



Financial Results  
for the Fiscal Year Ended March 31, 2019  
- Supplementary Information -



## Contents

<b>I. Overview of Financial Results for the Fiscal Year Ended March 31, 2019</b>		
1. Status of Profit/Loss	.....	1-2
2. Business Income	.....	3
3. Margin	.....	3
4. ROE	.....	4
5. OHR	.....	4
6. Gain/Loss on Securities	.....	5
7. Capital Ratio (Domestic Standards)	.....	6
 <b>II. Status of Loans</b>		
1. Risk-monitored Loans	.....	7
2. Loans Based on the Financial Reconstruction Act	.....	8
3. Coverage Status of Loans Based on the Financial Reconstruction Act	.....	8
4. Status of Reserve for Possible Loan Losses	.....	8
5. Status of Problem Assets Subject to Disclosure	.....	9
6. Loan Breakdown by Industrial Sector	.....	10
7. Deposits and Loans	.....	11-12
 <b>III. Valuation Gain/Loss on Securities</b>		
1. Valuation Standards	.....	13
2. Gain/Loss on Valuation	.....	13

### <Method of presentation of the figures>

Effective May 1, 2018, the Group concluded a merger of its consolidated subsidiaries of the former Tokyo Tomin Bank, the former Yachiyo Bank and the former ShinGinko Tokyo, with the former Yachiyo Bank as the surviving company and the former Tokyo Tomin Bank and the former ShinGinko Tokyo as the dissolving companies, and changed its business name to Kiraboshi Bank.

Accordingly, for accounting purposes, April 2018 figures of the two dissolved companies of the former Tokyo Tomin Bank and the former ShinGinko Tokyo are not included in the figures of Kiraboshi Bank for the fiscal year ended March 31, 2019.

In this supplementary information, from the point of view of appropriate period-over-period comparison of each item, the following rules are applied in the calculation of Kiraboshi Bank figures that are presented herein.

**- Figures for the fiscal year ended March 31, 2018 and figures as of March 31, 2018 (excluding capital ratio)**

Sum of the figures of the former Tokyo Tomin Bank, the former Yachiyo Bank and the former ShinGinko Tokyo.

**- Figures as of March 31, 2018 (capital ratio)**

Respective figures of the former Tokyo Tomin Bank, the former Yachiyo Bank and the former ShinGinko Tokyo individually

**- Figures as of March 31, 2019**

Kiraboshi Bank figures

**- Figures for the the fiscal year ended March 31, 2019 (excluding profit/loss status)**

Sum of Kiraboshi Bank figures for May 2018 onward and figures of the former Tokyo Tomin Bank, the former Yachiyo Bank and the former ShinGinko Tokyo for the month of April 2018.

**- Figures for the the fiscal year ended March 31, 2019 (profit/loss status)**

(A) Reporting basis

Sum of Kiraboshi Bank figures for May 2018 onward and the former Yachiyo Bank figures for the month of April 2018.

(B) Combined basis

Sum of Kiraboshi Bank figures for May 2018 onward and figures of the former Tokyo Tomin Bank, the former Yachiyo Bank and the former ShinGinko Tokyo for the month of April 2018.

## I. Overview of Financial Results for the Fiscal Year Ended March 31, 2019

### 1. Status of Profit/Loss

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

Consolidated ordinary income for the fiscal year ended March 31, 2019 decreased by 3,839 million yen year-on-year to 78,777 million yen, consolidated ordinary profit decreased by 1,247 million yen year-on-year to 3,480 million yen. Due to tax effect accounting, profit attributable to owners of parent for the fiscal year ended March 31, 2019 increased by 1,237 million yen year-on-year to 4,914 million yen.

(Millions of yen)

