



Financial Results  
for the Fiscal Year Ended March 31, 2018  
- Supplementary Information -

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## I. Overview of Financial Results for the Fiscal Year Ended March 31, 2018

### 1. Status of Profit/Loss

#### (1) Tokyo Kiraboshi Financial Group [Consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)
			Difference (A) – (B)	
Ordinary income	1	82,616	(476)	83,092
Gross business profit	2	68,481	(2,787)	71,268
(Excluding gains/losses on bonds (five accounts total))	3	69,805	(194)	69,999
Net interest income	4	54,025	(1,071)	55,096
Trust fees	5	56	(5)	61
Net fees and commissions	6	14,109	1,485	12,624
Other business income (loss)	7	291	(3,195)	3,486
Expenses (excluding non-recurring losses)	8	59,033	(22)	59,055
Credit-related costs	9	2,042	(843)	2,885
Write-off of loans	10	104	(138)	242
Transfer to reserve for individual possible loan losses	11	2,975	(1,721)	4,696
Other credit-related costs	12	(1,037)	1,016	(2,053)
Gains (losses) on stocks and other securities	13	2,529	1,415	1,114
Profit on investments based on the equity method	14	35	(43)	78
Others	15	(5,241)	(3,044)	(2,197)
Ordinary profit	16	4,727	(3,595)	8,322
Extraordinary profit (loss)	17	8	(19,119)	19,127
Gain on bargain purchase	18	-	(19,443)	19,443
Income before income taxes	19	4,735	(22,715)	27,450
Total income taxes	20	1,045	(831)	1,876
Income taxes – current	21	1,107	(890)	1,997
Income taxes – deferred	22	(61)	59	(120)
Profit (loss)	23	3,689	(21,885)	25,574
Profit (loss) attributable to non-controlling interests	24	12	(26)	38
Profit (loss) attributable to owners of parent	25	3,677	(21,858)	25,535

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

Consolidated subsidiaries	26	13	1	12
Equity-method affiliates	27	2	-	2

(Note) Kiraboshi Tech, Inc. was established effective November 1, 2017 as a wholly owned subsidiary of the former Tokyo Tomin Bank, Limited, this latter being the Company's consolidated subsidiary, and is included in the scope of consolidation from the third quarter of the fiscal year ended March 31, 2018.

## (2) Three banks combined

### [Non-consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)
			Difference (A) - (B)	
Ordinary income	1	86,174	(1,862)	88,036
Gross business profit	2	70,214	(3,580)	73,794
(Excluding gains/losses on bonds (five accounts total)) <b>(Gross core business profit)</b>	3	71,504	(652)	72,156
Gross domestic business profit	4	69,056	(1,364)	70,420
(Excluding gains/losses on bonds (five accounts total))	5	68,379	(315)	68,694
Net interest income	6	56,671	(1,199)	57,870
Trust fees	7	56	(5)	61
Net fees and commissions	8	11,083	1,241	9,842
Other business income (loss)	9	1,245	(1,400)	2,645
Gross international business profit	10	1,157	(2,217)	3,374
(Excluding gains/losses on bonds (five accounts total))	11	3,125	(337)	3,462
Net interest income	12	2,145	(40)	2,185
Net fees and commissions	13	215	(22)	237
Other business income (loss)	14	(1,204)	(2,155)	951
Expenses (excluding non-recurring losses)	15	57,384	(374)	57,758
Personnel expenses	16	28,440	(781)	29,221
Non-personnel expenses	17	24,365	(211)	24,576
Taxes	18	4,577	617	3,960
Net business income (before transfer to reserve for general possible loan losses) <b>(Net business income)</b>	19	12,830	(3,205)	16,035
(Excluding gains/losses on bonds (five accounts total)) <b>(Core business income)</b>	20	14,120	(278)	14,398
Transfer to reserve for general possible loan losses (1)	21	(382)	338	(720)
Net business income	22	13,212	(3,544)	16,756
(Gains/losses on bonds (five accounts total))	23	(1,290)	(2,927)	1,637
Non-recurring profit (loss)	24	(4,754)	(123)	(4,631)
Loss from write-off of non-performing loans (2)	25	3,412	(2,065)	5,477
Write-off of loans	26	90	(121)	211
Transfer to reserve for individual possible loan losses	27	2,872	(1,897)	4,769
Loss on disposal of receivables	28	166	10	156
Provision for contingent loss	29	(63)	(58)	(5)
Credit guarantee association responsibility-sharing system charge	30	330	(7)	337
Other losses from write-off of non-performing loans	31	14	8	6
Reversal of allowance for loan losses (3)	32	917	(650)	1,567
Reversal of allowance for investment loss (4)	33	-	(264)	264
Recoveries of written-off claims	34	223	99	124
Gains (losses) on stocks and other securities	35	2,839	1,914	925
Gain on sale of stocks and other securities	36	2,968	1,652	1,316
Loss on sale of stocks and other securities	37	110	21	89
Loss on devaluation of stocks and other securities	38	17	(285)	302
Other non-recurring profit (loss)	39	(5,323)	(3,287)	(2,036)
Ordinary profit	40	8,457	(3,667)	12,124
Extraordinary profit (loss)	41	(53)	260	(313)
Income before income taxes	42	8,404	(3,407)	11,811
Total income taxes	43	1,181	(1,021)	2,202
Income taxes - current	44	648	(885)	1,533
Income taxes - deferred	45	532	(137)	669
Net income	46	7,222	(2,387)	9,609
Credit-related costs (1) + (2) - (3) - (4)	47	2,112	(812)	2,924

### [Consolidated]

(Millions of yen)

Ordinary income	48	86,245	(1,790)	88,035
Ordinary profit	49	7,245	(3,963)	11,208
Profit attributable to owners of parent	50	5,326	(2,874)	8,200

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

### (3) Subsidiary bank

#### Formerly The Tokyo Tomin Bank, Limited

#### [Non-consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)
			Difference (A) – (B)	
Ordinary income	1	42,897	(558)	43,455
Gross business profit	2	33,634	(2,476)	36,110
(Excluding gains/losses on bonds (five accounts total)) <b>(Gross core business profit)</b>	3	35,482	(507)	35,989
Gross domestic business profit	4	33,696	(192)	33,888
(Excluding gains/losses on bonds (five accounts total))	5	33,706	61	33,645
Net interest income	6	26,743	(556)	27,299
Net fees and commissions	7	6,390	707	5,683
Other business income (loss)	8	562	(343)	905
Gross international business profit	9	(61)	(2,283)	2,222
(Excluding gains/losses on bonds (five accounts total))	10	1,775	(568)	2,343
Net interest income	11	650	(543)	1,193
Net fees and commissions	12	161	(3)	164
Other business income (loss)	13	(873)	(1,736)	863
Expenses (excluding non-recurring losses)	14	28,784	115	28,669
Personnel expenses	15	12,943	(526)	13,469
Non-personnel expenses	16	13,479	136	13,343
Taxes	17	2,362	506	1,856
Net business income (before transfer to reserve for general possible loan losses) <b>(Net business income)</b>	18	4,849	(2,591)	7,440
(Excluding gains/losses on bonds (five accounts total)) <b>(Core business income)</b>	19	6,697	(622)	7,319
Transfer to reserve for general possible loan losses (1)	20	(179)	(16)	(163)
Net business income	21	5,029	(2,575)	7,604
(Gains/losses on bonds (five accounts total))	22	(1,847)	(1,968)	121
Non-recurring profit (loss)	23	(2,186)	708	(2,894)
Loss from write-off of non-performing loans (2)	24	1,394	(1,674)	3,068
Write-off of loans	25	-	(12)	12
Transfer to reserve for individual possible loan losses	26	1,317	(1,542)	2,859
Loss on disposal of receivables	27	(0)	(36)	36
Provision for contingent loss	28	(65)	(54)	(11)
Credit guarantee association responsibility-sharing system charge	29	140	(25)	165
Other losses from write-off of non-performing loans	30	1	(5)	6
Reversal of allowance for loan losses (3)	31	-	-	-
Recoveries of written-off claims	32	-	-	-
Gains (losses) on stocks and other securities	33	2,320	1,268	1,052
Gain on sale of stocks and other securities	34	2,429	1,326	1,103
Loss on sale of stocks and other securities	35	91	40	51
Loss on devaluation of stocks and other securities	36	17	17	-
Other non-recurring profit (loss)	37	(3,112)	(2,234)	(878)
Ordinary profit	38	2,842	(1,868)	4,710
Extraordinary profit (loss)	39	(140)	127	(267)
Income before income taxes	40	2,702	(1,740)	4,442
Total income taxes	41	510	(1,162)	1,672
Income taxes – current	42	161	(70)	231
Income taxes – deferred	43	349	(1,091)	1,440
Net income	44	2,191	(579)	2,770
Credit-related costs (1) + (2) - (3)	45	1,214	(1,690)	2,904

