



Annual Report 2018

Year Ended March 31, 2018



The Tama Shinkin Bank

Profile

The Tama Shinkin Bank was first established in 1933 as the Tachikawa Credit Cooperative (a limited liability entity). With the Shinkin Bank Law coming into effect in 1951, the Tachikawa Credit Cooperative became the Tama Chuo Shinkin Bank, a local financial institution. Through supporting business development and creating assets that form the economic foundation of society for people who reside and run businesses in the Tama region, the Bank has contributed to the local community's development and has grown into its leading bank.

On January 10, 2006, in an era of great change, the Tama Chuo Shinkin Bank, the Taihei Shinkin Bank, and the Hachioji Shinkin Bank merged. These three regional financial institutions had served the same region, and it was determined that the region would be better served, and its growth better supported, by a single, more capable financial institution.

The Tama Shinkin Bank, popularly known as "Tamashin" by the local community in which it has established its roots, is one of Japan's highest ranking shinkin banks. As of March 31, 2018, the Bank had total assets of ¥2,989.7 billion, net assets of ¥118.3 billion, and 2,002 employees. The Bank also had a service network of 79 branches, 4 branch offices, and 58 automatic teller facilities



	Millions of yen		Thousands of U.S. dollars
	2018	2017	2018
For the Fiscal Year:			
Total Income	¥ 41,552	¥ 41,436	\$ 391,116
Total Expenses	37,940	37,412	357,123
Income Before Income Taxes	3,611	4,024	33,993
Net Income	2,606	2,898	24,530
Business Profit	3,842	4,019	36,164
At Year-End:			
Deposits	¥ 2,702,799	¥ 2,644,221	\$ 25,440,509
Loans and Bills Discounted	1,033,057	1,013,469	9,723,810
Securities	1,117,253	1,137,707	10,516,313
Total Assets	2,989,784	2,913,274	28,141,800
Total Net Assets	118,394	117,284	1,114,406

Notes: 1. Yen figures are rounded down to the nearest one million yen in this annual report.

2. Figures stated in U.S. dollars are translated solely for convenience at ¥106.24 to U.S.\$1, the rate prevailing on March 31, 2018.

3. "Business Profit" is obtained by adding the interest income, fees and commissions (income) and other operating income, subtracting interest expenses (excluding expenses on money held in trust), fees and commissions (expenses), other operating expenses, transfers to general reserves for bad debts and general and administrative expenses. Business profit is one of the indicators used by shinkin and other banks.

Management Philosophy

Tamashin is a business dedicated to the happiness of our customers

Tamashin's mission is to contribute to the happiness and well-being of our customers

Long-term vision

Continue to be a region's problem-solving infrastructure into the future.

Basic Policies

Tamashin, as a public entity in society, and motivated by the spirit of cooperation among regional financial institutions:

1. Is based on a system of cooperation among officers and employees.
2. Builds workplaces characterized by good faith, trust, enthusiasm, and reliability.
3. Expands operations and improves quality in the course of financial activities.
Through these efforts, Tamashin seeks to contribute to the prosperity of its home regions and the vitality of the Japanese economy.

Corporate Ethics at Tama Shinkin Bank

1. Developing self-awareness and confidence as a socially responsible entity
Tamashin is building trust with its members, customers, and local communities through its basic policies, self-awareness of its public role, and sound management based on the self responsibility of management.
2. Putting customers first and contributing to local communities
Adhering to its management philosophy, Tamashin strives through its business activities to offer high-quality, premium services to its customers, and to contribute to the growth of local communities.
3. Adhering strictly to laws and regulations
Tamashin complies with both laws and regulations, does not violate social norms, and remains conscientious and fair in its corporate operations.
4. Eliminating anti-social forces
Tamashin takes a resolute stance against anti-social forces that put the order and safety of society at risk.
5. Disclosure of management information and cordial relations with local communities
Tamashin works for cordial relations with local communities through the vigorous and fair disclosure of management information, and the deepening of communication on a broad scale.

Maximizing Value creation



Economic Environment in Fiscal Year Ended March 2018

The Japanese economy continued on a balanced recovery track, backed by domestic demand focused around personal consumption, capital investment, and external demand supported by the underlying global economic recovery that generated robust export performance.

Although economic conditions in the Tama region remained largely flat, some positive aspects included gentle growth trends in wages and in the ratio of active job openings, which helped put the region on the course for gradual recovery.

Working to maximize value creation

Proceeding toward the realization of a brighter future for the Tama region in the long term, Tamashin is constantly thinking about ways in which we can assist our customers and contribute to the region and actively putting ideas into action.

In FY2017, we further expanded our lineup of loan products to support the financial aspects of business for our corporate clients and business customers. To assist our individual customers, we newly launched “RISURU Protection from Injury,” a personal accident insurance policy, and also created the “Tamashin App.” The opening of our Machida Branch in September 2017 brought the number of staffed branches to 79 branches and 4 branch offices.

Although deposits and outstanding loans increased thanks to support from our customers, the impact of the continuing negative interest rate policy of the Bank of Japan on the financial environment, combined with other factors reduced yields on loans, resulting in lower revenues. In face of this tough financial environment, we will continue to work diligently to solve our customers’ problems in order to realize our management philosophy.

FY2018 is the first year of our three-year “Mid-term Management Plan 2020.” All of our officers and employees are working together to engage in thorough efforts that will solve the problems our customers face, aiming to maximize value creation and realize a bright future for Tama.

for the future of Tama

We are currently preparing for the completion of our new head office and administration building in 2020. We will work to ensure that the building becomes a facility to offer information as a new landmark in the Tama region and it will also enhance our functions as a part of the region's problem-solving infrastructure. To contribute to the local community we are also planning to open an art gallery in the new head office. In addition, we are working to enhance our Business Continuity Plan (BCP), such as by improving security to protect the information and assets of our customers, and implementing disaster control measures.

We would like to extend our appreciation for your patronage once again and ask for your continued support going forward as well.

Toshiro Yagi, President



The Release of the Long-Term Strategy for 2030, and The Start of Tamashin's Mid-term Management Plan 2020.

Tamashin has released its long-term strategy, after analyzing the potential issues surrounding the future of the Tama region, to further enhance Tamashin's role as the "solution provider for regional challenges". The Long-term Strategy lists Seven Principles which are universal management principles for the future. In the Mid-term Management Plan based on our Long-term Strategy, we set forth four basic strategies to support the main theme, "Story for the Future: Maximizing Value Creation."

Long-term Strategy 2018-2030: Seven Principles

- ◇ Enrich problem-solving measures
- ◇ Optimize office locations and channel mix strategy
- ◇ Enhance ICT strategy and information utilization
- ◇ Exercise group synergy through strengthened governance and organizational structure
- ◇ Develop and allocate diverse human resource
- ◇ Strengthen initiatives leveraging regional characteristics
- ◇ Strengthen the collaboration with local governments and authorities

Mid-term Management Plan 2018-2020: Four basic strategies

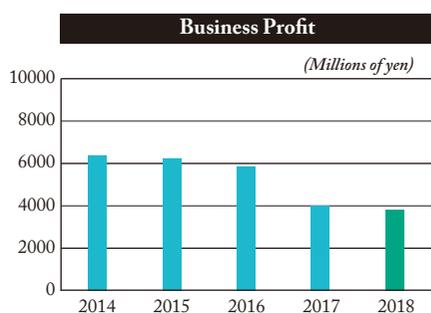
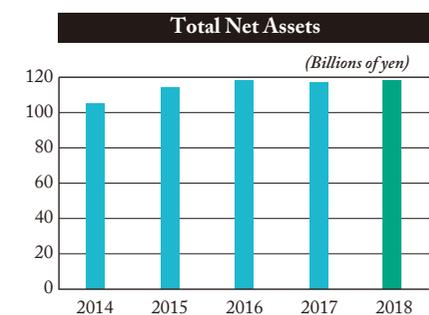
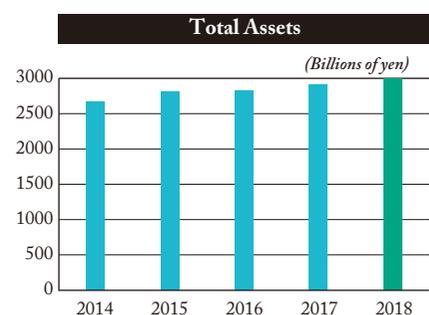
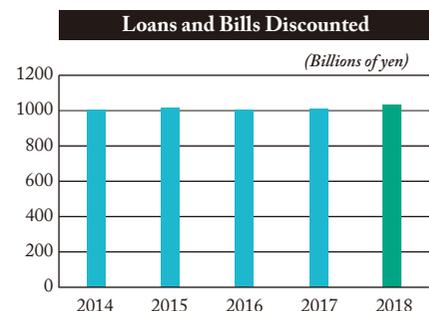
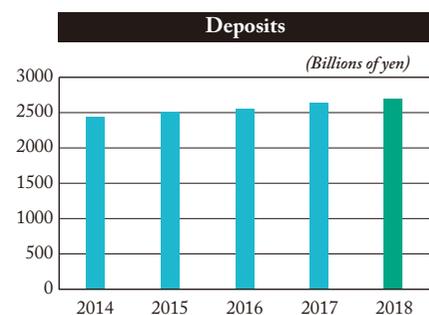
- 1. Build a system to maximize the problem(issue)-solving capability (complete BPR)**
- 2. Enhance branch support to maximize problem solving capability**
- 3. Foster a corporate culture in which employees can take pride in their work in and find it rewarding**
- 4. Strengthen our financial foundation and compliance supporting the problem solving infrastructure**

The Financial and Economic Environment

Looking back on fiscal 2017, the Japanese economy is continuing to recover with a balance of domestic demand focused on private consumption and capital investment, and steady external demand, such as exports, backed by the global economic recovery.