		Fiscal year ended Mar. 31, 2019 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2018 (B)
Ordinary income	1	78,777	(3,839)	82,616
Gross business profit	2	68,053	(428)	68,481
(Excluding gains/losses on bonds (five accounts total))	3	68,326	(1,479)	69,805
Net interest income	4	54,975	950	54,025
Trust fees	5	107	51	56
Net fees and commissions	6	13,299	(810)	14,109
Other business income (loss)	7	(328)	(619)	291
Expenses (excluding non-recurring losses)	8	55,970	(3,063)	59,033
Credit-related costs	9	4,369	2,327	2,042
Write-off of loans	10	151	47	104
Transfer to reserve for individual possible loan losses	11	3,188	213	2,975
Other credit-related costs	12	1,029	2,066	(1,037)
Gains (losses) on stocks and other securities	13	1,467	(1,062)	2,529
Profit on investments based on the equity method	14	(39)	(74)	35
Others	15	(5,661)	(420)	(5,241)
Ordinary profit	16	3,480	(1,247)	4,727
Extraordinary profit (loss)	17	(111)	(119)	8
Income before income taxes	18	3,368	(1,367)	4,735
Total income taxes	19	(1,575)	(2,620)	1,045
Income taxes – current	20	1,079	(28)	1,107
Income taxes – deferred	21	(2,655)	(2,594)	(61)
Profit (loss)	22	4,944	1,255	3,689
Profit (loss) attributable to non-controlling interests	23	30	18	12
Profit (loss) attributable to owners of parent	24	4,914	1,237	3,677

(Number of consolidated subsidiaries and equity-method affiliates)

(Number of companies)

Consolidated subsidiaries	25	12	(1)	13
Equity-method affiliates	26	2	-	2

(Note)

From the fiscal year ended March 31, 2019, former Tokyo Tomin Bank and former ShinGinko Tokyo are excluded from the scope of consolidation. This is because, effective May 1, 2018, the two banks ceased to exist as a result of an absorption-type merger where former Yachiyo Bank is the surviving company.

## (2) Kiraboshi Bank, Ltd.

Although good progress was made in cost reductions from the synergistic effects of the merger, net core business income (on a combined basis) decreased by 1,105 million yen year-on-year to 13,015 million yen, due largely to a decrease in net interest income including interest on loans and discounts.

Credit-related costs increased by 2,269 million yen year-on-year to 4,381 million yen, attributable primarily to 697 million yen provided in reserve for individual possible loan losses in connection with misconduct (embezzlement of cash) by a former bank employee.

As a result, ordinary profit decreased by 3,961 million yen year-on-year to 4,496 million yen, profit for the fiscal year ended March 31, 2019 decreased by 1,454 million yen year on year to 5,768 million yen.

### [Non-consolidated]

(Millions of yen)

		Fiscal year ended Mar. 31, 2019 (A) (reporting basis)	Fiscal year ended Mar. 31, 2019 (B) (combined basis)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2018 (combined basis)
Ordinary income	1	75,846	79,202	(6,972)	86,174
Gross business profit	2	64,502	67,352	(2,862)	70,214
(Excluding gains/losses on bonds (five accounts total)) <b>(Gross core business profit)</b>	3	64,769	67,617	(3,887)	71,504
Gross domestic business profit	4	62,524	65,238	(3,818)	69,056
(Excluding gains/losses on bonds (five accounts total))	5	62,356	65,067	(3,312)	68,379
Net interest income	6	52,216	54,594	(2,077)	56,671
Trust fees	7	104	107	51	56
Net fees and commissions	8	9,993	10,323	(760)	11,083
Other business income (loss)	9	209	213	(1,032)	1,245
Gross international business profit	10	1,978	2,114	957	1,157
(Excluding gains/losses on bonds (five accounts total))	11	2,413	2,549	(576)	3,125
Net interest income	12	2,427	2,493	348	2,145
Net fees and commissions	13	216	227	12	215
Other business income (loss)	14	(666)	(606)	598	(1,204)
Expenses (excluding non-recurring losses)	15	52,000	54,601	(2,783)	57,384
Personnel expenses	16	25,984	27,176	(1,264)	28,440
Non-personnel expenses	17	22,267	23,381	(984)	24,365
Taxes	18	3,748	4,043	(534)	4,577
Net business income (before transfer to reserve for general possible loan losses) <b>(Net business income)</b>	19	12,501	12,751	(79)	12,830
(Excluding gains/losses on bonds (five accounts total)) <b>(Core business income)</b>	20	12,769	13,015	(1,105)	14,120
Transfer to reserve for general possible loan losses (1)	21	609	540	922	(382)
Net business income	22	11,891	12,210	(1,002)	13,212
(Gains/losses on bonds (five accounts total))	23	(267)	(264)	1,026	(1,290)
Non-recurring profit (loss)	24	(7,424)	(7,714)	(2,960)	(4,754)
Loss from write-off of non-performing loans (2)	25	3,815	3,840	428	3,412
Write-off of loans	26	136	136	46	90
Transfer to reserve for individual possible loan losses	27	3,138	3,155	283	2,872
Loss on disposal of receivables	28	52	52	(114)	166
Provision for contingent loss	29	36	43	106	(63)
Credit guarantee association responsibility-sharing system charge	30	442	443	113	330
Other losses from write-off of non-performing loans	31	8	8	(6)	14
Reversal of allowance for loan losses (3)	32	-	-	(917)	917
Recoveries of written-off claims	33	79	79	(144)	223
Gains (losses) on stocks and other securities	34	1,852	1,851	(988)	2,839
Gain on sale of stocks and other securities	35	2,215	2,216	(752)	2,968
Loss on sale of stocks and other securities	36	198	200	90	110
Loss on devaluation of stocks and other securities	37	163	163	146	17
Other non-recurring profit (loss)	38	(5,540)	(5,804)	(481)	(5,323)
Ordinary profit	39	4,467	4,496	(3,961)	8,457
Extraordinary profit (loss)	40	(96)	(111)	(58)	(53)
Income before income taxes	41	4,370	4,384	(4,020)	8,404
Total income taxes	42	(1,377)	(1,383)	(2,564)	1,181
Income taxes – current	43	619	650	2	648
Income taxes – deferred	44	(1,997)	(2,034)	(2,566)	532
Net income	45	5,748	5,768	(1,454)	7,222
Credit-related costs (1) + (2) - (3)	46	4,425	4,381	2,269	2,112