#### [Consolidated]

(Millions of yen)

Ordinary income	46	42,703	(532)	43,235
Ordinary profit	47	1,972	(2,102)	4,074
Profit attributable to owners of parent	48	1,048	(730)	1,778

Formerly The Yachiyo Bank, Limited

[Non-consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)
			Difference (A) – (B)	
Ordinary income	1	34,817	(784)	35,601
Gross business profit	2	29,748	(1,702)	31,450
(Excluding gains/losses on bonds (five accounts total)) (Gross core business profit)	3	29,309	(841)	30,150
Gross domestic business profit	4	28,711	(1,789)	30,500
(Excluding gains/losses on bonds (five accounts total))	5	28,141	(1,092)	29,233
Net interest income	6	23,574	(1,293)	24,867
Net fees and commissions	7	4,572	463	4,109
Other business income (loss)	8	565	(959)	1,524
Gross international business profit	9	1,036	87	949
(Excluding gains/losses on bonds (five accounts total))	10	1,167	251	916
Net interest income	11	1,312	523	789
Net fees and commissions	12	54	(19)	73
Other business income (loss)	13	(330)	(417)	87
Expenses (excluding non-recurring losses)	14	24,393	(555)	24,948
Personnel expenses	15	13,977	(206)	14,183
Non-personnel expenses	16	8,674	(395)	9,069
Taxes	17	1,742	46	1,696
Net business income (before transfer to reserve for general possible loan losses) (Net business income)	18	5,354	(1,148)	6,502
(Excluding gains/losses on bonds (five accounts total)) (Core business income)	19	4,915	(286)	5,201
Transfer to reserve for general possible loan losses (1)	20	(202)	354	(556)
Net business income	21	5,556	(1,503)	7,059
(Gains/losses on bonds (five accounts total))	22	438	(862)	1,300
Non-recurring profit (loss)	23	(2,294)	524	(2,818)
Loss from write-off of non-performing loans (2)	24	1,858	(404)	2,262
Write-off of loans	25	90	(86)	176
Transfer to reserve for individual possible loan losses	26	1,555	(355)	1,910
Loss on disposal of receivables	27	25	15	10
Provision for contingent loss	28	4	2	2
Credit guarantee association responsibility-sharing system charge	29	183	22	161
Other losses from write-off of non-performing loans	30	-	-	-
Reversal of allowance for loan losses (3)	31	-	-	-
Recoveries of written-off claims	32	223	99	124
Gains (losses) on stocks and other securities	33	519	646	(127)
Gain on sale of stocks and other securities	34	539	326	213
Loss on sale of stocks and other securities	35	19	(19)	38
Loss on devaluation of stocks and other securities	36	-	(302)	302
Other non-recurring profit (loss)	37	(1,178)	(625)	(553)
Ordinary profit	38	3,262	(978)	4,240
Extraordinary profit (loss)	39	87	102	(15)
Income before income taxes	40	3,349	(876)	4,225
Total income taxes	41	655	230	425
Income taxes – current	42	336	(849)	1,185
Income taxes – deferred	43	319	1,079	(760)
Net income	44	2,694	(1,105)	3,799
Credit-related costs (1) + (2) - (3)	45	1,656	(49)	1,705

[Consolidated]

(Millions of yen)

Ordinary income	46	35,082	(738)	35,820
Ordinary profit	47	2,920	(1,040)	3,960
Profit attributable to owners of parent	48	1,942	(1,440)	3,382

Formerly ShinGinko Tokyo, Limited

[Non-consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)	
			Difference (A) – (B)		
Ordinary income	1	8,459	(520)	8,979	
Gross business profit	2	6,831	599	6,232	
(Excluding gains/losses on bonds (five accounts total)) <b>(Gross core business profit)</b>	3	6,712	696	6,016	
Gross domestic business profit	4	6,649	619	6,030	
(Excluding gains/losses on bonds (five accounts total))	5	6,530	716	5,814	
Net interest income	6	6,354	651	5,703	
Trust fees	7	56	(5)	61	
Net fees and commissions	8	119	70	49	
Other business income (loss)	9	118	(97)	215	
Gross international business profit	10	182	(20)	202	
(Excluding gains/losses on bonds (five accounts total))	11	182	(20)	202	
Net interest income	12	182	(20)	202	
Net fees and commissions	13	(0)	-	(0)	
Other business income (loss)	14	-	-	-	
Expenses (excluding non-recurring losses)	15	4,205	65	4,140	
Personnel expenses	16	1,519	(49)	1,568	
Non-personnel expenses	17	2,212	49	2,163	
Taxes	18	472	64	408	
Net business income (before transfer to reserve for general possible loan losses) <b>(Net business income)</b>	19	2,626	534	2,092	
(Excluding gains/losses on bonds (five accounts total)) <b>(Core business income)</b>	20	2,507	631	1,876	
Transfer to reserve for general possible loan losses (1)	21	-	-	-	
Net business income	22	2,626	534	2,092	
(Gains/losses on bonds (five accounts total))	23	118	(97)	215	
Non-recurring profit (loss)	24	(273)	(1,354)	1,081	
Loss from write-off of non-performing loans (2)	25	158	12	146	
Write-off of loans	26	0	(22)	22	
Transfer to reserve for individual possible loan losses	27	-	-	-	
Loss on disposal of receivables	28	140	31	109	
Provision for contingent loss	29	(1)	(4)	3	
Credit guarantee association responsibility-sharing system charge	30	6	(4)	10	
Other losses from write-off of non-performing loans	31	13	13	-	
Reversal of allowance for loan losses (3)	32	917	(650)	1,567	
Reversal of allowance for investment loss (4)	33	-	(264)	264	
Recoveries of written-off claims	34	0	-	0	
Gains (losses) on stocks and other securities	35	-	-	-	
Gain on sale of stocks and other securities	36	-	-	-	
Loss on sale of stocks and other securities	37	-	-	-	
Loss on devaluation of stocks and other securities	38	-	-	-	
Other non-recurring profit (loss)	39	(1,032)	(429)	(603)	
Ordinary profit	40	2,352	(822)	3,174	
Extraordinary profit (loss)	41	-	30	(30)	
Income before income taxes	42	2,352	(792)	3,144	
Total income taxes	43	16	(89)	105	
Income taxes – current	44	151	35	116	
Income taxes – deferred	45	(135)	(124)	(11)	
Net income	46	2,336	(703)	3,039	
Credit-related costs	(1) + (2) - (3) - (4)	47	(758)	927	(1,685)

