, etc. (average balance)	2,316,282	19,472	43,712	2,296,810	2,272,570

(4) Deposits and loan balances by region

(Millions of yen)

	September 30, 2014 (A)	Difference		March 31, 2014 (B)	September 30, 2013 (C)
		(A) – (B)	(A) – (C)		
Deposits	2,386,191	17,413	21,003	2,368,778	2,365,188
Tokyo Metropolis	2,290,668	16,784	21,859	2,273,884	2,268,809
Kanagawa Prefecture	30,358	26	(1,035)	30,332	31,393
Others	65,164	603	(4,821)	64,561	69,985
Loans	1,782,939	(48,582)	(12,033)	1,831,521	1,794,972
Tokyo Metropolis	1,720,095	(48,860)	(12,282)	1,768,955	1,732,377
Kanagawa Prefecture	24,807	914	1,508	23,893	23,299
Others	38,036	(636)	(1,259)	38,672	39,295

(5) Assets under management

(Millions of yen)

	September 30, 2014 (A)	Difference		March 31, 2014 (B)	September 30, 2013 (C)
		(A) – (B)	(A) – (C)		
Assets under management	297,591	3,505	(1,288)	294,086	298,879
Investment trust	151,370	7,929	11,439	143,441	139,931
Life insurance	118,786	115	(5,640)	118,671	124,426
Public bonds	27,434	(4,538)	(7,086)	31,972	34,520

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

<Non-consolidated>

(Millions of yen)

	September 30, 2014 (A)				September 30, 2013 (B)		
	Gain (loss) on valuation	(A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation	Valuation gain	Valuation loss
Held-to-maturity securities	7,800	2,789	7,801	0	5,011	5,104	92
Available-for-sale securities	4,474	2,008	5,034	560	2,466	3,781	1,315
Stocks	3,296	1,798	3,772	476	1,498	2,701	1,203
Bonds	946	73	999	53	873	985	111
Others	231	138	262	31	93	93	-
Total	12,275	4,798	12,835	560	7,477	8,885	1,407

Note: Because available-for-sale securities are securities with market value, the difference between the acquisition cost and the market value is recorded as the gain/loss on valuation. The same applies below for Consolidated.

<Consolidated>

(Millions of yen)

	September 30, 2014 (A)				September 30, 2013 (B)		
	Gain (loss) on valuation	(A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation	Valuation gain	Valuation loss
Held-to-maturity securities	7,802	2,789	7,804	1	5,013	5,108	94
Available-for-sale securities	4,615	2,041	5,176	560	2,574	3,889	1,315
Stocks	3,438	1,832	3,914	476	1,606	2,809	1,203
Bonds	946	73	999	53	873	985	111
Others	231	138	262	31	93	93	-
Total	12,418	4,831	12,980	561	7,587	8,997	1,409

IV. Tokyo TY Financial Group Two-Bank Totals
(simple total for the two banks on a non-consolidated basis)

1. Income/Loss

[simple total for the two banks on a non-consolidated basis]

(Millions of yen)