### [Consolidated]

(Millions of yen)

Ordinary income	47	77,661	81,017	(5,228)	86,245
Ordinary profit	48	5,617	5,646	(1,599)	7,245
Profit attributable to owners of parent	49	6,438	6,458	1,132	5,326

## 2. Business Income

### Kiraboshi Bank, Limited [Non-consolidated] Fiscal year ended March 31, 2019 (combined basis)

(Millions of yen)

	Fiscal year ended Mar. 31, 2019 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2018 (B)
Net business income (before transfer to reserve for general possible loan losses)	12,751	(79)	12,830
Per employee (thousands of yen)	4,208	244	3,964
Net business income	12,210	(1,002)	13,212
Per employee (thousands of yen)	4,029	(53)	4,082
Net core business income	13,015	(1,105)	14,120
Per employee (thousands of yen)	4,295	(68)	4,363

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]

### Kiraboshi Bank, Limited [Non-consolidated] Fiscal year ended March 31, 2019 (combined basis)

#### <Total>

(%)

	Fiscal year ended Mar. 31, 2019 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2018 (B)
Yields on interest-earning assets (C)	1.15	(0.01)	1.16
Loans and bills discounted (c)	1.18	(0.03)	1.21
Securities	1.35	(0.01)	1.36
Cost of funding (D)	1.11	(0.04)	1.15
Deposits, etc. (d)	0.02	(0.01)	0.03
External liabilities	0.34	0.01	0.33
Difference of interest rates between deposits and loans (c)-(d)	1.16	(0.02)	1.18
Net interest margin (C)-(D)	0.04	0.03	0.01

#### <Domestic Operations>

(%)

	Fiscal year ended Mar. 31, 2019 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2018 (B)
Yields on interest-earning assets (C)	1.09	(0.03)	1.12
Loans and bills discounted (c)	1.17	(0.04)	1.21
Securities	1.18	(0.08)	1.26
Cost of funding (D)	1.07	(0.05)	1.12
Deposits, etc. (d)	0.02	(0.01)	0.03
External liabilities	0.03	0.00	0.03
Difference of interest rates between deposits and loans (c)-(d)	1.15	(0.03)	1.18
Net interest margin (C)-(D)	0.02	0.02	0.00

#### 4. ROE

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

(%)

	Fiscal year ended Mar. 31, 2019 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2018 (B)
On basis of profit attributable to owners of parent	1.68	0.40	1.28

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

##### Kiraboshi Bank, Limited [Non-consolidated] Fiscal year ended March 31, 2019 (combined basis)

(%)

	Fiscal year ended Mar. 31, 2019 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2018 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	4.44	(0.12)	4.56
On a basis of net business income	4.25	(0.45)	4.70
On a basis of net core business income	4.53	(0.49)	5.02
On the basis of profit attributable to owners of parent	2.01	(0.56)	2.57

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

- \* In the above calculation formula, the net assets figure at the beginning of the year is the sum of net assets of the former Tokyo Tomin Bank, the former Yachiyo Bank and the former ShinGinko Tokyo as of April 1, 2018.