## 2. Business Income [Non-consolidated]

(Millions of yen)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2018 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2017 (B)
Net business income (before transfer to reserve for general possible loan losses)	12,830	(3,205)	16,035	4,849	(2,591)	7,440	5,354	(1,148)	6,502	2,626	534	2,092
Per employee (thousands of yen)	3,964	(907)	4,871	3,194	(1,606)	4,800	3,395	(673)	4,068	18,624	4,094	14,530
Net business income	13,212	(3,544)	16,756	5,029	(2,575)	7,604	5,556	(1,503)	7,059	2,626	534	2,092
Per employee (thousands of yen)	4,082	(1,008)	5,090	3,313	(1,593)	4,906	3,523	(894)	4,417	18,624	4,094	14,530
Net core business income	14,120	(278)	14,398	6,697	(622)	7,319	4,915	(286)	5,201	2,507	631	1,876
Per employee (thousands of yen)	4,363	(10)	4,373	4,411	(311)	4,722	3,117	(138)	3,255	17,781	4,750	13,031

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

## 3. Margin [Non-consolidated]

### <Total>

(%)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2018 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2017 (B)
Yields on interest-earning assets (1)	1.16	(0.03)	1.19	1.10	(0.04)	1.14	1.16	(0.02)	1.18	1.57	0.09	1.48
Loans and bills discounted (a)	1.21	(0.07)	1.28	1.20	(0.04)	1.24	1.20	(0.10)	1.30	1.43	(0.08)	1.51
Securities	1.36	0.15	1.21	1.32	0.07	1.25	1.20	0.16	1.04	2.09	0.43	1.66
Cost of funding (2)	1.15	(0.02)	1.17	1.15	–	1.15	1.16	(0.02)	1.18	1.08	(0.18)	1.26
Deposits, etc. (b)	0.03	(0.01)	0.04	0.01	(0.01)	0.02	0.03	–	0.03	0.17	(0.07)	0.24
External liabilities	0.33	(0.07)	0.40	0.41	(0.08)	0.49	0.85	(1.03)	1.88	0.00	(0.02)	0.02
Difference of interest rates between deposits and loans (a) – (b)	1.18	(0.06)	1.24	1.19	(0.03)	1.22	1.17	(0.10)	1.27	1.26	(0.01)	1.27
Net interest margin (1) – (2)	0.01	(0.01)	0.02	(0.05)	(0.04)	(0.01)	0.00	–	0.00	0.49	0.27	0.22

### <Domestic Operations>

(%)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2018 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2017 (B)
Yields on interest-earning assets (1)	1.12	(0.03)	1.15	1.07	(0.04)	1.11	1.09	(0.06)	1.15	1.54	0.10	1.44
Loans and bills discounted (a)	1.21	(0.07)	1.28	1.20	(0.04)	1.24	1.20	(0.10)	1.30	1.43	(0.08)	1.51
Securities	1.26	0.13	1.13	1.20	0.08	1.12	1.04	0.05	0.99	2.18	0.47	1.71
Cost of funding (2)	1.12	(0.04)	1.16	1.11	(0.02)	1.13	1.14	(0.03)	1.17	1.08	(0.18)	1.26
Deposits, etc. (b)	0.03	(0.01)	0.04	0.01	(0.01)	0.02	0.02	(0.01)	0.03	0.17	(0.07)	0.24
External liabilities	0.03	(0.13)	0.16	0.07	(0.13)	0.20	0.00	(2.14)	2.14	0.00	(0.02)	0.02
Difference of interest rates between deposits and loans (a) – (b)	1.18	(0.06)	1.24	1.19	(0.03)	1.22	1.18	(0.09)	1.27	1.26	(0.01)	1.27
Net interest margin (1) – (2)	0.00	0.01	(0.01)	(0.04)	(0.02)	(0.02)	(0.05)	(0.03)	(0.02)	0.46	0.28	0.18



#### 4. ROE

##### Tokyo Kiraboshi Financial Group [Consolidated]

(%)

	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)
		Difference (A) - (B)	
On basis of profit attributable to owners of parent	1.28	(9.23)	10.51
Based on profit attributable to owners of parent excluding gain on bargain purchase	1.28	(1.22)	2.50

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

##### [Non-consolidated]

(%)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)
		Difference (A) - (B)			Difference (A) - (B)			Difference (A) - (B)			Difference (A) - (B)	
On a basis of net business income (before transfer to reserve for general possible loan losses)	4.56	(1.40)	5.96	4.55	(3.05)	7.60	4.86	(1.08)	5.94	4.06	0.67	3.39
On a basis of net business income	4.70	(1.53)	6.23	4.72	(3.05)	7.77	5.05	(1.40)	6.45	4.06	0.67	3.39
On a basis of net core business income	5.02	(0.33)	5.35	6.29	(1.19)	7.48	4.47	(0.28)	4.75	3.87	0.83	3.04
On the basis of profit attributable to owners of parent	2.57	(1.00)	3.57	2.06	(0.77)	2.83	2.45	(1.02)	3.47	3.61	(1.31)	4.92

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

##### [Consolidated]

(%)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)
		Difference (A) - (B)			Difference (A) - (B)			Difference (A) - (B)			Difference (A) - (B)	
On a basis of net business income (before transfer to reserve for general possible loan losses)	4.09	(1.44)	5.53	3.85	(2.85)	6.70	4.34	(1.33)	5.67	4.06	0.67	3.39
On a basis of net business income	4.25	(1.59)	5.84	4.04	(2.90)	6.94	4.55	(1.66)	6.21	4.06	0.67	3.39
On a basis of net core business income	4.54	(0.39)	4.93	5.53	(1.05)	6.58	3.94	(0.56)	4.50	3.87	0.83	3.04
On the basis of profit attributable to owners of parent	1.86	(1.15)	3.01	0.95	(0.83)	1.78	1.73	(1.32)	3.05	3.61	(1.31)	4.92

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

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

#### 5. OHR [Non-consolidated]

(%)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)
		Difference (A) - (B)			Difference (A) - (B)			Difference (A) - (B)			Difference (A) - (B)	
On a basis of gross core business profit	80.25	0.21	80.04	81.12	1.46	79.66	83.22	0.48	82.74	62.64	(6.17)	68.81
On a basis of gross business profit	81.72	3.46	78.26	85.58	6.19	79.39	82.00	2.68	79.32	61.55	(4.87)	66.42