		First half ended Sept. 30, 2014 (A)	Difference (A) – (B)	First half ended Sept. 30, 2013 (B)
Ordinary income	1	43,411	(1,021)	44,432
Gross business profit	2	35,580	(1,180)	36,760
(Excluding income (loss) on bonds)	3	34,277	(184)	34,461
(Gross core business profit)				
Gross domestic business profit	4	34,038	(1,351)	35,389
(Excluding income (loss) on bonds)	5	32,893	(208)	33,101
Net interest income	6	27,918	(986)	28,904
Net fees and commissions	7	4,575	648	3,927
Other business income (loss)	8	1,544	(1,014)	2,558
Gross international business profit	9	1,542	171	1,371
(Excluding income (loss) on bonds)	10	1,383	23	1,360
Net interest income	11	618	228	390
Net fees and commissions	12	123	(8)	131
Other business income (loss)	13	801	(47)	848
Expenses (excluding non-recurring losses)	14	27,678	(777)	28,455
Personnel expenses	15	13,954	(291)	14,245
Non-personnel expenses	16	12,137	(624)	12,761
Taxes	17	1,587	138	1,449
Net business income (before transfer to reserve for general possible loan losses)	18	7,902	(402)	8,304
(Net business income)				
(Excluding income (loss) on bonds)	19	6,598	593	6,005
(Core business income)				
Transfer to reserve for general possible loan losses (1)	20	(395)	180	(575)
Net business income	21	8,297	(583)	8,880
(Of which, Income (loss) on bonds)	22	1,303	(995)	2,298
Non-recurring profit (loss)	23	453	2,130	(1,677)
Loss from write-off of non-performing loans (2)	24	1,128	(1,928)	3,056
Depreciation of loans	25	247	(682)	929
Transfer to reserve for individual possible loan losses	26	1,097	(313)	1,410
Loss on transfer of receivables	27	(399)	(895)	496
Provision for contingent loss	28	(73)	(78)	5
Credit guarantee association responsibility-sharing system charge	29	249	23	226
Other losses from write-off of non-performing loans	30	6	19	(13)
Reversal of allowance for loan losses (3)	31	1,046	420	626
Recoveries of written-off claims	32	576	214	362
Gains (losses) on stocks and other securities	33	159	(680)	839
Gain on sale of stocks and other securities	34	193	(786)	979
Loss on sale of stocks and other securities	35	17	(13)	30
Loss on devaluation of stocks and other securities	36	16	(93)	109
Other non-recurring profit (loss)	37	(200)	249	(449)
Ordinary profit	38	8,750	1,548	7,202
Extraordinary profit (loss)	39	(55)	43	(98)
Income before income taxes	40	8,695	1,591	7,104
Total income taxes	41	2,684	731	1,953
Income taxes – current	42	1,115	1,081	34
Income taxes – deferred	43	1,569	(349)	1,918
Net income	44	6,010	859	5,151
Credit-related costs (1) + (2) - (3)	45	(313)	(2,167)	1,854

2. Business Income [simple total for the two banks on a non-consolidated basis]

(Millions of yen)

	First half ended September 30, 2014		First half ended September 30, 2013 (B)
	(A)	Difference (A) – (B)	
Net business income (before transfer to reserve for general possible loan losses)	7,902	(402)	8,304
Per employee (thousands of yen)	2,473	(58)	2,531
Net business income	8,297	(583)	8,880
Per employee (thousands of yen)	2,596	(110)	2,706
Net core business income	6,598	593	6,005
Per employee (thousands of yen)	2,065	235	1,830

3. Gain/Loss on Securities [simple total for the two banks on a non-consolidated basis]

(Millions of yen)

	First half ended September 30, 2014		First half ended September 30, 2013 (B)
	(A)	Difference (A) – (B)	
Gains (losses) on bonds	1,303	(995)	2,298
Gain on sale of bonds	1,318	(1,015)	2,333
Gain on redemption of bonds	-	-	-
Loss on sale of bonds	14	(20)	34
Loss on redemption of bonds	-	-	-
Amortization on bonds	-	-	-
Gain (loss) on securities from application of mark-to-market accounting (securities)	159	(680)	839
Gain on sale of stock and other securities	193	(786)	979
Loss on sale of stock and other securities	17	(13)	30
Amortization on stock and other securities	16	(93)	109

4. Problem Assets Subject to Disclosure Under the Financial Reconstruction Law (After partial direct write-offs) [simple total for the two banks on a non-consolidated basis]

(Millions of yen)

	September 30, 2014			March 31, 2014 (B)	September 30, 2013 (C)
	(A)	Difference (A) – (B)	Difference (A) – (C)		
Bankrupt and quasi-bankrupt assets	9,243	(3,137)	(3,797)	12,380	13,040
Doubtful assets	98,931	(4,554)	(11,743)	103,485	110,674
Substandard loans	5,196	(2,611)	(5,420)	7,807	10,616
Subtotal (a)	113,371	(10,302)	(20,960)	123,673	134,331
Normal assets	3,138,112	(19,369)	71,542	3,157,481	3,066,570
Total credit amount (b)	3,251,484	(29,671)	50,583	3,281,155	3,200,901
Ratio of total credit amount (%) (a) / (b)	3.48	(0.28)	(0.71)	3.76	4.19