Personal consumption has maintained a moderate recovery, backed by moderate growth in wages due to a stronger employment environment and a better consumer mindset thanks to comparatively good stock prices. Capital investment tended to increase and remained firm due to recovery of exports, improvement of corporate performance, and investment in innovation to combat labor shortages.

The Nikkei Stock Average started at the 18,000 points at the beginning of the fiscal year, and maintained this level in the first half of the fiscal year due to geopolitical risks, such as from North Korea. During the second half of the fiscal year, the Nikkei rose above the 24,000 points in January for the first time in 26 years, achieving a record 16 consecutive trading days of gains, pushed along by the global economic recovery, good corporate performance, and the stability of the Abe administration after the ruling party's victory in Japan's lower house election. Since February, however, stock prices have entered an adjustment phase due to uncertainty surrounding events such as the rapid rise in US interest rates, risk of ongoing trade friction between the US and China, and the decline of the approval rating of the Abe cabinet, causing the Nikkei to drop to the 21,000 points at the end of the fiscal year.



Operating Results

The fiscal year ended March 2018 was the last year of our 3-year management plan, “Mid-term Management Plan 2015,” and we have set forth the following policy under the theme of aiming for “Co-Creation of the Future for the Region and Tamashin”-enhance competence for our task and problem-solving capacity to create a bright future with confidence and pride,” and seek to build the bright future for the region and Tamashin according to the policy.

1. Provide solutions for both long-term challenges from the viewpoint of ten to twenty years into the future, as well as new challenges that may emerge.
2. Build a stable business foundation by optimizing management resources and enhancing strong organizational compliance.
3. Establish a work environment where all employees can have rewarding jobs and fulfilling family lives, as well as develop the next generation of personnel who will provide high quality problem-solving skills in the region.

Balance of Deposits and Loans

Thanks to the support of our customers in the community, deposits increased from the previous fiscal year by ¥58.5 billion (2.2% increase) to ¥2,702.7 billion. Loans increased by ¥19.5 billion (1.9% increase) from the previous fiscal year for a total of ¥1,033.0 billion.

Balance of Securities

After implementing different types of risk management, we make diversified investments in stocks, investment trusts, and other financial products that focus mainly on domestic and foreign bonds, and strive for stable operation. With higher interest rates overseas, gains on valuation of securities held decreased by ¥0.8 billion from last year to ¥22.8 billion.

* 1: The balance by securities type is the amount on the balance sheet as of the end of March 2018.

* 2: Foreign securities include ¥56.8 billion of yen-denominated foreign securities.

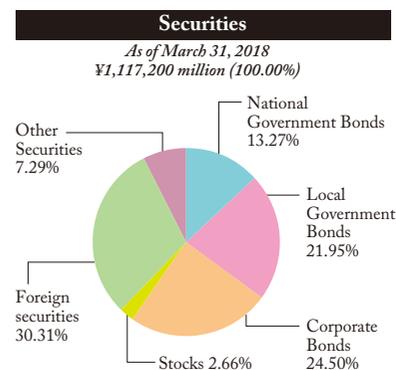
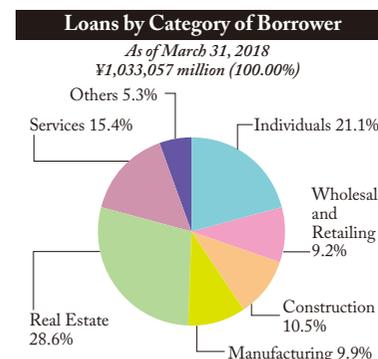
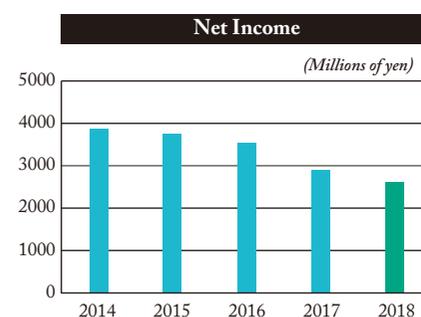
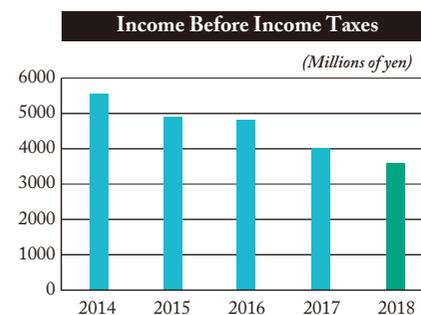
* 3: Other Securities are investment trusts and other vehicles

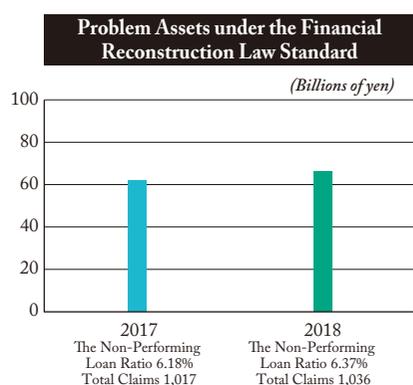
* 4: The difference in the valuation of securities is the difference between the acquisition cost and market price at the end of March 2018.

Earnings

The Bank of Japan’s quantitative and qualitative monetary easing with yield curve control resulted in a ¥0.7 billion decrease in interest on loans from the previous fiscal year, a decrease in interest on deposits of ¥76 million from the previous fiscal year, and a ¥1.3 billion increase in interest and dividends on securities from the previous fiscal year. However, business profit was down ¥0.1 billion from the previous fiscal year (4.4% decrease) to ¥3.8 billion, mainly due to the fact that foreign currency financing costs associated with managing foreign currency denominated foreign securities increased ¥0.9 billion.

Also, operating income decreased by ¥0.3 billion from the previous fiscal year (9.5% decrease) to ¥3.7 billion, income before income taxes decreased by ¥0.4 billion from the previous fiscal year (10.2% decrease) to ¥3.6 billion, and net income decreased by ¥0.2 billion from the previous fiscal year (10.0% decrease) to ¥2.6 billion.





Non-Performing Assets

Change in non-performing loans (disclosed loans under the Financial Revitalization Act)

Tamashin is disposing of non-performing loans in a manner to share and help solve difficulties and problems of customers constructively engaged in their business operations. We provide as much support as possible to our customers facing severe business conditions, accordingly Tamashin's non-performing loans reported in accordance with the Financial Reconstruction Law's disclosure standards*1, excluding normal claims, increased by ¥3.2 billion to ¥66 billion from the fiscal year ended March 2017, with the non-performing loan ratio increasing by 0.19 percentage points to 6.37%. The total balance of claims, including normal claims, increased from ¥1,017.1 billion to ¥1,036.3 billion.

Percentage by loan type disclosed under the Financial Reconstruction Law and status of preservative attachment

In accordance with the Financial Reconstruction Law, Tamashin is striving to ensure a high level of transparency in disclosing our operations, including the results of self-assessment of our assets. The total balance of non-performing loans by category and the total coverage ratio, etc., computed in accordance with disclosure standards of the Financial Reconstruction Law and the Shinkin Bank Law, are stated below.

Tamashin's non-performing loans disclosed under the Financial Reconstruction Law amounted to ¥65.8 billion, and 76.14% of those are secured by collateral, guarantees and / or loan loss reserves. Tamashin covers the remaining ¥15.7 billion, or approximately 23.85%, with its equity capital (total net assets of ¥118.3 billion).