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

#### 6. Gain/Loss on Securities [Non-consolidated]

(Millions of yen)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)	Fiscal year ended Mar. 31, 2018 (A)		Fiscal year ended Mar. 31, 2017 (B)
		Difference (A) - (B)			Difference (A) - (B)			Difference (A) - (B)			Difference (A) - (B)	
Gains (losses) on bonds	(1,290)	(2,927)	1,637	(1,847)	(1,968)	121	438	(862)	1,300	118	(97)	215
Gain on sale of bonds	1,148	(1,996)	3,144	303	(741)	1,044	689	(1,194)	1,883	155	(60)	215
Gain on redemption of bonds	-	-	-	-	-	-	-	-	-	-	-	-
Loss on sale of bonds	2,439	934	1,505	2,151	1,228	923	251	(330)	581	36	36	-
Loss on redemption of bonds	-	-	-	-	-	-	-	-	-	-	-	-
Amortization on bonds	-	(1)	1	-	-	-	-	(1)	1	-	-	-
Gain (loss) on securities from application of mark-to-market accounting (securities)	2,839	1,914	925	2,320	1,268	1,052	519	646	(127)	-	-	-
Gain on sale of stock and other securities	2,968	1,652	1,316	2,429	1,326	1,103	539	326	213	-	-	-
Loss on sale of stock and other securities	110	21	89	91	40	51	19	(19)	38	-	-	-
Amortization of stock and other securities	17	(285)	302	17	17	-	-	(302)	302	-	-	-

## 7. Capital Ratio (Domestic Standards)

### (1) Tokyo Kiraboshi Financial Group

(Millions of yen, %)

		Consolidated		
		March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
(1) Capital ratio (%)	(4)/(5)	9.05	(0.49)	9.54
(2) Basic items in core capital		293,923	2,142	291,781
(3) Adjustments in core capital		12,550	5,005	7,545
(4) Capital	(2) – (3)	281,373	(2,862)	284,235
		282,622	1,518	281,104
		5,194	(1,556)	6,750
		5,000	-	5,000
(5) Risk-weighted assets		3,107,769	129,604	2,978,165
(6) Total necessary capital	(5) × 4%	124,310	5,184	119,126

### (2) Formerly The Tokyo Tomin Bank, Limited

(Millions of yen, %)

		Consolidated			Non-consolidated		
		March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
(1) Capital ratio (%)	(4)/(5)	6.75	(0.46)	7.21	6.58	(0.35)	6.93
(2) Basic items in core capital		113,193	1,742	111,451	109,394	1,435	107,959
(3) Adjustments in core capital		12,253	4,878	7,375	11,337	3,113	8,224
(4) Capital	(2) – (3)	100,940	(3,135)	104,075	98,057	(1,678)	99,735
		105,231	339	104,892	102,635	1,684	100,951
		1,986	(275)	2,261	1,824	(245)	2,069
		5,000	-	5,000	5,000	-	5,000
(5) Risk-weighted assets		1,494,006	50,717	1,443,289	1,488,813	51,264	1,437,549
(6) Total necessary capital	(5) × 4%	59,760	2,029	57,731	59,552	2,051	57,501

### (3) Formerly The Yachiyo Bank, Limited

(Millions of yen, %)

		Consolidated			Non-consolidated		
		March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
(1) Capital ratio (%)	(4)/(5)	8.69	(0.54)	9.23	8.54	(0.52)	9.06
(2) Basic items in core capital		113,082	729	112,353	110,988	1,028	109,960
(3) Adjustments in core capital		378	130	248	370	128	242
(4) Capital	(2) – (3)	112,704	600	112,104	110,617	900	109,717
		110,200	753	109,447	108,181	1,474	106,707
		2,301	(237)	2,538	2,080	(196)	2,276
		-	-	-	-	-	-
(5) Risk-weighted assets		1,295,574	82,026	1,213,548	1,294,339	83,655	1,210,684
(6) Total necessary capital	(5) × 4%	51,822	3,281	48,541	51,773	3,346	48,427

### (4) Formerly ShinGinko Tokyo, Limited

(Millions of yen, %)

		Consolidated		
		March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
(1) Capital ratio (%)	(4)/(5)	20.34	1.04	19.30
(2) Basic items in core capital		63,342	1,223	62,119
(3) Adjustments in core capital		148	7	141
(4) Capital	(2) – (3)	63,193	1,215	61,978
		62,436	2,267	60,169
		906	(1,044)	1,950
		-	-	-
(5) Risk-weighted assets		310,631	(10,352)	320,983
(6) Total necessary capital	(5) × 4%	12,425	(414)	12,839

(Note 1) Capital ratio is calculated based on the Financial Service Agency Notification No.19 and 20 of 2006. The standardized approach is applied for calculating credit risks and assets, while the fundamental approach is applied for calculating the amount equivalent to operational risk.

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

## II. Status of Loans

### 1. Risk-monitored Loans [Non-consolidated]

#### [Risk-monitored loans amount]

(Millions of yen)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Bankrupt loans	6,687	1,070	5,617	2,526	(828)	3,354	3,886	1,783	2,103	274	115
Non-accrual loans	75,315	(7,459)	82,774	40,248	(4,061)	44,309	31,872	(3,610)	35,482	3,193	211	2,982
Past-due loans (3 months or more)	259	24	235	257	31	226	1	(7)	8	-	-	-
Restructured loans	2,541	(711)	3,252	1,183	(625)	1,808	1,209	27	1,182	149	(111)	260
Risk-monitored loan amount	84,804	(7,075)	91,879	44,216	(5,483)	49,699	36,970	(1,807)	38,777	3,617	215	3,402
Loan balances	3,676,231	55,112	3,621,119	1,860,166	22,220	1,837,946	1,605,223	52,618	1,552,605	210,842	(19,725)	230,567

#### [Loan balance ratio]

(%)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Bankrupt loans	0.18	0.03	0.15	0.13	(0.05)	0.18	0.24	0.11	0.13	0.13	0.07
Non-accrual loans	2.04	(0.24)	2.28	2.16	(0.25)	2.41	1.98	(0.30)	2.28	1.51	0.22	1.29
Past-due loans (3 months or more)	0.00	-	0.00	0.01	-	0.01	0.00	-	0.00	-	-	-
Restructured loans	0.06	(0.02)	0.08	0.06	(0.03)	0.09	0.07	-	0.07	0.07	(0.04)	0.11
Loan balance ratio	2.30	(0.23)	2.53	2.37	(0.33)	2.70	2.30	(0.19)	2.49	1.71	0.24	1.47

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

#### [Risk-monitored loan amount]

(Millions of yen)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Bankrupt loans	1,788	200	1,588	490	(354)	844	1,250	508	742	46	44
Non-accrual loans	70,868	(5,746)	76,614	37,124	(3,933)	41,057	30,666	(2,305)	32,971	3,077	491	2,586
Past-due loans (3 months or more)	259	24	235	257	31	226	1	(7)	8	-	-	-
Restructured loans	2,541	(711)	3,252	1,183	(625)	1,808	1,209	27	1,182	149	(111)	260
Risk-monitored loan amount	75,458	(6,233)	81,691	39,056	(4,881)	43,937	33,128	(1,777)	34,905	3,273	425	2,848
Loan balances	3,666,884	55,953	3,610,931	1,855,005	22,821	1,832,184	1,601,380	52,647	1,548,733	210,498	(19,515)	230,013

#### [Loan balance ratio]

(%)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Bankrupt loans	0.04	-	0.04	0.02	(0.02)	0.04	0.07	0.03	0.04	0.02	0.02
Non-accrual loans	1.93	(0.19)	2.12	2.00	(0.24)	2.24	1.91	(0.21)	2.12	1.46	0.34	1.12
Past-due loans (3 months or more)	0.00	-	0.00	0.01	-	0.01	0.00	-	0.00	-	-	-
Restructured loans	0.06	(0.03)	0.09	0.06	(0.03)	0.09	0.07	-	0.07	0.07	(0.04)	0.11
Loan balance ratio	2.05	(0.21)	2.26	2.10	(0.29)	2.39	2.06	(0.19)	2.25	1.55	0.32	1.23