5. Risk-monitored Loans (After partial direct write-offs) [simple total for the two banks on a non-consolidated basis] (1) Risk-monitored loan amount

(Millions of yen)

	September 30, 2014			March 31, 2014 (B)	September 30, 2013 (C)
	(A)	Difference (A) – (B)	Difference (A) – (C)		
Bankrupt loans	1,790	(81)	(448)	1,871	2,238
Non-accrual loans	105,994	(7,604)	(14,986)	113,598	120,980
Past due loans (3 months or more)	372	14	(494)	358	866
Restructured loans	4,824	(2,625)	(4,926)	7,449	9,750
Risk-monitored loan amount	112,982	(10,294)	(20,854)	123,276	133,836
Loan balances	3,220,513	(31,376)	49,320	3,251,889	3,171,193

(2) Loan balance ratio

(%)

	September 30, 2014			March 31, 2014 (B)	September 30, 2013 (C)
	(A)	Difference (A) – (B)	Difference (A) – (C)		
Bankrupt loans	0.05	-	(0.02)	0.05	0.07
Non-accrual loans	3.29	(0.20)	(0.52)	3.49	3.81
Past due loans (3 months or more)	0.01	-	(0.01)	0.01	0.02
Restructured loans	0.14	(0.08)	(0.16)	0.22	0.30
Loan balance ratio	3.50	(0.29)	(0.72)	3.79	4.22

6. Coverage Status of Problem Assets Subject to Disclosure Under the Financial Reconstruction Law (After partial direct write-offs)

[simple total for the two banks on a non-consolidated basis]

(Millions of yen)

	September 30, 2014			March 31, 2014 (B)	September 30, 2013 (C)
	(A)	Difference (A) – (B)	Difference (A) – (C)		
Covered amount (a)	94,582	(9,413)	(17,275)	103,995	111,857
Reserve for possible loan losses (c)	16,084	(27)	(1,070)	16,111	17,154
Bankrupt and quasi-bankrupt assets	474	(97)	(207)	571	681
Doubtful assets	14,975	750	121	14,225	14,854
Substandard loans	634	(679)	(984)	1,313	1,618
Collateral, guarantees, etc. (d)	78,498	(9,386)	(16,204)	87,884	94,702
Bankrupt and quasi-bankrupt assets	8,769	(3,040)	(3,590)	11,809	12,359
Doubtful assets	67,392	(5,397)	(9,935)	72,789	77,327
Substandard loans	2,336	(949)	(2,680)	3,285	5,016
Problem assets (b)	113,371	(10,302)	(20,960)	123,673	134,331
Coverage ratio (%) (a) / (b)	83.42	(0.66)	0.16	84.08	83.26
Reserve ratio (%) (c) / {(b) – (d)}	46.12	1.11	2.84	45.01	43.28

7. Status of Reserve for Possible Loan Losses

[simple total for the two banks on a non-consolidated basis]

(Millions of yen)

	September 30, 2014			March 31, 2014 (B)	September 30, 2013 (C)
	(A)	Difference (A) – (B)	Difference (A) – (C)		
Reserve for possible loan losses	29,858	(2,270)	(5,384)	32,128	35,242
Provision of general reserve for possible loan losses	6,182	(2,043)	(3,134)	8,225	9,316
Provision for individual possible loan losses	23,676	(226)	(2,249)	23,902	25,925

8. Loan Breakdown by Industrial Sector
[simple total for the two banks on a non-consolidated basis]

(Millions of yen)