In addition, loans defined as risk-monitored under the Shinkin Bank Law's disclosure standards increased by ¥3.1 billion from the previous fiscal year to ¥65.8 billion. The total comprises ¥1.1 billion in loans to bankrupt borrowers and ¥64.6 billion in non-accrual delinquent loans. There are no outstanding claims on which loans past due for three months or more, or

Glossary of Terms

Bankrupt and Quasi-Bankrupt Assets

Loans to bankrupt borrowers, to those whose businesses are idle due to reorganization or negotiations in progress, and to those who are in a position similar to the aforesaid borrowers.

Doubtful Assets

Loans to borrowers whose businesses are still operating, but whose financial position or business performance are deteriorating, and who are for that reason highly likely to find themselves unable to make required payments on principal and interest.

Substandard Loans

Loans to customers identified as requiring caution under our self-assessment system. This figure represents those loans past due for three months or more, or restructured loans.

Normal Assets

Loans to borrowers who display no particular problems with their financial position or performance, and who fall into none of the three categories above.

Non-Performing Assets under the Financial Reconstruction Law

Years ended March 31, 2018 and 2017

	Millions of yen	
	2018	2017
Bankrupt and Quasi-Bankrupt Assets	¥ 6,741	¥ 7,424
Doubtful Assets	59,268	55,469
Substandard Loans	-	-
Normal Assets	970,296	954,214
Total	¥ 1,036,305	¥ 1,017,109

Note: The loans disclosed under the Financial Reconstruction Law cover not only loans but also foreign exchange, guarantee of obligation-per contra, suspense payments, accrued interest, and private placement bonds guaranteed by Tamashin.

Risk-Monitored Loans under the Shinkin Bank Law

Years ended March 31, 2018 and 2017

	Millions of yen	
	2018	2017
Total loans to bankrupt borrowers	¥ 1,177	¥ 1,541
Total non-accrual delinquent loans	64,696	61,205
Total loans past due for three months or more	-	-
Total Restructured loans	-	-
Total	¥ 65,873	¥ 62,746

restructured loans. All loans outstanding to bankrupt borrowers are fully secured by collateral, guarantees and/or loan loss reserves. Of the balance of delinquent loans, 75.71% is secured, while 76.14% of the total risk-monitored loans are secured by collateral, guarantees and / or loan loss reserves.

* 1 The loans disclosed under the Financial Reconstruction Law cover not only loans but also foreign exchange, guarantee of obligation-per contra, suspense payments, accrued interest, and private placement bonds guaranteed by Tamashin.

* 2 There are no substandard loans

Capital Adequacy Ratio

Tamashin's stance regarding the capital adequacy ratio is not simply to increase this ratio. Our policy is to place foremost priority on our role within the region, and to steadily retain the appropriate level of earnings obtained from serving customers in our home region, which may contribute to the soundness of our operations.

As for the capital adequacy ratio in the fiscal year ended March 2018, the "amount of total capital" (the numerator) increased by ¥1.5 billion over the previous fiscal year to ¥102.8 billion due in part to an increase in retained earnings, while the "amount of credit risk assets, etc." (the denominator) increased by ¥20.5 billion to ¥1,228.8 billion compared to the previous fiscal year, due to increases in other securities. As a result, Tamashin's capital adequacy ratio dipped by 0.01 percentage points compared to the prior year to 8.36%, which is far larger than the 4% standard for domestic banks. It ensured the soundness and stability of its operations.

As a regional financial institution, Tamashin will continue to place its contribution to regional customers above all else, while striving to further enhance the soundness of our operations.

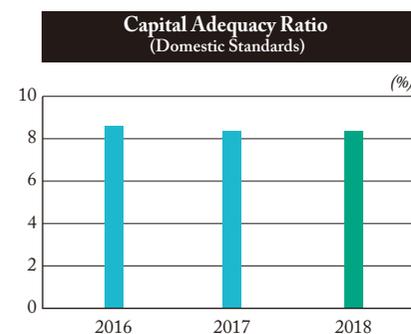
Capital Adequacy Ratio (Calculated under Basel III)

Year ended March 31, 2018 and 2017

	Millions of yen	
	2018	2017
Core capital basic items	¥ 103,948	¥ 101,999
Core capital adjustment items	(1,127)	(741)
Total Capital	¥ 102,821	¥ 101,258
Risk Assets		
Total amount of credit risk assets	¥ 1,167,262	¥ 1,145,265
Amount Obtained by Dividing Operational Risk Equivalent by 8%	61,599	63,074
Capital Adequacy Ratio	8.36%	8.37%

Note: The "standards for determining the adequacy of capital of shinkin banks and the Federation of Shinkin Banks in light of their holdings of assets, etc. under the provisions of Article 14-2 of the Banking Act applied mutatis mutandis in Article 89, paragraph 1 of the Shinkin Bank Law (Financial Services Agency Notification No. 21 of 2006)" provide for the method to calculate capital adequacy ratio. The revised notification became applicable on and after March 31, 2014. The Bank adopts the domestic standards for calculating its capital adequacy ratio.

Tamashin's capital mainly consists of "equity capital" provided by shareholders and "retained earnings" retained internally from past profits, and is computed by deducting an amount of adjustment items related to core capital from an amount of basic items related to core capital. Of Tamashin's capital, the balance of basic items related to core capital stood at ¥103 billion and the balance of adjustment items related to core capital stood at ¥1,127 million at the end of the fiscal year ended March 2018.



Method to calculate the capital adequacy ratio under Basel III

$$\frac{\text{Amount of basic items of core capital} - \text{Amount of adjustment items of core capital}}{\text{Amount of credit risk assets} + \text{Operational risk equivalent} \div 8\% \text{ amount}} \geq 4\%$$

Compliance-Related Efforts

Tamashin is striving to strengthen our compliance (observance of laws and regulations, etc.) structure with the belief that it is our primary responsibility to observe laws and regulations, as well as the various rules and norms accepted by society that are based on such laws and regulations, in order to become truly trusted by customers in the region as a financial institution that advances with the region.

1. Dissemination of Compliance Manual

Tamashin has established a code of corporate ethics and a code of conduct, and distributed the Compliance Manual, which incorporates comments and explanations about these codes as well as laws, regulations and other rules, to all employees, and is making continuous efforts to ensure that employees thoroughly understand the content of the Compliance Manual.

2. Compliance Management Structure

In our compliance management structure, Tamashin positions the Compliance And Risk Management Department as the office responsible for oversight of compliance, providing it with the authority necessary to ensure the observance of laws and regulations, etc. and ensuring its independence from sales divisions, etc. to supervise other divisions, thereby strengthening the compliance structure for the entire Bank. Tamashin also assigns officials to be in charge of compliance at all departments of our headquarters and all branches to ensure thorough adherence to compliance.

3. Hold a Compliance Program

Tamashin formulates the “Compliance Program” each fiscal year, and provides a variety of training courses so that all the members of the bank fully understand compliance and implement a variety of measures for developing an environment fit for compliance in accordance with the Compliance Program.

Compliance Declaration

The Tama Shinkin Bank, in order to respond to the trust placed in the Bank by customers and society, shall execute business activities by constantly reminding ourselves of the social responsibility and public mission of a shinkin bank, maintaining deep insight and a strong sense of ethics, and placing compliance as one of the most important management priorities. In order to establish a corporate culture based on compliance, we hereby declare that the Tama Shinkin Bank shall formulate and abide by the “Compliance Declaration.”

1. Establishment of Trust

The Tama Shinkin Bank, fully conscious of its public mission and social responsibility, shall earn the trust of the local community and customers through sound management.

2. Sincere and Fair Business Activities

The Tama Shinkin Bank shall strictly abide by laws, regulations and rules, and execute sincere and fair business activities in accordance with the norms accepted by society.

3. Contributions to the Local Community

The Tama Shinkin Bank shall contribute to the local community by sharing and solving the problems of customers and the region.

4. Fair and Appropriate Disclosure of Information

The Tama Shinkin Bank shall realize transparent management by disclosing financial and other information in a fair and appropriate manner.

5. Exclusion of Antisocial Forces

The Tama Shinkin Bank shall resolutely exclude antisocial forces that pose a threat to social order and security.