##### Kiraboshi Bank, Limited [Consolidated] Fiscal year ended March 31, 2019 (combined basis)

(%)

	Fiscal year ended Mar. 31, 2019 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2018 (B)
On a basis of net business income (before transfer to reserve for general possible loan losses)	4.78	0.69	4.09
On a basis of net business income	4.63	0.38	4.25
On a basis of net core business income	4.87	0.33	4.54
On the basis of profit attributable to owners of parent	2.21	0.35	1.86

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

- \* In the above calculation formula, the net assets figure at the beginning of the year is the sum of net assets of the former Tokyo Tomin Bank, the former Yachiyo Bank and the former ShinGinko Tokyo as of April 1, 2018.

#### 5. OHR

##### Kiraboshi Bank, Limited [Non-consolidated] Fiscal year ended March 31, 2019 (combined basis)

(%)

	Fiscal year ended Mar. 31, 2019 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2018 (B)
On a basis of gross core business profit	80.75	0.50	80.25
On a basis of gross business profit	81.06	(0.66)	81.72

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

## 6. Gain/Loss on Securities

Kiraboshi Bank, Limited [Non-consolidated] Fiscal year ended March 31, 2019 (combined basis)

(Millions of yen)

	Fiscal year ended Mar. 31, 2019 (A)	Difference (A) – (B)	Fiscal year ended Mar. 31, 2018 (B)
Gains (losses) on bonds	(264)	1,026	(1,290)
Gain on sale of bonds	488	(660)	1,148
Gain on redemption of bonds	0	0	-
Loss on sale of bonds	743	(1,696)	2,439
Loss on redemption of bonds	-	-	-
Amortization on bonds	9	9	-
Gain (loss) on securities from application of mark-to-market accounting (securities)	1,851	(988)	2,839
Gain on sale of stock and other securities	2,216	(752)	2,968
Loss on sale of stock and other securities	200	90	110
Amortization of stock and other securities	163	146	17

## 7. Capital Ratio (Domestic Standards)

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

(Millions of yen, %)

		March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
(1) Capital ratio (%)	(4)/(5)	8.86	(0.19)	9.05
(2) Basic items in core capital		294,920	997	293,923
(3) Adjustments in core capital		13,602	1,052	12,550
(4) Capital	(2) – (3)	281,317	(56)	281,373
		285,187	2,565	282,622
		5,791	597	5,194
		5,000	-	5,000
(5) Risk-weighted assets		3,172,426	64,657	3,107,769
(6) Total necessary capital	(5) × 4%	126,897	2,587	124,310

### (2) Kiraboshi Bank, Limited [Non-consolidated]

(Millions of yen, %)

		March 31, 2019	March 31, 2018		
			Formerly The Tokyo Tomin Bank, Limited	Formerly The Yachiyo Bank, Limited	Formerly ShinGinko Tokyo, Limited
(1) Capital ratio (%)	(4)/(5)	8.58	6.58	8.54	20.34
(2) Basic items in core capital		287,947	109,394	110,988	63,342
(3) Adjustments in core capital		14,836	11,337	370	148
(4) Capital	(2) – (3)	273,111	98,057	110,617	63,193
		276,901	102,635	108,181	62,436
		5,495	1,824	2,080	906
		5,000	5,000	-	-
(5) Risk-weighted assets		3,179,725	1,488,813	1,294,339	310,631
(6) Total necessary capital	(5) × 4%	127,189	59,552	51,773	12,425

(Note)

Capital ratio is calculated based on Financial Service Agency Notifications 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.