	September 30, 2014				March 31, 2014 (B)	September 30, 2013 (C)
	(A)	(%)	Difference (A) – (B)	Difference (A) – (C)		
All branches	3,227,085	100.00	(31,703)	47,759	3,258,788	3,179,326
Manufacturing	337,486	10.45	(12,107)	(17,007)	349,593	354,493
Agriculture, forestry	1,272	0.03	22	(46)	1,250	1,318
Fishery	23	0.00	(2)	(5)	25	28
Mining, quarrying of stone and gravel	662	0.02	(136)	(682)	798	1,344
Construction	163,176	5.05	4,111	5,718	159,065	157,458
Electricity, gas and heat supplies, and waterworks	12,020	0.37	1,701	1,592	10,319	10,428
Communication service	73,302	2.27	(1,797)	5,660	75,099	67,642
Transportation, postal activities	84,002	2.60	920	831	83,082	83,171
Commerce	378,138	11.71	(14,530)	(18,213)	392,668	396,351
Banks and other financial institutions	209,379	6.48	(27,820)	4,417	237,199	204,962
Real estate	610,247	18.91	11,864	30,362	598,383	579,885
(Real estate brokerage)	220,709	6.83	12,868	23,004	207,841	197,705
(Real estate leasing)	389,537	12.07	(1,004)	7,358	390,541	382,179
Goods rental and leasing	78,078	2.41	2,755	4,707	75,323	73,371
Scientific research, professional and technical services	45,893	1.42	(1,237)	3,577	47,130	42,316
Accommodations	9,598	0.29	715	1,307	8,883	8,291
Restaurant businesses	24,983	0.77	(640)	(72)	25,623	25,055
Living-related and personal services, amusement services	44,240	1.37	(1,975)	(1,818)	46,215	46,058
Education, learning support	15,198	0.47	831	(307)	14,367	15,505
Medical health care and welfare	85,898	2.66	2,957	8,291	82,941	77,607
Other services	67,893	2.10	2,662	1,297	65,231	66,596
Local governments	146,766	4.54	988	9,118	145,778	137,648
Other	838,807	25.99	(990)	9,028	839,797	829,779

**9. Risk-monitored Loans by Industrial Sector (after partial direct write-offs)
[simple total for the two banks on a non-consolidated basis]**

(Millions of yen)

	September 30, 2014				March 31, 2014 (B)	September 30, 2013 (C)
	(A)	(%)	Difference (A) – (B)	Difference (A) – (C)		
All branches	112,982	100.00	(10,294)	(20,854)	123,276	133,836
Manufacturing	20,728	18.34	(2,404)	(3,805)	23,132	24,533
Agriculture, forestry	283	0.25	-	176	283	107
Fishery	-	-	-	-	-	-
Mining, quarrying of stone and gravel	-	-	(82)	(82)	82	82
Construction	7,866	6.96	(1,081)	(2,851)	8,947	10,717
Electricity, gas and heat supplies, and waterworks	-	-	-	-	-	-
Communication service	6,456	5.71	1,096	1,071	5,360	5,385
Transportation, postal activities	2,672	2.36	(948)	(177)	3,620	2,849
Commerce	25,658	22.70	(441)	(4,547)	26,099	30,205
Banks and other financial institutions	103	0.09	(705)	(712)	808	815
Real estate	19,652	17.39	(1,222)	(3,589)	20,874	23,241
(Real estate brokerage)	5,472	4.84	(1,037)	(1,920)	6,509	7,392
(Real estate leasing)	14,180	12.55	(184)	(1,669)	14,364	15,849
Goods rental and leasing	33	0.02	(135)	(161)	168	194
Scientific research, professional and technical services	3,459	3.06	(522)	(747)	3,981	4,206
Accommodations	584	0.51	(26)	(55)	610	639
Restaurant businesses	1,576	1.39	(397)	(360)	1,973	1,936
Living-related and personal services, amusement services	1,890	1.67	(122)	10	2,012	1,880
Education, learning support	93	0.08	(78)	(120)	171	213
Medical health care and welfare	875	0.77	388	602	487	273
Other services	4,178	3.69	(1)	(217)	4,179	4,395
Local governments	-	-	-	-	-	-
Other	16,868	14.92	(3,613)	(5,290)	20,481	22,158

10. Status of Loans [simple total for the two banks on a non-consolidated basis]

(Millions of yen)

	September 30, 2014 (A)	Difference		March 31, 2014 (B)	September 30, 2013 (C)
		(A) – (B)	(A) – (C)		
Loans (balance)	3,227,086	(31,703)	47,759	3,258,789	3,179,327
Excluding offshore accounts (a)	3,226,538	(31,993)	47,455	3,258,531	3,179,083
Loans to small and medium-sized enterprises (b)	2,596,106	(5,234)	49,134	2,601,340	2,546,972
Small and medium-sized enterprise loans	1,757,845	(3,954)	40,409	1,761,799	1,717,436
Personal loans	838,260	(1,280)	8,725	839,540	829,535
Percentage of total loans (b) / (a)	80.46	0.63	0.35	79.83	80.11
Loans (average balance)	3,202,133	52,118	85,409	3,150,015	3,116,724