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

(Millions of yen, %)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Bankrupt and quasi-bankrupt assets	17,024	(1,223)	18,247	8,711	(1,255)	9,966	7,688	71	7,617	624	(39)
Doubtful assets	66,605	(5,462)	72,067	34,441	(3,585)	38,026	28,147	(1,937)	30,084	4,016	59	3,957
Substandard loans	2,801	(686)	3,487	1,440	(595)	2,035	1,211	20	1,191	149	(111)	260
Subtotal (a)	86,431	(7,371)	93,802	44,593	(5,435)	50,028	37,047	(1,846)	38,893	4,790	(90)	4,880
Normal assets	3,646,006	74,465	3,571,541	1,850,493	37,399	1,813,094	1,587,722	57,074	1,530,648	207,790	(20,009)	227,799
Total credit amount (b)	3,732,437	67,093	3,665,344	1,895,087	31,965	1,863,122	1,624,769	55,228	1,569,541	212,581	(20,098)	232,679
Ratio of total credit amount (%) (a)/(b)	2.31	(0.24)	2.55	2.35	(0.33)	2.68	2.28	(0.19)	2.47	2.25	0.16	2.09

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

(Millions of yen, %)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Bankrupt and quasi-bankrupt assets	7,363	(379)	7,742	3,372	(641)	4,013	3,781	117	3,664	210	145
Doubtful assets	66,605	(5,462)	72,067	34,441	(3,585)	38,026	28,147	(1,937)	30,084	4,016	59	3,957
Substandard loans	2,801	(686)	3,487	1,440	(595)	2,035	1,211	20	1,191	149	(111)	260
Subtotal (a)	76,770	(6,528)	83,298	39,254	(4,821)	44,075	33,139	(1,801)	34,940	4,376	94	4,282
Normal assets	3,646,006	74,465	3,571,541	1,850,493	37,399	1,813,094	1,587,722	57,074	1,530,648	207,790	(20,009)	227,799
Total credit amount (b)	3,722,777	67,937	3,654,840	1,889,748	32,579	1,857,169	1,620,861	55,272	1,565,589	212,167	(19,914)	232,081
Ratio of total credit amount (%) (a)/(b)	2.06	(0.21)	2.27	2.07	(0.30)	2.37	2.04	(0.19)	2.23	2.06	0.22	1.84

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

(Millions of yen, %)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Covered amount (a)	70,129	(6,710)	76,839	37,023	(4,594)	41,617	30,134	(1,952)	32,086	2,971	(165)
Reserve for possible loan losses	20,346	(1,779)	22,125	10,848	(979)	11,827	7,667	(385)	8,052	1,831	(414)	2,245
Bankrupt and quasi-bankrupt assets	10,028	(855)	10,883	5,373	(698)	6,071	4,178	(33)	4,211	476	(124)	600
Doubtful assets	10,153	(822)	10,975	5,411	(252)	5,663	3,445	(317)	3,762	1,295	(253)	1,548
Substandard loans	164	(102)	266	62	(30)	92	43	(34)	77	59	(37)	96
Collateral, guarantees, etc.	49,782	(4,932)	54,714	26,175	(3,614)	29,789	22,467	(1,567)	24,034	1,140	250	890
Bankrupt and quasi-bankrupt assets	6,994	(368)	7,362	3,337	(558)	3,895	3,510	105	3,405	146	85	61
Doubtful assets	41,859	(4,362)	46,221	22,269	(2,777)	25,046	18,598	(1,799)	20,397	991	213	778
Substandard loans	928	(202)	1,130	568	(280)	848	358	127	231	2	(48)	50
Problem assets (b)	86,431	(7,371)	93,802	44,593	(5,435)	50,028	37,047	(1,846)	38,893	4,790	(90)	4,880
Coverage ratio (%) (a)/(b)	81.13	(0.78)	81.91	83.02	(0.16)	83.18	81.34	(1.15)	82.49	62.03	(2.23)	64.26

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

(Millions of yen)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Reserve for possible loan losses	24,938	(3,106)	28,044	12,589	(1,136)	13,725	9,674	(553)	10,227	2,674	(1,417)
Provision of general reserve for possible loan losses	4,562	(1,422)	5,984	1,609	(179)	1,788	2,050	(203)	2,253	902	(1,040)	1,942
Provision for individual possible loan losses	20,376	(1,684)	22,060	10,979	(957)	11,936	7,624	(350)	7,974	1,772	(377)	2,149

**5. Status of Problem Assets Subject to Disclosure**  
**(1) Three banks combined [Non-consolidated]**

[Fiscal year ended March 2018]

(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 6.7 <1.7>	5.5	1.1	— [0.1]	— [4.9]	Bankrupt and quasi-bankrupt 17.0 <7.3>	6.9	10.0	99.9% <99.9%>	Bankrupt loans 6.6 <1.7>
Virtually bankrupt borrowers 10.3 <5.5>	6.8	3.4	— [0.2]	— [4.7]					Non-accrual loans 75.3 <70.8>
Borrowers with bankruptcy concerns 66.6	31.6	20.3	14.5 [10.1]		Doubtful assets 66.6	41.8	10.1	78.0%	
Borrowers requiring caution 510.2	Substandard borrowers 4.0	0.6	3.4		Substandard loans 2.8	0.9	0.1	39.0%	Past-due loans (3 months or more) 0.2
	Borrowers requiring caution, excluding claims to substandard borrowers 506.2	113.9	392.2		Subtotal 86.4 <76.7>			Total 81.1% <78.7%>	Restructured loans 2.5
Normal borrowers 3,138.5	3,138.5				(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 507.4				Total 84.8 <75.4>
Total 3,732.4 <3,722.7>	3,297.2	420.6	14.5	—	Normal assets 3,646.0				
					Total 3,732.4 <3,722.7>				
Ratio to total debts	88.3%	11.2%	0.3%	—					

Notes:

- Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interests and privately placed bonds guaranteed by banks. The amount for privately placed bonds guaranteed by banks is recorded in fair value.
- Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
- Former Tokyo Tomin Bank, Former Yachiyo Bank, and Former ShinGinko Tokyo did not take partial direct write-offs. Figures assuming three banks had taken partial direct write-offs are provided in angled brackets.
- Partial direct write-off means that, regarding debts with collateral/guarantees that are judged uncollectible or valueless, the Classification IV amount is decreased from the debt amount directly as a loan loss write-off.