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Financial Statements

Year Ended March 31, 2018

Notes to Non-Consolidated Financial Statements

	Millions of yen		Thousands of U.S. dollars
	2018	2017	2018
ASSETS			
Cash	¥ 29,646	¥ 27,378	\$ 279,048
Due from Banks	746,694	670,360	7,028,372
Monetary Claims Purchased	95	12	898
Money Held in Trust	13,604	13,037	128,057
Trading Account Securities	5	40	49
Trading Account National Government Bonds	5	5	49
Trading Account Local Government Bonds	—	35	—
Securities	1,117,253	1,137,707	10,516,313
National Government Bonds	148,287	163,841	1,395,781
Local Government Bonds	245,263	244,653	2,308,576
Corporate Bonds	273,801	311,852	2,577,199
Stocks	29,729	26,553	279,829
Other Securities	420,171	390,805	3,954,925
Loans	1,033,057	1,013,469	9,723,810
Bills Discounted	12,099	11,251	113,890
Loans on Bills	26,582	22,397	250,213
Loans on Deeds	982,166	968,044	9,244,793
Overdrafts	12,208	11,775	114,913
Foreign Exchange	942	1,072	8,871
Due from Foreign Banks	924	1,053	8,703
Foreign Bills of Exchange Bought	2	0	19
Foreign Bills of Exchange Receivable	15	19	149
Other Assets	20,341	20,867	191,467
Outstanding Bank Transfer Advanced	494	389	4,650
Investment in the Shinkin Central Bank	11,265	11,265	106,041
Prepaid Expenses	16	15	152
Accrued Income	4,443	4,374	41,827
Gross Unrealized Gains from Derivative Transactions	2,821	2,428	26,559
Others	1,300	2,393	12,237
Tangible Fixed Assets	31,650	32,482	297,915
Building	6,306	6,476	59,364
Land	21,309	21,633	200,576
Leased Assets	79	122	743
Construction in Progress	253	105	2,388
Other Tangible Fixed Assets	3,701	4,144	34,842
Intangible Fixed Assets	1,954	1,587	18,399
Software	1,260	970	11,863
Leased Assets	8	16	84
Others	685	600	6,451
Prepaid Pension Expense	—	126	—
Reverse against Debt Guarantee	2,413	3,003	22,718
Reserve for Possible Loan Losses	(7,874)	(7,871)	(74,122)
(Specific Reserve for Possible Loan Losses)	(6,380)	(6,320)	(60,054)
Total Assets	¥ 2,989,784	¥ 2,913,274	\$ 28,141,800

Notes: 1. Yen figures are rounded down to the nearest one million yen in this annual report.

2. Figures stated in U.S. dollars are translated solely for convenience at ¥106.24 to U.S.\$1, the rate prevailing on March 31, 2018

3. Based on the provisions of Article 15, paragraph 1, item 1 in the law regarding cooperative financial institution's preferred securities (No. 44; enacted on May 12, 1993), we cancelled the entire amount of preferred capital that had already been issued on December 22, 2011. After receiving this cancellation of preferred share, we transferred ¥5,350 million (US\$50,357 thousand) of preferred share in this current fiscal year and are recording the amount as other share.

Non-Consolidated Balance Sheets

The Tama Shinkin Bank
Years ended March 31, 2018 and 2017

	Millions of yen		Thousands of U.S. dollars
	2018	2017	2018
LIABILITIES			
Deposits	¥ 2,702,799	¥ 2,644,221	\$ 25,440,509
Current Deposits	70,294	58,701	661,660
Ordinary Deposits	1,402,825	1,320,471	13,204,306
Savings Deposits	9,441	9,442	88,867
Deposits at Notice	2,780	1,614	26,169
Time Deposits	1,120,968	1,150,498	10,551,280
Installment Savings	77,138	82,811	726,077
Other Deposits	19,351	20,681	182,146
Call Money	64,144	98,783	603,765
Cash Collateral Received for Repurchase Agreement	83,557	34,678	786,494
Foreign Exchange	33	11	317
Foreign Bills of Exchange Sold	27	10	257
Foreign Bills Payable	6	1	59
Other Liabilities	10,404	6,985	97,930
Outstanding Bank Transfer Received	884	652	8,320
Accrued Expenses	678	736	6,389
Reserve for Future Interest Payment of Installment Savings	60	73	572
Income Taxes Payable	788	812	7,422
Unearned Income	161	147	1,516
Unsettled Equity Refunds	35	61	335
Deposits from Employees	1,002	881	9,438
Gross Unrealized Losses from Derivative Transactions	238	305	2,247
Cash Collateral Received for Derivative Transactions	2,881	1,975	27,117
Lease Obligations	92	142	874
Asset Retirement Obligations	350	351	3,296
Other Liabilities	3,229	844	30,398
Reserve for Employee Bonuses	1,078	1,080	10,155
Reserve for Employee Retirement Benefits	211	31	1,986
Reserve for Director's Retirement Benefits	439	545	4,139
Reserve for Reimbursement of Deposits	408	310	3,846
Reserve for Contingencies	323	251	3,045
Deferred Tax Liabilities	2,554	3,007	24,044
Deferred Tax Liabilities for Land Revaluation	3,021	3,078	28,440
Debt Guarantee	2,413	3,003	22,718
Total Liabilities	¥ 2,871,390	¥ 2,795,990	\$ 27,027,394
NET ASSETS			
Paid-in Members' Capital	22,970	23,092	216,211
Common Share	17,620	17,742	165,853
Other Share	5,350	5,350	50,357
Capital Retained Earnings	766	766	7,213
Legal Capital Reserve	766	766	7,213
Retained Earnings	77,802	75,580	732,326
Legal Reserve	22,330	22,040	210,187
Voluntary Reserve	55,472	53,540	522,139
Reserve for Specific Purpose	51,500	49,500	484,751
Retained Earnings for the Current Term	3,972	4,040	37,387
Treasure Share	(0)	(2)	(5)
Total Members' Equity	101,538	99,436	955,745
Unrealized Gains on Available-for-sale Securities	14,975	15,725	140,958
Deferred Gains or Losses on Hedges	205	299	1,935
Land Revaluation Excess	1,675	1,822	15,767
Total of Valuation and Translation Adjustments.	16,856	17,847	158,660
Total Net Assets	118,394	117,284	1,114,406
Total Liabilities and Net Assets	¥ 2,989,784	¥ 2,913,274	\$ 28,141,800

1. All yen figures have been rounded down to millions of yen by dropping the final six digits.

2. Trading account securities are recorded at fair value (the costs of such securities sold are computed using the moving-average method).

3. As for securities other than those in trading portfolio, debt securities that the Tama Shinkin Bank (hereafter, "the Bank") has the intent and ability to hold to maturity (held-to-maturity securities) are carried at amortized cost (straight-line basis) using the moving-average method. Investments in subsidiaries are carried at cost using the moving-average method.

Securities excluding those classified as trading securities, held-to-maturity or investments in subsidiaries are defined as available-for-sale securities. Available-for-sale securities are valued at market value as of the last day of the fiscal year. The costs of such securities sold are computed using the moving-average method. Other non-marketable securities, whose market values are extremely difficult to determine, are carried at cost using the moving-average method. Unrealized gains and losses on available-for-sale securities are reported, net of applicable income taxes as a component of net assets.

4. Securities that are held as trust assets in individually managed money trusts with the principal objective of securities portfolio management are stated at fair value.

5. Derivative transactions are evaluated using the market value method.

6. The depreciation of the Bank's tangible fixed assets (excluding leased assets) is computed by the declining balance method.

The estimated useful lives of major items are as follows:

Buildings	15 to 50 years
Others	3 to 20 years

7. The amortization of the Bank's intangible fixed assets except for leased assets is computed by the straight-line method. Capitalized software for internal use is amortized based on the Bank's estimate of useful life (mostly 5 years).

8. The depreciation and amortization of leased assets of "tangible fixed assets" and "intangible fixed assets" related to non-ownership-transfer finance lease transactions are computed by the straight-line method, using the lease periods as the useful lives. Residual value is stated as the amount of residual value guarantee of lease contracts which include guaranteed residual value and at zero for all other lease contracts.

9. The bank translates assets and liabilities in foreign currencies into yen at the year-end exchange rate.

10. Reserve for possible loan losses of the Bank has been established based on the Bank's internal rules for establishing a reserve for possible loan losses, described as follows.

For claims on borrowers that have entered into bankruptcy, special liquidation proceedings or similar legal proceedings ("Bankrupt Borrowers"), or borrowers that are not legally or formally insolvent but are regarded as substantially in the same situation ("Effectively Bankrupt Borrowers"), an allowance is provided based on the amount of claims, after the write-off stated below, net of the expected amount of recoveries from collateral and guarantees.

For claims on borrowers that are not currently bankrupt, but likely to become bankrupt in the future ("Potentially Bankrupt Borrowers"), an allowance is provided in the amount deemed necessary based on an overall solvency assessment of the claims, net of the expected amount of recoveries from collateral and guarantees.

For other claims, an allowance is provided based on the historical loan-loss ratio.

The operating divisions assess all claims in accordance with the guidelines for the self-assessment of asset quality, and the internal audit and inspection division, which is independent from the operating divisions, audits these assessments. The allowance for loan losses is provided based on the results of these assessments.