11. Consumer Loan Balance [simple total for the two banks on a non-consolidated basis]

(Millions of yen)

	September 30, 2014 (A)	Difference		March 31, 2014 (B)	September 30, 2013 (C)
		(A) – (B)	(A) – (C)		
Consumer loans	792,249	(145)	12,324	792,394	779,925
Housing-related loans	664,059	6,810	21,360	657,249	642,699
Other loans	128,190	(6,954)	(9,036)	135,144	137,226

12. Status of Deposits [simple total for the two banks on a non-consolidated basis]

(Millions of yen)

	September 30, 2014 (A)	Difference		March 31, 2014 (B)	September 30, 2013 (C)
		(A) – (B)	(A) – (C)		
Deposits (balance)	4,511,011	63,130	67,748	4,447,881	4,443,263
Personal deposits	3,122,700	(1,894)	11,969	3,124,594	3,110,731
Corporate deposits	1,300,335	28,898	52,748	1,271,437	1,247,587
Other deposits	87,975	36,127	3,031	51,848	84,944
Deposits, etc. (average balance)	4,399,609	37,068	63,901	4,362,541	4,335,708

13. Deposits and Loan Balances by Region

[simple total for the two banks on a non-consolidated basis]

(Millions of yen)

	September 30, 2014 (A)	Difference		March 31, 2014 (B)	September 30, 2013 (C)
		(A) – (B)	(A) – (C)		
Deposits	4,511,011	63,130	67,748	4,447,881	4,443,263
Tokyo Metropolis	3,458,364	46,833	50,157	3,411,531	3,408,207
Kanagawa Prefecture	972,421	15,532	17,542	956,889	954,879
Others	80,226	765	50	79,461	80,176
Loans	3,227,086	(31,703)	47,759	3,258,789	3,179,327
Tokyo Metropolis	2,682,332	(39,948)	35,326	2,722,280	2,647,006
Kanagawa Prefecture	500,448	8,564	13,023	491,884	487,425
Others	44,305	(319)	(590)	44,624	44,895

14. Assets Under Management [simple total for the two banks on a non-consolidated basis]

(Millions of yen)

	September 30, 2014 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2014 (B)	September 30, 2013 (C)
	Assets under management	490,842	11,659	8,775	479,183
Investment trust	205,028	15,113	22,251	189,915	182,777
Life insurance	190,423	5,422	3,472	185,001	186,951
Public bonds	95,390	(8,875)	(16,948)	104,265	112,338

15. Status of Branches and Employees [simple total for the two banks on a non-consolidated basis]

(Branches, persons)

	September 30, 2014 (A)	Difference (A) – (B)	Difference (A) – (C)	March 31, 2014 (B)	September 30, 2013 (C)
	Domestic head office and branch offices (including representative offices)	161	-	-	161
Tokyo Metropolis	122	-	-	122	122
Kanagawa Prefecture	35	-	-	35	35
Others	4	-	-	4	4
Number of executives and employees	3,187	45	(62)	3,142	3,249
Number of executives	26	1	1	25	25
Number of employees	3,161	44	(63)	3,117	3,224

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

16. Valuation Gain/Loss on Securities [simple total for the two banks on a non-consolidated basis]

(Millions of yen)

	September 30, 2014 (A)				September 30, 2013 (B)		
	Gain (loss) on valuation	(A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation	Valuation gain	Valuation loss
Held-to-maturity securities	17,957	5,848	17,963	6	12,109	12,211	102
Available-for-sale securities	8,040	2,701	9,506	1,465	5,339	8,110	2,771
Stocks	4,685	1,315	5,838	1,153	3,370	4,645	1,274
Bonds	2,816	1,235	2,977	161	1,581	2,795	1,213
Others	539	153	690	150	386	669	282
Total	25,998	8,550	27,470	1,471	17,448	20,322	2,873