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

[Fiscal year ended March 2018]

(Billions of yen)

Self-assessment	Disclosed debts based on Financial Reconstruction Act	Risk-monitored loans under the Banking Law (Object: Loans)
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Classification of borrowers	Classification				Disclosed debts (credit balance)	Collateral, guarantees, etc.	Reserve	Coverage ratio	Disclosed debts (loan balance)
	Not classified	Classification II	Classification III	Classification IV					
Bankrupt borrowers 2.5 <0.4>	2.1	0.3	— [0.0]	— [2.0]	Bankrupt and quasi-bankrupt 8.7 <3.3>	3.3	5.3	100.0% <100.0%>	Bankrupt loans 2.5 <0.4>
Virtually bankrupt borrowers 6.1 <2.8>	4.6	1.5	— [0.0]	— [3.3]					Non-accrual loans 40.2 <37.1>
Borrowers with bankruptcy concerns 34.4	15.7	11.9	6.7 [5.4]		Doubtful assets 34.4	22.2	5.4	80.3%	
Borrowers requiring caution 241.6	Substandard borrowers 1.7	0.3	1.3		Substandard loans 1.4	0.5	0.0	43.8%	Past-due loans (3 months or more) 0.2 Restructured loans 1.1
	Borrowers requiring caution, excluding claims to substandard borrowers 239.9	62.5	177.4		Subtotal 44.5 <39.2>			Total 83.0% <80.7%>	Total 44.2 <39.0>
Normal borrowers 1,610.2	1,610.2				Claims to borrowers requiring caution, excluding claims to substandard borrowers 240.2				
Total 1,895.0 <1,889.7>	1,695.6	192.6	6.7	—	Normal assets 1,850.4				
					Total 1,895.0 <1,889.7>				

Ratio to total debts	89.4%	10.1%	0.3%	—
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### Notes:

- Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interests and privately placed bonds guaranteed by banks. The amount for privately placed bonds guaranteed by banks is recorded in fair value.
- Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
- Former Tokyo Tomin Bank did not take partial direct write-offs. Figures assuming the bank had taken partial direct write-offs are provided in angled brackets.
- 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) Formerly The Yachiyo Bank, Limited [Non-consolidated]

[Fiscal year ended March 2018]

(Billions of yen)

Self-assessment					Disclosed debts based on Financial Reconstruction Act				Risk-monitored loans under the Banking Law (Object: Loans)
Classification of borrowers	Classification				Disclosed debts (credit balance)	Collateral, guarantees, etc.	Reserve	Coverage ratio	Disclosed debts (loan balance)
	Not classified	Classification II	Classification III	Classification IV					
Bankrupt borrowers 3.8 <1.2>	3.1	0.7	— [0.0]	— [2.6]	Bankrupt and quasi-bankrupt 7.6 <3.7>	3.5	4.1	100.0% <100.0%>	Bankrupt loans 3.8 <1.2>
Virtually bankrupt borrowers 3.8 <2.5>	2.0	1.7	— [0.2]	— [1.2]					Non-accrual loans 31.8 <30.6>
Borrowers with bankruptcy concerns 28.1	13.8	8.1	6.1 [3.4]		Doubtful assets 28.1	18.5	3.4	78.3%	
Borrowers requiring caution 233.6	Substandard borrowers 2.1	0.2	1.8		Substandard loans 1.2	0.3	0.0	33.1%	Past-due loans (3 months or more) 0.0
	Borrowers requiring caution, excluding claims to substandard borrowers 231.4	49.4	182.0		Subtotal 37.0 <33.1>			Total 81.3% <79.1%>	Restructured loans 1.2
Normal borrowers 1,355.2	1,355.2				Claims to borrowers requiring caution, excluding claims to substandard borrowers 232.4				Total 36.9 <33.1>
Total 1,624.7 <1,620.8>	1423.9	194.7	6.1	—	Normal assets 1,587.7				
					Total 1,624.7 <1,620.8>				
Ratio to total debts	87.6%	11.9%	0.3%	—					

#### Notes:

- Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interests and privately placed bonds guaranteed by banks. The amount for privately placed bonds guaranteed by banks is recorded in fair value.
- Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
- Former Yachiyo Bank did not take partial direct write-offs. Figures assuming the bank had taken partial direct write-offs are provided in angled brackets.
- Partial direct write-off means that, regarding debts with collateral/guarantees that are judged uncollectible or valueless, the Classification IV amount is decreased from the debt amount directly as a loan loss write-off.

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

[Fiscal year ended March 2018]

(Billions of yen)

Self-assessment	Disclosed debts based on Financial Reconstruction Act	Risk-monitored loans under the Banking Law (Object: Loans)
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Classification of borrowers	Classification				Disclosed debts (credit balance)	Collateral, guarantees, etc.	Reserve	Coverage ratio	Disclosed debts (loan balance)
	Not classified	Classification II	Classification III	Classification IV					
Bankrupt borrowers 0.2 <0.0>	0.2	0.0	— [0.0]	— [0.2]	Bankrupt and quasi-bankrupt 0.6 <0.2>	0.1	0.4	99.7% <99.3%>	Bankrupt loans 0.2 <0.0>
Virtually bankrupt borrowers 0.3 <0.1>	0.2	0.1	— [0.0]	— [0.1]					Non-accrual loans 3.1 <3.0>
Borrowers with bankruptcy concerns 4.0	2.0	0.2	1.7 [1.2]		Doubtful assets 4.0	0.9	1.2	56.9%	
Borrowers requiring caution 34.9	Substandard borrowers 0.1	0.0	0.1		Substandard loans 0.1	0.0	0.0	40.9%	Past-due loans (3 months or more) — Restructured loans 0.1
		Borrowers requiring caution, excluding claims to substandard borrowers 34.7	2.0	32.7		Subtotal 4.7 <4.3>			Total 62.0% <58.4%>
Normal borrowers 173.0	173.0				Normal assets 207.7				
Total 212.6 <212.1>	177.5	33.3	1.7	—	Total 212.5 <212.1>				

Ratio to total debts	83.5%	15.6%	0.8%	—
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#### Notes:

- Self-assessment includes loans, repayments for which payment is approved, foreign exchange, provisional payment pursuant to loans, accrued interests and privately placed bonds guaranteed by banks. The amount for privately placed bonds guaranteed by banks is recorded in fair value.
- Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
- Former ShinGinko Tokyo did not take partial direct write-offs. Figures assuming the bank had taken partial direct write-offs are provided in angled brackets.
- Partial direct write-off means that, regarding debts with collateral/guarantees that are judged uncollectible or valueless, the Classification IV amount is decreased from the debt amount directly as a loan loss write-off.