For collateralized or guaranteed claims on Bankrupt Borrowers and

Effectively Bankrupt Borrowers, the amount exceeding the estimated value of collateral and guarantees is deemed to be uncollectible and written off against the total outstanding amount of the claims. The cumulative write-off amount was ¥6,005 million.

11. Reserve for employee bonuses is provided for the payments of bonuses to employees, by the amount of estimated bonuses, which are attributable to this fiscal year.

12. Reserve for employee retirement benefits is provided for the payments of employee retirement benefits based on estimated amounts of the actuarial retirement benefit obligation and the pension assets as of the fiscal year end. In the calculation of retirement benefit obligations, we use a benefit formula for the period attribution method for estimated amounts of retirement benefit obligations. The actuarial differences are reported as expenses as follows.

Actuarial Differences

Unrecognized net actuarial differences are amortized from the next fiscal year by the straight-line basis over the prescribed years within the average remaining service period (10 years) of active employees.

Furthermore, in order to prepare for the payment of retirement benefits to participants in the lump-sum retirement benefit plan, we recorded an amount necessary at the fiscal year end under a compendium method set forth in Implementation Guidance No. 25 on Accounting Standard for Retirement Benefits (March 26, 2015).

The Bank participates in the corporate pension plan (an integrated corporate-type employees' pension scheme) set up by multiple other businesses, such as Shinkin banks, and as it is not possible to reasonably compute an amount of pension assets corresponding to our contributions, we treat our contributions to the pension scheme as retirement benefit expenses.

The most recent data on the reserves of the corporate pension plan and the Bank's share in total contributions to the plan and supplementary explanations about them are as follows:

a) Matters concerning the corporate pension plan's reserve (as of March 31, 2017)

	Millions of yen	Thousands of U.S. dollars
Amount of Pension Assets	¥ 1,634,392	\$ 15,383,967
Sum of Amount of Actuarial Pension Obligations Amount of the Minimum Actuarial Liability	1,793,308	16,879,787
Balance	¥ (158,915)	\$ (1,495,819)

b) Share of the Bank's premium contributions to the plan (as of March 31, 2017) was 2.0979%

c) Supplementary explanations

The main factor for the balance in 1) above is the balance of ¥214,616 million (US\$2,020,107 thousand) in past service liabilities. As the pension plan uses the equal payment fixed-rate method for amortizing past service costs over a period of 19 years and 0 months, the Bank charged ¥417 million (US\$3,929 thousand) in special premiums in the financial statements for the fiscal year ended March 2018.

As the amount of special premiums is computed by multiplying the amount of standard pay at the time of contributions by the predetermined premium rate, the percentage shown in b) above does not correspond to the actual ratio of contributions by the Bank.

13. Reserve for retirement benefits to directors, which is provided for payment of retirement benefits to directors and auditors, is recorded in the amount deemed accrued at the fiscal year end date based on the estimated amount of benefits.

14. Reserve for reimbursement of deposits, which were derecognized from liabilities, is based on the possible losses on the future claims of withdrawal to prepare for depositor's needs of withdrawal.

15. Reserve for contingencies is provided for future payments to Credit Guarantee Corporation based on the amount reasonably calculated.

16. Finance lease transactions without transfer of ownership entered into before April 1, 2008 have been accounted for in accordance with accounting methods used for operating leases.

17. For the hedge accounting method applied to hedging transactions for interest rate risk arising from financial assets, the deferred hedge accounting method is applied as prescribed by the Industry Audit Committee Report No. 24, "Treatment of Accounting and Auditing of Application of Accounting Standard for Financial Instruments in the Banking Industry" (the Japanese Institute of Certified Public Accountants Industry Audit Committee Report No. 24, February 13, 2002) (Hereafter "Industry Audit Committee Report No. 24"). With respect to the hedge effectiveness testing, the Bank assesses the effectiveness of such hedges by monitoring the offsetting fluctuation of fair value by changes in interest rates, of the hedged bonds and hedging instruments, such as interest rate swaps.

18. The Bank applies the deferral hedge method of accounting to hedges of foreign currency risks associated with foreign-currency-denominated monetary assets and liabilities in accordance with "Accounting and Auditing Treatments for Foreign Currency Transactions in the Banking Industry (the Japanese Institute of Certified Public Accountants Industry Audit Committee Report No. 25, July 29, 2002). With respect to the hedge effectiveness testing, the Bank designates foreign exchange swap transactions as hedges against fluctuation in foreign currency exchange rates arising from foreign currency monetary claims and assesses the effectiveness of such hedges by verifying that the Bank holds foreign currency positions of the hedged items corresponding to the positions of the hedging instruments.

19. National and local consumption taxes are accounted for using the net of tax method.

20. Total monetary claims to directors and auditors as a result of transactions between directors and auditors were ¥67 million (US\$631 thousand)

21. Capitalization of subsidiaries was ¥1,719 million (US\$16,187 thousand)

22. Total monetary claims for subsidiaries were ¥710 million (US\$6,686 thousand)

23. Total monetary liabilities for subsidiaries were ¥3,471 million (US\$32,677 thousand)

24. Cumulative total depreciation of tangible fixed assets was ¥22,529 million (US\$212,061 thousand)

25. Reduction entry amount of tangible fixed assets was ¥289 million (US\$2,720 thousand)

26. In addition to fixed assets recorded on the balance sheet, communication and control devices are used according to non-ownership-transfer finance lease contracts.

1) Acquisition Cost Expenses

	Millions of yen	Thousands of U.S. dollars
Tangible Fixed Assets	¥ 299	\$ 2,821
Intangible Fixed Assets	8	83
Total	¥ 308	\$ 2,905

2) Accumulated Depreciation

	Millions of yen	Thousands of U.S. dollars
Tangible Fixed Assets	¥ 175	\$ 1,651
Intangible Fixed Assets	7	71
Total	¥ 183	\$ 1,723

3) Year-end Closing Balance

	Millions of yen	Thousands of U.S. dollars
Tangible Fixed Assets	¥ 124	\$ 1,170
Intangible Fixed Assets	1	12
Total	¥ 125	\$ 1,182

4) Future Lease Payments Year-end Closing Balance

	Millions of yen	Thousands of U.S. dollars
1 year or Less	¥ 52	\$ 490
Exceeding 1 Year	87	820
Total	¥ 139	\$ 1,311

5) Lease Payments, Depreciation Expense and Interest Expense Payments

	Millions of yen	Thousands of U.S. dollars
Lease Payments	¥ 76	\$ 720
Depreciation Expense	59	562
Interest Expense Payments	¥ 20	\$ 197

6) Depreciation Expense Calculation Method

Calculated using the straight-line method over the useful lives of the respective leased assets with zero residual value.

7) Calculation Method for Interest Payments

The difference between the total lease fee and acquisition equivalent amount is assumed the interest portion and distributed each year through the interest method.

27. Of loans outstanding, loans to Bankrupt Borrowers amounted to ¥1,177 million (US\$11,079 thousand) and Non-accrual Delinquent loans amounted to ¥6,696 million (US\$608,966 thousand).

Loans to Bankrupt Borrowers are loans, after write offs, to bankrupt borrowers as defined in paragraph 1, item (3) (a) through (e) and paragraph 1, item (4) of Article 96 of Order for Enforcement of the Corporation Tax Act (Cabinet Order No. 97 of 1965) on which accrued interest income is not recognized, as there is substantial doubt as to the collection of principal and/or interest because of delinquencies in payment of principal and/or interest for a significant period of time or for some other reasons.

Also, non-accrual loans are other than Loans to Bankrupt Borrowers, and loans renegotiated at concessionary terms, which include reduction or deferral of interest for the purpose of supporting or helping business reconstruction of borrowers.

28. Of loans outstanding, there are no loans past due for three months or more.

Loans past due for three months or more are loans whose principal and/or interest payments have been past due for three months or more, excluding loans to bankrupt borrowers and past due loans.

29. Of loans outstanding, there are no restructured loans. Restructured loans are loans renegotiated at concessionary terms, including reduction or deferral of interest or principal and waiver of the claims, due to the borrower's weakened financial condition, excluding loans to bankrupt borrowers, non-accrual delinquent loans and loans past due for three months or more.

30. The total amount of loans to Bankrupt Borrowers, non-accrual delinquent loans, loans past due for three months or more, and restructured loans came to ¥65,873 million (US\$620,046 thousand). These amounts are stated before the reduction of reserve for possible loan losses.

31. Bills discounted are treated as financial transactions in accordance with JICPA Industry Audit Committee Report No. 24.

Bills accepted by other banks, commercial bills, bills of exchange, and foreign bills bought are permitted to be sold or pledged and the total face value was ¥12,099 million (US\$113,890 thousand).