### (3) Kiraboshi Bank, Limited [Consolidated]

(Millions of yen, %)

		March 31, 2019	March 31, 2018	
			Formerly The Tokyo Tomin Bank, Limited	Formerly The Yachiyo Bank, Limited
(1) Capital ratio (%)	(4)/(5)	8.76	6.75	8.69
(2) Basic items in core capital		292,460	113,193	113,082
(3) Adjustments in core capital		13,691	12,253	378
(4) Capital	(2) – (3)	278,769	100,940	112,704
		282,138	105,231	110,200
		5,791	1,986	2,301
		5,000	5,000	-
(5) Risk-weighted assets		3,181,594	1,494,006	1,295,574
(6) Total necessary capital	(5) × 4%	127,263	59,760	51,822

(Note) The 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

#### Kiraboshi Bank, Limited [Non-consolidated] [Risk-monitored loans amount]

(Millions of yen)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Bankrupt loans	5,561	(1,126)	6,687
Non-accrual loans	75,664	349	75,315
Past-due loans (3 months or more)	280	21	259
Restructured loans	4,424	1,883	2,541
Risk-monitored loan amount	85,930	1,126	84,804
Loan balances	3,696,166	19,935	3,676,231

#### [Loan balance ratio]

(%)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Bankrupt loans	0.15	(0.03)	0.18
Non-accrual loans	2.04	-	2.04
Past-due loans (3 months or more)	0.00	-	0.00
Restructured loans	0.11	0.05	0.06
Loan balance ratio	2.32	0.02	2.30

#### (Reference) Risk-monitored Loans after Partial Direct Write-Offs

#### [Risk-monitored loan amount]

(Millions of yen)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Bankrupt loans	1,318	(470)	1,788
Non-accrual loans	69,531	(1,337)	70,868
Past-due loans (3 months or more)	280	21	259
Restructured loans	4,424	1,883	2,541
Risk-monitored loan amount	75,554	96	75,458
Loan balances	3,685,791	18,907	3,666,884

#### [Loan balance ratio]

(%)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Bankrupt loans	0.03	(0.01)	0.04
Non-accrual loans	1.88	(0.05)	1.93
Past-due loans (3 months or more)	0.00	-	0.00
Restructured loans	0.12	0.06	0.06
Loan balance ratio	2.04	(0.01)	2.05

**2. Loans Based on the Financial Reconstruction Act  
Kiraboshi Bank, Limited [Non-consolidated]**

(Millions of yen, %)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Bankrupt and quasi-bankrupt assets	18,176	1,152	17,024
Doubtful assets	65,124	(1,481)	66,605
Substandard loans	4,704	1,903	2,801
Subtotal (a)	88,006	1,575	86,431
Normal assets	3,685,768	39,762	3,646,006
Total credit amount (b)	3,773,774	41,337	3,732,437
Ratio of total credit amount (%) (a)/(b)	2.33	0.02	2.31

**(Reference) Loans Based on the Financial Reconstruction Act after Partial Direct Write-Offs**

(Millions of yen, %)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Bankrupt and quasi-bankrupt assets	6,902	(461)	7,363
Doubtful assets	65,124	(1,481)	66,605
Substandard loans	4,704	1,903	2,801
Subtotal (a)	76,731	(39)	76,770
Normal assets	3,685,768	39,762	3,646,006
Total credit amount (b)	3,762,500	39,723	3,722,777
Ratio of total credit amount (%) (a)/(b)	2.03	(0.03)	2.06

**3. Coverage Status of Loans Based on the Financial Reconstruction Act  
Kiraboshi Bank, Limited [Non-consolidated]**

(Millions of yen, %)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Covered amount (a)	69,738	(391)	70,129
Reserve for possible loan losses	19,872	(474)	20,346
Bankrupt and quasi-bankrupt assets	11,622	1,594	10,028
Doubtful assets	8,068	(2,085)	10,153
Substandard loans	181	17	164
Collateral, guarantees, etc.	49,866	84	49,782
Bankrupt and quasi-bankrupt assets	6,553	(441)	6,994
Doubtful assets	42,022	163	41,859
Substandard loans	1,290	362	928
Problem assets (b)	88,006	1,575	86,431
Coverage ratio (%) (a)/(b)	79.24	(1.89)	81.13

**4. Status of Reserve for Possible Loan Losses  
Kiraboshi Bank, Limited [Non-consolidated]**

(Millions of yen)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Reserve for possible loan losses	25,073	135	24,938
Provision of general reserve for possible loan losses	5,102	540	4,562
Provision for individual possible loan losses	19,970	(406)	20,376

## 5. Status of Problem Assets Subject to Disclosure

### Kiraboshi Bank, Limited [Non-consolidated]

[Fiscal year ended March 2019]