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

**(i) Loan breakdown by industrial sector**

(Millions of yen)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	All branches	3,676,231	55,113	3,621,118	1,860,166	22,220	1,837,946	1,605,223	52,618	1,552,605	210,842	(19,725)
Manufacturing	324,172	(1,465)	325,637	193,701	(1,904)	195,605	118,576	1,784	116,792	11,895	(1,344)	13,239
Agriculture, forestry	975	(14)	989	862	56	806	49	(50)	99	64	(20)	84
Fishery	8	(4)	12	8	(4)	12	-	-	-	-	-	-
Mining, quarrying of stone and gravel	1,124	159	965	732	102	630	360	89	271	32	(31)	63
Construction	188,695	2,020	186,675	79,085	2,738	76,347	99,995	1,548	98,447	9,614	(2,266)	11,880
Electricity, gas and heat supplies, and waterworks	12,769	110	12,659	6,311	(30)	6,341	5,940	182	5,758	518	(41)	559
Communication service	81,076	1,120	79,956	47,708	(193)	47,901	26,065	1,287	24,778	7,302	25	7,277
Transportation, postal activities	99,123	1,931	97,192	49,343	(833)	50,176	47,781	3,492	44,289	1,999	(728)	2,727
Commerce	427,626	8,499	419,127	262,367	2,763	259,604	144,480	6,836	137,644	20,778	(1,101)	21,879
Banks and other financial institutions	209,486	389	209,097	85,443	(2,117)	87,560	88,416	7,935	80,481	35,627	(5,428)	41,055
Real estate	813,285	47,480	765,805	284,194	10,410	273,784	463,980	36,265	427,715	65,110	804	64,306
(Real estate brokerage)	351,913	21,997	329,916	137,456	10,787	126,669	178,959	13,424	165,535	35,498	(2,213)	37,711
(Real estate leasing)	461,371	25,484	435,887	146,738	(376)	147,114	285,020	22,841	262,179	29,612	3,018	26,594
Goods rental and leasing	92,187	5,246	86,941	52,852	2,367	50,485	38,492	3,332	35,160	842	(453)	1,295
Scientific research, professional and technical services	51,431	2,226	49,205	31,565	2,089	29,476	18,996	4	18,992	870	134	736
Accommodations	19,842	3,735	16,107	9,023	1,627	7,396	3,131	(693)	3,824	7,687	2,800	4,887
Restaurant businesses	34,960	1,722	33,238	14,361	1,913	12,448	17,286	(62)	17,348	3,312	(130)	3,442
Living-related and personal services, amusement services	55,912	(1,471)	57,383	31,842	1,149	30,693	18,193	(1,867)	20,060	5,877	(753)	6,630
Education, learning support	16,572	1,174	15,398	7,082	(165)	7,247	9,407	1,439	7,968	83	(100)	183
Medical healthcare and welfare	109,567	4,805	104,762	80,963	4,322	76,641	22,597	994	21,603	6,006	(512)	6,518
Other services	88,750	(7,065)	95,815	38,457	539	37,918	34,414	(6,103)	40,517	15,878	(1,501)	17,379
Local governments	166,718	(13,813)	180,531	79,150	(10,983)	90,133	80,231	(1,586)	81,817	7,336	(1,244)	8,580
Other	881,934	(1,672)	883,606	505,107	8,371	496,736	366,824	(2,209)	369,033	10,003	(7,834)	17,837

Notes:

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

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

(Millions of yen)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	All branches	84,804	(7,075)	91,879	44,216	(5,483)	49,699	36,970	(1,807)	38,777	3,617	215
Manufacturing	15,920	(1,919)	17,839	7,016	(2,083)	9,099	8,336	160	8,176	567	3	564
Agriculture, forestry	239	1	238	232	(1)	233	2	2	-	4	-	4
Fishery	-	-	-	-	-	-	-	-	-	-	-	-
Mining, quarrying of stone and gravel	-	-	-	-	-	-	-	-	-	-	-	-
Construction	5,043	(26)	5,069	1,626	42	1,584	3,247	(35)	3,282	168	(33)	201
Electricity, gas and heat supplies, and waterworks	-	-	-	-	-	-	-	-	-	-	-	-
Communication service	3,795	(866)	4,661	2,025	(578)	2,603	1,341	(254)	1,595	429	(33)	462
Transportation, postal activities	1,886	(278)	2,164	899	(242)	1,141	879	(1)	880	107	(35)	142
Commerce	23,765	1	23,764	13,846	(504)	14,350	8,713	185	8,528	1,205	320	885
Banks and other financial institutions	152	3	149	44	(11)	55	9	6	3	98	8	90
Real estate	7,297	(646)	7,943	4,895	606	4,289	2,390	(1,232)	3,622	11	(20)	31
(Real estate brokerage)	1,133	(300)	1,433	508	(75)	583	624	(223)	847	(-)	(1)	1
(Real estate leasing)	6,164	(346)	6,510	4,386	681	3,705	1,766	(1,008)	2,774	11	(18)	29
Goods rental and leasing	164	56	108	49	-	49	51	(8)	59	63	63	-
Scientific research, professional and technical services	1,613	(456)	2,069	1,108	(356)	1,464	425	(87)	512	79	(12)	91
Accommodations	731	120	611	207	(35)	242	181	(18)	199	342	173	169
Restaurant businesses	1,264	(55)	1,319	439	(156)	595	757	189	568	67	(88)	155
Living-related and personal services, amusement services	1,696	(309)	2,005	664	(18)	682	1,032	(288)	1,320	-	(2)	2
Education, learning support	309	(59)	368	75	4	71	214	8	206	19	(70)	89
Medical healthcare and welfare	6,839	(550)	7,389	5,651	(263)	5,914	1,182	(281)	1,463	5	(6)	11
Other services	2,670	(1,057)	3,727	742	(1,121)	1,863	1,480	116	1,364	447	(52)	499
Local governments	-	-	-	-	-	-	-	-	-	-	-	-
Other	11,415	(1,033)	12,448	4,691	(766)	5,457	6,723	(268)	6,991	-	-	-

## 7. Deposits and Loans [Non-consolidated]

### (1) Status of loans

(Millions of yen, %)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Loans (balance)	3,676,231	55,112	3,621,119	1,860,166	22,220	1,837,946	1,605,223	52,618	1,552,605	210,842	(19,725)
Excluding offshore accounts (a)	3,676,082	55,120	3,620,962	1,860,017	22,228	1,837,789	1,605,223	52,618	1,552,605	210,842	(19,725)	230,567
Loans to small and medium-sized enterprises (b)	3,000,269	91,312	2,908,957	1,530,676	49,913	1,480,763	1,310,410	46,176	1,264,234	159,183	(4,777)	163,960
Small and medium-sized enterprise loans	2,130,444	85,150	2,045,294	1,027,718	41,534	986,184	943,586	48,385	895,201	159,140	(4,768)	163,908
Personal loans	869,825	6,162	863,663	502,958	8,379	494,579	366,824	(2,209)	369,033	43	(8)	51
Percentage of total loans (b) / (a)	81.61	1.28	80.33	82.29	1.72	80.57	81.63	0.21	81.42	75.49	4.38	71.11
Loans (average balance)	3,611,913	41,134	3,570,779	1,839,464	7,273	1,832,191	1,555,392	40,429	1,514,963	217,056	(6,567)	223,623

### (2) Consumer loan balance

(Millions of yen)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Consumer loan balance	816,069	1,278	814,791	479,946	4,178	475,768	336,122	(2,900)	339,022	-	-
Housing-related loans	694,201	940	693,261	381,218	5,785	375,433	312,982	(4,845)	317,827	-	-	-
Other loans	121,868	339	121,529	98,728	(1,607)	100,335	23,140	1,946	21,194	-	-	-

(Note) Former ShinGinko Tokyo does not handle consumer loans.