32. Assets pledged as collateral are as follows.

Assets pledged as collateral:

	Millions of yen	Thousands of U.S. dollars
Securities	¥ 1,663	\$ 15,656
Other Assets	11	105

Other liabilities corresponding to the above pledged assets are mainly those corresponding to national revenue and public money.

In addition to the above, due from banks totalling ¥165,000 million (US\$1,553,087 thousand), securities totalling ¥83,930 million (US\$790,004 thousand), and other assets totalling ¥3 million (US\$28 thousand) were pledged as collateral for exchange settlements, exchange yen settlements, forward exchange contracts, foreign currency yen settlements and call transactions, or in lieu of futures trading margin money. Securities lent out for cash-secured bond lending transactions amounted to ¥88,464 million (US\$832,688 thousand), while cash collateral accepted for bond lending transactions amounted to ¥83,557 million (US\$786,494 thousand).

33. In accordance with the Act on Revaluation of Land, promulgated on March 31, 1998, the Bank's business use real estate was revalued. The corresponding taxes on land revaluation are reported as "Deferred Tax Liabilities for Land Revaluation" in the liabilities section of the non-consolidated balance sheets. The excess of the revaluation over the related deferred tax liabilities is recorded as "Land Revaluation Excess."

Date of the revaluation:

The former Tama Chuo Shinkin Bank	March 31, 1999
The former Taihei Shinkin Bank	March 31, 1998
The former Hachioji Shinkin Bank	March 31, 1998

Methods of real estate revaluation stipulated in Act on Revaluation of Land, Article 3, Section 3

Namely, land revaluation was adjusted in accordance with valuation by road rating stipulated in Article 2, Section 4 of the Implementation Ordinance for the Act on Revaluation of Land (Government Ordinance No. 119 March 31, 1998) and for the land of which road rating price is not determined were adjusted based on the appraised value for the property tax stipulated in Article 2, Section 3 of the Act. In regards to road rating price, value correction by depth and in regards to fixed asset appraisal values is computed by reasonable adjustment of the value calculated.

The difference between the total fair value of the revalued business land as of March 31, 2018 as stipulated in Article 10 of the Land Revaluation Law, and the total book value after revaluation is △¥4,421 million (△US\$41,617 thousand).

34. Of the corporate bonds in "Securities," due to private placement of securities (Article 2, Paragraph 3 of the Financial Instruments and Exchange Law) the amount of the Bank's guaranteed debts corresponding to Corporate Bonds is ¥4 million (US\$42 thousand).

35. Net assets per investment unit is ¥335.97 (US\$3.16)

36. Concerning the situation of financial instruments

1) Policy for dealing with financial instruments

The Bank is involved in finance business including deposits, loans and also marketplace investments.

For the purpose of hedging against fluctuation in interest rates, the Bank entirely and efficiently manages the variety of risks incurred by holding financial assets and liabilities (ALM). Derivative transactions are also implemented as necessary as part of this management.

2) Contents of financial instruments and their risk

The main financial assets of the Bank are loans to customers within our business district. Also, the Bank holds securities, mainly bonds, investment trusts as well as stocks, for held-to-maturity purposes, passive investment purposes as well as business promotion purposes.

The major risks implied in these financial instruments are issuers' credit risk, interest rate fluctuation risk and market risk. Foreign currency securities are exposed to the risk of exchange rate fluctuations, but the Bank tries to avoid this risk as much as possible using forward exchange contracts and currency options. However, financial liabilities are mainly deposits received from customers, and are exposed to liquidity risk. The Bank conducts interest rate swap transactions as one aspect of ALM. Using these as hedging instruments, the interest rate fluctuation risk regarding the financial instruments that are hedged items is subject to hedge accounting at the Bank.

3) Risk management systems for financial instruments

A. Credit risk management

In accordance with loan screening rules/procedures for credit risk management policy as well as for managing credit risk, the Bank has established a framework for credit management structures of its loan portfolio.

This framework covers such issues as screening of individual loans, credit limits, management of credit information, assignment of guarantees and collateral and measures against nonperforming loans.

Credit management is carried out by each of the Bank's branches as well as the Bank's Loan Department.

Senior management regularly participates in deliberations and receives reports concerning credit management at meetings of ALM Committee and Board of Directors.

Additionally, the Compliance And Risk Management Department checks on the credit management situation.

Credit risk related to securities issuers is managed by Treasury And Securities Department, which regularly monitors credit information and market price.

B. Market risk management

i. Interest rate risk management

The Bank uses ALM to manage interest rate risk.

Details of the risk management methods and procedures are clearly stipulated in the regulations and guidelines concerning ALM, and based on the risk management policies determined by ALM Committee, the Board of Directors monitors and confirms the implementation status and decides future responses through discussion.

Financial assets as well as liabilities' interest rates and periods are identified in the Compliance And Risk Management Department on a routine basis, and are subject to monitoring by gap analysis and interest rate sensitivity analysis.

Additionally, using ALM, the Bank conducts derivative transactions (interest rate swaps) to hedge against the risk of fluctuations in the interest rate.

ii. Exchange rate risk management

The Bank seeks to avoid exchange rate risk as much as possible using foreign currency forwards.

iii. Market price fluctuation risk management

Holdings of market investment instruments including securities are managed in accordance with the market risk management rules based on policies set by the ALM committee, under the supervision of the Board of Directors.

The Treasury And Securities Department conducts purchases of market investment instruments and tries to mitigate fluctuations risk through continuous monitoring in addition to pre-purchase screening and the setting of investment limits.

Most of the stocks held by the Treasury And Securities Department are held for passive investment purposes, and by inverse correlation with the bond's price, they are held with the purpose of reducing market price fluctuations risk for the securities overall.

The above-mentioned information is regularly reported to the ALM committee through the Treasury And Securities Department.

iv. Derivative transactions

The execution, assessment of hedging effectiveness and transaction administration are each handled by separate divisions to ensure proper internal control. Derivative transactions are conducted in accordance with specific rules on such transactions and guidelines for handling adoption of hedge accounting.

v. Quantitative information regarding market risk

The Bank calculates the market risk amount of items such as "due from banks," "securities," "loans," and "deposits" using VaR on a monthly basis, and ensures the acquired risk amount is within the range of its risk limits.

The Bank's VaR is calculated according to the historical simulation method (holding period: 1 year, confidence interval: 99%, observation period: 5 years), and as of March 31, 2018 (fiscal year end) the Bank's amount of market risk (estimated value of loss) was ¥7,524 million (US\$70,823 thousand) overall.

The Bank executes backtesting which compares calculated VaR and the actual profit/loss to verify the effectiveness of the VaR measurement model. However, the VaR statistically figures the risk

based on historical market fluctuation and may be sometimes unable to completely grasp the risk in the environment that the market unexpectedly changes beyond the estimation.

C. Management of liquidity risk related to fund-raising

Through ALM, the Bank manages liquidity risk through such activities as managing its cash position in a timely manner through ALM, diversifying fundraising methods and adjusting the balance between short- and long-term fundraising in line with market conditions.

4) Supplementary explanation on fair values of financial instruments

The fair values of financial instruments, in addition to values based on market price, include values based on reasonable estimates when no market prices are available.

Since value estimates are predicted on certain assumptions, values may vary if the underlying assumptions change.

37. Matters Relating to the Market Values of Financial Instruments

The following are the carrying amount on the balance sheets, the fair value as of March 31, 2018, and net unrealized gains (losses between these amounts (see *1 in regards to the calculation method for fair value, etc.). The amounts shown in the following table do not include financial instruments whose market values are extremely difficult to determine, such as unlisted stocks classified as available-for-sale securities (see *2).

In addition, immaterial items were omitted from the table.