(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 5.6 <1.3>	4.8	0.7	— [0.0]	— [4.2]	Bankrupt and quasi-bankrupt 18.1 <6.9>	6.5	11.6	100.0% < 100.0% >	Bankrupt loans 5.5 <1.3>
Virtually bankrupt borrowers 12.5 <5.5>	9.2	3.3	— [0.2]	— [7.0]					Non-accrual loans 75.6 <69.5>
Borrowers with bankruptcy concerns 65.1	31.0	18.9	15.0 [8.0]		Doubtful assets 65.1	42.0	8.0	76.9%	
Borrowers requiring caution 560.5	Substandard borrowers 6.1	0.3	5.7		Substandard loans 4.7	1.2	0.1	31.2%	Past-due loans (3 months or more) 0.2
					Borrowers requiring caution, excluding claims to substandard borrowers 554.4	109.6	444.7	Restructured loans 4.4	
Normal borrowers 3,129.9	3,129.9				Subtotal 88.0 <76.7>			Total 79.2% < 76.1% >	Total 85.9 <75.5>
					(Claims to borrowers requiring caution, excluding claims to substandard borrowers) 555.8				
Total 3,773.7 <3,762.5>	3,285.1	473.5	15.0		Normal assets 3,685.7				
					Total 3,773.7 <3,762.5>				

Ratio to total debts	87.0%	12.5%	0.3%	—
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#### Notes:

1. 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.
2. Brackets indicate the reserve amounts against the classified amounts based on the self-assessment results. Reserves are recorded for non-classified loans.
3. Kiraboshi Bank did not take partial direct write-offs. Figures assuming the bank had taken partial direct write-offs are provided in angled brackets.
4. Partial direct write-off means that, regarding debts with collateral/guarantees that are judged uncollectible or valueless, the Classification IV amount is decreased from the debt amount directly as a loan loss write-off.

**6. Loan Breakdown by Industrial Sector**  
**Kiraboshi Bank, Limited [Non-consolidated]**  
**(i) Loan breakdown by industrial sector**

(Millions of yen)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
All branches	3,696,166	19,935	3,676,231
Manufacturing	325,792	1,620	324,172
Agriculture, forestry	1,025	50	975
Fishery	280	272	8
Mining, quarrying of stone and gravel	1,330	206	1,124
Construction	195,117	6,422	188,695
Electricity, gas and heat supplies, and waterworks	10,599	(2,170)	12,769
Communication service	79,633	(1,443)	81,076
Transportation, postal activities	94,343	(4,780)	99,123
Commerce	440,118	12,492	427,626
Banks and other financial institutions	205,755	(3,731)	209,486
Real estate	865,625	52,340	813,285
(Real estate brokerage)	378,517	26,604	351,913
(Real estate leasing)	487,106	25,735	461,371
Goods rental and leasing	90,920	(1,267)	92,187
Scientific research, professional and technical services	55,043	3,612	51,431
Accommodations	17,352	(2,490)	19,842
Restaurant businesses	37,494	2,534	34,960
Living-related and personal services, amusement services	52,441	(3,471)	55,912
Education, learning support	17,586	1,014	16,572
Medical healthcare and welfare	111,955	2,388	109,567
Other services	87,409	(1,341)	88,750
Local governments	153,262	(13,456)	166,718
Other	853,068	(28,866)	881,934

(Notes)

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

**(ii) Risk-monitored loans by industrial sector**

(Millions of yen)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
All branches	85,930	1,126	84,804
Manufacturing	12,634	(3,286)	15,920
Agriculture, forestry	156	(83)	239
Fishery	-	-	-
Mining, quarrying of stone and gravel	-	-	-
Construction	6,454	1,411	5,043
Electricity, gas and heat supplies, and waterworks	-	-	-
Communication service	4,580	785	3,795
Transportation, postal activities	1,985	99	1,886
Commerce	26,077	2,312	23,765
Banks and other financial institutions	458	306	152
Real estate	7,374	77	7,297
(Real estate brokerage)	1,298	165	1,133
(Real estate leasing)	6,076	(88)	6,164
Goods rental and leasing	248	84	164
Scientific research, professional and technical services	2,045	432	1,613
Accommodations	762	31	731
Restaurant businesses	1,501	237	1,264
Living-related and personal services, amusement services	1,528	(168)	1,696
Education, learning support	171	(138)	309
Medical healthcare and welfare	5,796	(1,043)	6,839
Other services	2,920	250	2,670
Local governments	-	-	-
Other	11,232	(183)	11,415