### (3) Status of deposits

(Millions of yen)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Deposits (balance)	4,715,919	(68,482)	4,784,401	2,322,692	(8,285)	2,330,977	2,123,393	(32,450)	2,155,843	269,832	(27,748)
Deposits	4,702,969	(55,962)	4,758,931	2,315,952	3,715	2,312,237	2,117,183	(31,930)	2,149,113	269,832	(27,748)	297,580
Personal deposits	3,158,384	(87,224)	3,245,608	1,397,396	(20,227)	1,417,623	1,637,288	(15,887)	1,653,175	123,699	(51,110)	174,809
Corporate deposits	1,401,095	52,653	1,348,442	873,846	27,768	846,078	474,658	21,448	453,210	52,589	3,436	49,153
Deposits	143,489	(21,391)	164,880	44,709	(3,826)	48,535	5,236	(37,491)	42,727	93,543	19,926	73,617
Negotiable certificates of deposit	12,950	(12,520)	25,470	6,740	(12,000)	18,740	6,210	(520)	6,730	-	-	-
Negotiable certificates of deposit	4,766,024	(28,459)	4,794,483	2,340,572	(21,521)	2,362,093	2,137,125	2,391	2,134,734	288,326	(9,329)	297,655
Deposits	4,742,621	(22,285)	4,764,906	2,324,643	(16,636)	2,341,279	2,129,651	3,680	2,125,971	288,326	(9,329)	297,655
Negotiable certificates of deposit	23,402	(6,174)	29,576	15,929	(4,885)	20,814	7,473	(1,289)	8,762	-	-	-

### (4) Deposits and loan balances by region

(Millions of yen)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Deposits	4,702,969	(55,962)	4,758,931	2,315,952	3,715	2,312,237	2,117,183	(31,930)	2,149,113	269,832	(27,748)
Tokyo Metropolis	3,639,446	(59,607)	3,699,053	2,223,696	4,146	2,219,550	1,145,916	(36,006)	1,181,922	269,832	(27,748)	297,580
Kanagawa Prefecture	986,205	3,626	982,579	30,058	(755)	30,813	956,147	4,382	951,765	-	-	-
Others	77,317	20	77,297	62,197	325	61,872	15,119	(305)	15,424	-	-	-
Loans	3,676,231	55,112	3,621,119	1,860,166	22,220	1,837,946	1,605,223	52,618	1,552,605	210,842	(19,725)	230,567
Tokyo Metropolis	3,077,216	42,233	3,034,983	1,791,760	20,119	1,771,641	1,074,613	41,839	1,032,774	210,842	(19,725)	230,567
Kanagawa Prefecture	555,928	12,696	543,232	33,462	1,508	31,954	522,465	11,188	511,277	-	-	-
Others	43,086	183	42,903	34,943	593	34,350	8,143	(410)	8,553	-	-	-

### (5) Assets under management

(Millions of yen)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Assets under management	477,653	(2,928)	480,581	263,336	(6,616)	269,952	214,316	3,688	210,628	-	-
Investment trust	205,315	(11,349)	216,664	126,768	(12,537)	139,305	78,547	1,188	77,359	-	-	-
Life insurance	228,458	15,617	212,841	126,330	8,388	117,942	102,127	7,229	94,898	-	-	-
Public bonds	43,879	(7,196)	51,075	10,237	(2,467)	12,704	33,641	(4,730)	38,371	-	-	-

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

**(6) Status of branches and employees**

(Branches, persons)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Domestic head office and branch offices (including representative offices)	164	-	164	78	-	78	85	-	85	1	-
Tokyo Metropolis	124	-	124	73	-	73	50	-	50	1	-	1
Kanagawa Prefecture	36	-	36	2	-	2	34	-	34	-	-	-
Others	4	-	4	3	-	3	1	-	1	-	-	-
Number of executives and employees	3,132	(92)	3,224	1,463	(44)	1,507	1,529	(45)	1,574	141	(7)	148
Number of executives	28	(2)	30	11	(3)	14	12	(2)	14	6	(1)	7
Number of employees	3,104	(90)	3,194	1,452	(41)	1,493	1,517	(43)	1,560	135	(6)	141

(Note 1) For employees above, the number of employees, including executive officers, but excluding temporary employees, fixed-term employees, and secondees, has been used.

(Note 2) The number of directors at subsidiary banks as of March 31, 2018 and March 31, 2017, included people who were serving on the boards of these banks. For this reason, the total number of directors at these banks has been calculated by excluding those directors, (1) as of March 31, 2018 and (5) as of March 31, 2017, with overlapping duties at these banks.

**(7) Construction in trust**

(Millions of yen)

	Three banks combined			Formerly Tokyo Tomin Bank			Formerly Yachiyo Bank			Formerly ShinGinko Tokyo		
	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)	March 31, 2018 (A)	Difference (A) – (B)	March 31, 2017 (B)
	Value of construction in trust contracts	23,274	(4,054)	27,328	-	-	-	-	-	-	23,274	(4,054)
Balance of construction in trust purchased	8,108	645	7,463	-	-	-	-	-	-	8,108	645	7,463

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

### III. Valuation Gain/Loss on Securities

#### 1. Valuation Standards

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

#### 2. Consumer Loan Balance

##### (1) Tokyo Kiraboshi Financial Group [Consolidated]

(Millions of yen)

	March 31, 2018 (A)				March 31, 2017 (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	13,453	(2,269)	13,885	432	15,722	16,095	373
Available-for-sale securities	8,072	3,757	13,852	5,779	4,315	11,933	7,618
Stocks	8,473	2,815	9,426	953	5,658	7,384	1,726
Bonds	503	(471)	1,725	1,222	974	2,920	1,945
Others	(903)	1,414	2,700	3,603	(2,317)	1,628	3,946
Total	21,525	1,488	27,738	6,212	20,037	28,029	7,991

##### (2) Three banks combined [Non-consolidated]

(Millions of yen)

	March 31, 2018 (A)				March 31, 2017 (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	20,732	(3,734)	21,147	415	24,466	24,622	155
Available-for-sale securities	13,597	2,509	18,817	5,220	11,088	17,882	6,793
Stocks	9,976	2,523	10,659	683	7,453	8,762	1,308
Bonds	2,305	(1,267)	3,420	1,115	3,572	5,330	1,758
Others	1,315	1,253	4,737	3,421	62	3,789	3,727
Total	34,329	(1,225)	39,964	5,635	35,554	42,504	6,949

##### (3) Formerly The Tomin Bank, Limited [Non-consolidated]

(Millions of yen)

	March 31, 2018 (A)				March 31, 2017 (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	6,893	(2,283)	7,243	350	9,176	9,255	78
Available-for-sale securities	7,421	2,007	8,820	1,398	5,414	7,688	2,274
Stocks	7,415	1,825	7,799	383	5,590	6,069	479
Bonds	239	(745)	430	190	984	1,111	127
Others	(234)	926	589	824	(1,160)	507	1,668
Total	14,314	(276)	16,063	1,748	14,590	16,944	2,353

##### (4) Formerly The Yachiyo Bank, Limited [Non-consolidated]

(Millions of yen)

	March 31, 2018 (A)				March 31, 2017 (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	11,620	(1,471)	11,685	65	13,091	13,169	77
Available-for-sale securities	1,757	315	5,137	3,380	1,442	5,415	3,973
Stocks	2,560	697	2,859	299	1,863	2,692	829
Bonds	537	(347)	1,258	721	884	2,188	1,304
Others	(1,340)	(35)	1,018	2,359	(1,305)	534	1,839
Total	13,377	(1,157)	16,822	3,445	14,534	18,584	4,050

##### (5) Formerly ShinGinko Tokyo, Limited [Non-consolidated]

(Millions of yen)

	March 31, 2018 (A)				March 31, 2017 (B)		
	Gain (loss) on valuation (A)	(A) – (B)	Valuation gain	Valuation loss	Gain (loss) on valuation (B)	Valuation gain	Valuation loss
Marketable bonds held to maturity	2,218	21	2,218	-	2,197	2,197	-
Available-for-sale securities	4,418	187	4,859	441	4,231	4,777	545
Stocks	-	-	-	-	-	-	-
Bonds	1,527	(176)	1,731	203	1,703	2,030	326
Others	2,891	363	3,128	237	2,528	2,747	219
Total	6,637	208	7,078	441	6,429	6,975	545