	Millions of yen		
	Carrying Amount	Fair Value	Net unrealized gains (losses)
1) Due from Banks	¥ 746,694	¥ 747,284	¥ 590
2) Securities	1,114,941	1,117,074	2,132
Securities Classified as Trading	5	5	—
Bonds Classified as Held-to-Maturity	206,122	208,255	2,132
Available-for-Sale Securities	908,813	908,813	—
3) Loans and Bills Discounted	1,033,057		
Reserve for Possible Loan Losses (*1)	(7,832)		
	1,025,224	1,030,389	5,164
Total Financial Assets	¥ 2,886,860	¥ 2,894,748	¥ 7,887
1) Deposits	2,702,799	2,702,832	(32)
2) Call Money	64,144	64,144	—
3) Bond Lending Transactions	83,557	83,557	—
Total Financial Liabilities	¥ 2,850,500	¥ 2,850,533	¥ (32)
Derivative Transactions (*2)			
to which Hedge Accounting is not Applied	83	83	—
to which Hedge Accounting is Applied	2,499	2,499	—
Total Derivative Transactions	¥ 2,582	¥ 2,582	—

	Thousands of U.S. dollars		
	Carrying Amount	Fair Value	Net unrealized gains (losses)
1) Due from Banks	\$ 7,028,372	\$ 7,033,929	\$ 5,557
2) Securities	10,494,553	10,514,628	20,075
Securities Classified as Trading	49	49	—
Bonds Classified as Held-to-Maturity	1,940,156	1,960,231	20,075
Available-for-sale securities	8,554,347	8,554,347	—
3) Loans and Bills Discounted	9,723,810		
Reserve for Possible Loan Losses (*1)	(73,726)		
	9,650,083	9,698,694	48,610
Total Financial Assets	\$ 27,173,009	\$ 27,247,252	\$ 74,242
1) Deposits	25,440,509	25,440,814	(305)
2) Call Money	603,765	603,765	—
3) Bond Lending Transactions	786,494	786,494	—
Total Financial Liabilities	\$ 26,830,769	\$ 26,831,074	\$ (305)
Derivative Transactions (*2)			
to which hedge accounting is not applied	787	787	—
to which hedge accounting is applied	23,524	23,524	—
Total Derivative Transactions	\$ 24,312	\$ 24,312	—

(*1). General and specific reserves for possible losses corresponding to cash collateral received for bond repurchase agreement were deducted.

(*2). Derivative transactions stated in other assets and liabilities are collectively stated. Net receivables or payables derived from derivatives are presented on a net basis. The item that is a net liability in total is presented in parentheses.

(Note.1) Accounting method of fair value of financial instruments

Financial assets

1) Due from banks

For due from banks without maturity the carrying amount is presented at fair value because it approximates such fair value. The fair value of due from banks with maturity classified by its remaining maturity is estimated by discounting the value of new similar transactions. For due from banks with maturity that include derivative transactions, the fair value is the amount reasonably calculated by the bank.

2) Investment securities

The fair values of equities are determined using their quoted market prices on the stock exchange, while the fair values of bonds are based on quoted market prices or quotes obtained from financial institutions. Investment trusts funds are valued at closing quotations at the exchange, or quotes obtained from the financial institutions.

The fair values of privately placed bonds guaranteed by the Bank are, in the same manner as with loans, estimated future cash flows based on the borrower's credit rating (internal rating/type of borrower), collateral, and guarantee, and fair value is calculated by discounting the market interest rate (National Government bonds interest rate).

Notes to securities classified by purpose for which they are held are listed in 38 through 40.

3) Loans

The fair values of cash collateral received for a bond repurchase agreement with variable interest rates are presented using their carrying amounts as such fair values approximate such carrying amounts unless the creditworthiness of the borrower has changed significantly since the loan origination. Those with fixed interest rates reflect estimated future cash flows based on the borrower's credit rating (internal rating/type of borrower), collateral, and guarantee, and fair values are calculated by discounting the market interest rate (National Government bonds interest rate).

For bills discounted, loans on bills, and overdrafts with short remaining periods, their carrying amount is presented as the fair value since the fair value approximates such carrying amount.

Losses on claims against borrowers who are bankrupt, virtually bankrupt or potentially bankrupt are estimated based on the forecasted recoverable amounts of collateral and guarantees for such claims. The fair values of such claims approximate their carrying amounts as of the closing date after deduction of present estimated loan losses. Therefore, the Bank adopts the book values of such claims as fair values.

Financial liabilities

1) Deposits

For on-demand deposits, the amount payable on demand as of the balance sheet date is considered to be the fair value.

The fair value of time deposits is estimated by discounting expected future cash flows using the discount rates that would be applied to newly accepted deposits. For short-term time deposits whose first transaction period is short term, their carrying amounts are presented at fair value as fair values thereof approximate the carrying amounts.

2) Call Money, 3) Cash Collateral Received for Bond Repurchase Agreement

Because of their short term nature (less than 6 months), and since the fair value is approximately the same as the book value, they are stated at that book value.

Derivative transactions

The Bank uses derivative transactions such as interest rate swaps and forward exchange contracts. An amount reasonably calculated by the derivative counterparties is used as the fair value for interest rate swap transactions, and a price calculated by the market prices and prescribed discount rate is used as the fair value for forward exchange contracts.

(Note.2) The balance sheet for financial instruments for which it is extremely difficult to obtain their fair values are as follows and are not included in fair value information for financial instruments.

	Millions of yen	Thousands of U.S. dollars
	Carrying Amount	
Subsidiaries' Stocks (*1)	¥ 1,719	\$ 16,187
Unlisted Stocks(*2)(*3)	454	4,282
Investments in Partnerships (*4)	142	1,339
Total	¥ 2,316	\$ 21,808

(*1). The above are deemed to be extremely difficult to determine fair values because there are no market prices. Therefore, their fair values are not disclosed.

(*2). The above are deemed to be extremely difficult to determine fair values because there are no market prices. Therefore, their fair values are not disclosed.

(*3). Impairment loss for unlisted stocks in the current fiscal year was not calculated.

(*4). Partnership investments composed of unlisted stocks that do not have quoted market prices available and whose fair values are extremely difficult to be determined are not disclosed at fair value.

(Note.3) Scheduled redemption amount of due from banks and securities with a maturity date after March 31, 2018

	Millions of yen			
	1 year or less	1 to 3 years	3 to 5 years	Over 5 years
Due from Banks	¥ 562,994	¥ 145,000	¥ -	¥ 38,700
Securities	133,586	271,077	130,258	477,604
Bonds Classified as Held-to-Maturity	5,730	33,940	9,729	156,721
Available-for-sale securities with Maturity Dates	127,856	237,136	120,529	320,882
Loans and Bills Discounted	244,594	219,604	152,466	416,391
Total	¥ 941,175	¥ 635,682	¥ 282,725	¥ 932,696

	Thousands of U.S. dollars			
	1 year or less	1 to 3 years	3 to 5 years	Over 5 years
Due from Banks	\$ 5,299,268	\$ 1,364,834	\$ -	\$ 364,269
Securities	1,257,406	2,551,560	1,226,078	4,495,522
Bonds Classified as Held-to-Maturity	53,937	319,473	91,577	1,475,167
Available-for-sale securities with Maturity Dates	1,203,469	2,232,086	1,134,501	3,020,354
Loans and Bills Discounted	2,302,282	2,067,059	1,435,115	3,919,352
Total	\$ 8,858,958	\$ 5,983,454	\$ 2,661,194	\$ 8,779,144

(Note.4) Scheduled redemption amount of borrowings and other interest-bearing debt after March 31, 2018

	Millions of yen			
	1 year or less	1 to 3 years	3 to 5 years	Over 5 years
Deposits(*)	¥ 2,585,451	¥ 100,436	¥ 16,911	-
Call Money	64,144	-	-	-
Bond Lending Transactions	83,557	-	-	-
Total	¥ 2,733,153	¥ 100,436	¥ 16,911	-

	Thousands of U.S. dollars			
	1 year or less	1 to 3 years	3 to 5 years	Over 5 years
Deposits(*)	\$ 24,335,955	\$ 945,369	\$ 159,184	-
Call Money	603,765	-	-	-
Bond Lending Transactions	786,494	-	-	-
Total	\$ 25,726,215	\$ 945,369	\$ 159,184	-

(*) Demand-on deposits contained within deposit reserves are stated as "1 year or less."

38. Matters related to the fair value and Gross unrealized gains (losses) of securities are as follows. Included in these are "National Government Bonds," "Local Government Bonds," "Corporate Bonds," "Stocks," "Available-for-sale securities," and also "trading account securities." The material up to 40. below is treated in the same manner.

1) Securities Classified as Trading

Securities Classified as Trading	Gains (Losses) include in profit/loss for the Current Fiscal Year	
	Millions of yen	U.S. dollars
	¥ (0)	\$ (117)

2) Held-to-maturity bonds

Type	Millions of yen		
	Carrying Amount	Market Value	Gross unrealized gains (losses)
Unrealized gain			
National Government Bonds	¥ 9,472	¥ 9,558	¥ 85
Local Government Bonds	87,490	88,744	1,253
Corporate Bonds	49,964	51,325	1,361
Other	12,063	12,307	243
Subtotal	158,991	161,935	2,944
Unrealized loss			
National Government Bonds	-	-	-
Local Government Bonds	39,572	38,894	(678)
Corporate Bonds	4,558	4,543	(14)
Other	3,000	2,881	(118)
Subtotal	47,131	46,319	(811)
Total	¥ 206,122	¥ 208,255	¥ 2,132

Type	Thousands of U.S. dollars		
	Carrying Amount	Market Value	Gross unrealized gains (losses)
Unrealized gain			
National Government Bonds	\$ 89,162	\$ 89,968	\$ 805
Local Government Bonds	823,518	835,316	11,798
Corporate Bonds	470,296	483,112	12,815
Other	113,549	115,842	2,293
Subtotal	1,496,527	1,524,239	27,712
Unrealized loss			
National Government Bonds	-	-	-
Local Government Bonds	372,485	366,100	(6,384)
Corporate Bonds	42,905	42,767	(138)
Other	28,237	27,124	(1,113)
Subtotal	443,628	435,991	(7,636)
Total	\$ 1,940,156	\$ 1,960,231	\$ 20,075

Notes:1. Market value is based on the market price at the end of the fiscal year.