## 7. Deposits and Loans

### Kiraboshi Bank, Limited [Non-consolidated]

#### (1) Status of loans

(Millions of yen, %)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Loans (balance)	3,696,166	19,935	3,676,231
Excluding offshore accounts (a)	3,696,166	20,084	3,676,082
Loans to small and medium-sized enterprises (b)	3,068,218	67,949	3,000,269
Small and medium-sized enterprise loans	2,219,408	88,964	2,130,444
Personal loans	848,810	(21,015)	869,825
Percentage of total loans (b) / (a)	83.01	1.40	82
Loans (average balance)	3,638,195	26,282	3,611,913

#### (2) Consumer loan balance

(Millions of yen)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Consumer loan balance	789,446	(26,623)	816,069
Housing-related loans	671,727	(22,474)	694,201
Other loans	117,718	(4,150)	121,868

#### (3) Status of deposits

(Millions of yen)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Deposits (balance)	4,558,583	(157,336)	4,715,919
Deposits	4,539,073	(163,896)	4,702,969
Personal deposits	3,022,848	(135,536)	3,158,384
Corporate deposits	1,400,870	(225)	1,401,095
Deposits	115,354	(28,135)	143,489
Negotiable certificates of deposit	19,510	6,560	12,950
Negotiable certificates of deposit	4,589,329	(176,695)	4,766,024
Deposits	4,561,073	(181,548)	4,742,621
Negotiable certificates of deposit	28,255	4,853	23,402

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

(Millions of yen)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Deposits	4,539,073	(163,896)	4,702,969
Tokyo Metropolis	3,479,172	(160,274)	3,639,446
Kanagawa Prefecture	984,514	(1,691)	986,205
Others	75,387	(1,930)	77,317
Loans	3,696,166	19,935	3,676,231
Tokyo Metropolis	3,094,816	17,600	3,077,216
Kanagawa Prefecture	557,935	2,007	555,928
Others	43,415	329	43,086

## (5) Assets under management

(Millions of yen)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Assets under management	492,098	14,445	477,653
Investment trust	214,629	9,314	205,315
Life insurance	241,502	13,044	228,458
Public bonds	35,966	(7,913)	43,879

## (6) Status of branches and employees

(Branches, persons)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Domestic head office and branch offices (including representative offices)	164	0	164
Tokyo Metropolis	124	0	124
Kanagawa Prefecture	36	0	36
Others	4	0	4
Number of executives and employees	2,918	(214)	3,132
Number of executives	15	(13)	28
Number of employees	2,903	(201)	3,104

(Note)

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

## (7) Construction in trust

(Millions of yen)

	March 31, 2019 (A)	Difference (A) – (B)	March 31, 2018 (B)
Value of construction in trust contracts	36,379	13,105	23,274
Balance of construction in trust purchased	5,407	(2,701)	8,108

### III. Valuation Gain/Loss on Securities

#### 1. Valuation Standards

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

#### 2. Gain/Loss on Valuation

##### (1) Tokyo Kiraboshi Financial Group, Inc. [Consolidated]

(Millions of yen)

	March 31, 2019 (A)				March 31, 2018 (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	13,241	(212)	13,391	150	13,453	13,885	432
Available-for-sale securities	11,873	3,801	15,782	3,909	8,072	13,852	5,779
Stocks	6,064	(2,409)	8,045	1,981	8,473	9,426	953
Bonds	2,825	2,322	3,139	313	503	1,725	1,222
Others	2,983	3,886	4,597	1,614	(903)	2,700	3,603
Total	25,115	3,590	29,174	4,059	21,525	27,738	6,212

##### (2) Kiraboshi Bank, Limited [Non-consolidated]

(Millions of yen)

	March 31, 2019 (A)				March 31, 2018 (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	19,136	(1,596)	19,284	148	20,732	21,147	415
Available-for-sale securities	16,175	2,578	19,421	3,246	13,597	18,817	5,220
Stocks	7,019	(2,957)	8,490	1,471	9,976	10,659	683
Bonds	4,057	1,752	4,345	288	2,305	3,420	1,115
Others	5,098	3,783	6,585	1,487	1,315	4,737	3,421
Total	35,312	983	38,706	3,394	34,329	39,964	5,635