2. The fair values of privately placed bonds guaranteed by the Bank are, in the same manner as with loans, estimated future cash flows based on the borrower's credit rating (internal rating/type of borrower), collateral, and guarantee, and fair value is calculated by discounting the market interest rate (National Government bonds interest rate).

3) Available-for-sale securities

Type	Millions of yen		
	Carrying Amount	Acquisition Cost	Gross unrealized gains (losses)
Unrealized gain			
Stocks	¥ 25,212	¥ 13,651	¥ 11,561
Bonds	456,456	446,498	9,958
National Government Bonds	129,312	124,469	4,843
Local Government Bonds	117,974	115,655	2,319
Corporate Bonds	209,169	206,373	2,795
Other	165,769	160,244	5,525
Subtotal	647,438	620,393	27,045
Unrealized loss			
Stocks	2,341	2,594	(252)
Bonds	19,837	19,967	(130)
National Government Bonds	9,502	9,550	(47)
Local Government Bonds	224	227	(2)
Corporate Bonds	10,109	10,189	(79)
Other	239,195	245,113	(5,917)
Subtotal	261,375	267,675	(6,300)
Total	¥ 908,813	¥ 888,069	¥ 20,744

Type	Thousands of U.S. dollars		
	Carrying Amount	Acquisition Cost	Gross unrealized gains (losses)
Stocks	\$ 237,316	\$ 128,494	\$ 108,822
Bonds	4,296,466	4,202,731	93,735
National Government Bonds	1,217,172	1,171,584	45,588
Local Government Bonds	1,110,457	1,088,623	21,833
Corporate Bonds	1,968,837	1,942,523	26,314
Other	1,560,331	1,508,321	52,010
Subtotal	6,094,115	5,839,546	254,568
Stocks	22,043	24,419	(2,376)
Bonds	186,722	187,947	(1,225)
National Government Bonds	89,445	89,897	(451)
Local Government Bonds	2,116	2,142	(25)
Corporate Bonds	95,160	95,908	(748)
Other	2,251,466	2,307,170	(55,703)
Subtotal	2,460,232	2,519,537	(59,305)
Total	\$ 8,554,347	\$ 8,359,084	\$ 195,263

Notes:1. Carrying amount is calculated by using market prices at fiscal year-end.

2. The ¥14,975 million (US\$140,958 thousand) is calculated by deducting the deferred tax liabilities amount of ¥5,769 million (US\$54,305 thousand) from the evaluation excess amount of ¥20,744 million (US\$195,263 thousand) and is included in "Unrealized gains on available-for-sale securities."

39. There are no held-to-maturity bonds sold during the fiscal year.

40. Available-for-sale securities sold during the fiscal year under review

	Millions of yen		
	Proceeds from sales	Gain on Sales	Loss on Sales
Equity securities	¥ 2,591	¥ 1,217	¥ 10
Bonds	41,972	88	0
National Government Bonds	13,510	50	—
Local Government Bonds	999	1	—
Corporate Bonds	27,462	36	0
Other	24,330	97	482
Total	¥ 68,894	¥ 1,403	¥ 493

	Thousands of U.S. dollars		
	Proceeds from sales	Gain on Sales	Loss on Sales
Equity securities	\$ 24,392	\$ 11,458	\$ 100
Bonds	395,074	831	1
National Government Bonds	127,172	479	—
Local Government Bonds	9,403	9	—
Corporate Bonds	258,498	342	1
Other	229,013	919	4,545
Total	\$ 648,479	\$ 13,208	\$ 4,647

41. Assets held in trust for investment

	Millions of yen	
	Value on Balance Sheet	Gains/Losses for the Fiscal Year Under Review
Assets Held in Trust for Investment	¥ 13,604	¥ 59

	Thousands of U.S. dollars	
	Value on Balance Sheet	Gains/Losses for the Fiscal Year Under Review
Assets Held in Trust for Investment	\$ 128,057	\$ 564

42. Matters regarding real estate for lease

The Bank leases a part of its land/buildings owned in Tachikawa City and other locations for use as a parking lot. The disclosure of this market value is omitted due to the immateriality of the total amount of the investment and rental property.

43. Securities lent under unsecured securities lending agreements (bond borrowing and lending transactions) are included in "National Government Bonds" for a total of ¥83,699 million (US\$878,832 thousand).

44. Overdraft facilities contracts and loan commitment limits are contracts under which the Bank lends to customers up to prescribed limits. Under these contracts, funds can be drawn based on customers' application for a loan as long as there is no violation of any condition in the contracts. The unused amount within the limits relating to these contracts was ¥53,477 million (US\$503,362 thousand). Of these contracts, those where the remaining period on the contract is 1 year or less amount to ¥45,428 million (US\$427,599 thousand). Since many of these commitments expire without being drawn upon, the unused amount does not necessarily represent a future cash requirement. Most of these contracts have conditions that allow the Bank to refuse the customers' application for loans or to decrease the contract limits for proper reasons such as changes in financial situation, deterioration in customers' creditworthiness, or other reasonable grounds. Not only does the Bank obtain real estate, securities and/or other collateral if considered to be necessary at the inception of contracts, the Bank performs periodic reviews of the customer's business results based on internal rules, and takes necessary measures to reconsider conditions in contracts and/or require additional collateral and guarantees.

45. Details of deferred tax assets and liabilities as of March 31, 2018 are as follows.

	Millions of yen	Thousands of U.S. dollars
	Proceeds from sales	
Deferred Tax Assets		
Reserve for Possible Loan Losses	¥ 2,647	\$ 24,917
Reserve for Bonuses	301	2,834
Depreciation	253	2,384
Reserve for Director's Retirement Benefits	122	1,155
Reserve for Employee Retirement Benefits	58	554
Other	1,323	12,454
Gross Deferred Tax Assets	4,706	44,300
Less: Valuation Allowance	(1,399)	(13,177)
Total Deferred Tax Assets	¥ 3,306	\$ 31,123
Deferred Tax Liabilities		
Net Unrealized Gains on Available-for-Sale Securities	5,769	54,305
Other	91	862
Total Deferred Tax Liabilities	5,861	55,167
Net Deferred Tax Liabilities	¥ 2,554	\$ 24,044

46. Subsequent Event

The following appropriation of retained earnings applicable to the year ended March 31, 2018, was approved at the members' meeting held on June 22, 2018.

	yen	Thousands of U.S. dollars
Unappropriated Retained Earnings for the Current Term	¥ 3,972,074,990	\$ 37,387
Retained Earnings Carried Forward (Beginning Balance)	1,218,163,667	11,466
Reversal Amount of Land Revaluation Excess	147,742,255	1,390
Current Net Income	2,606,169,068	24,530
Amount of Retained Earnings Appropriated	2,622,405,810	24,683
Legal Reserve	270,000,000	2,541
Dividends for Common Share (Yearly 2.0%)	352,405,810	3,317
Specific Reserve	2,000,000,000	18,825
Retained Earnings Carried Forward (Term-end Balance)	¥ 1,349,669,180	\$ 12,703

47. Additional information

In accordance with the provisions of Article 15, paragraph 1, item 1 in the law regarding cooperative financial institution's preferred shares (No. 44; enacted on May 12, 1993), we cancelled the entire amount of preferred shares, and, after this cancellation, transferred the amount of ¥5,350 million (US\$50,357 thousand) of preferred shares to other shares in this current fiscal year.

Non-Consolidated Statements of Income and Retained Earnings

	Thousands of yen		Thousands of U.S. dollars
	2018	2017	2018
OPERATING REVENUE	¥ 41,552,266	¥ 41,389,931	\$ 391,116
Interest Income	34,842,254	34,263,663	327,957
Loans	19,131,578	19,858,168	180,078
Deposits in Other Banks	990,635	1,067,290	9,324
Investment Securities	14,105,578	12,793,086	132,770
Interest Rate Swaps	103,745	65,975	976
Others	510,716	479,142	4,807
Fees and Commissions Received	3,642,826	3,693,955	34,288
Exchange Commissions Received	1,844,636	1,842,501	17,362
Others	1,798,189	1,851,454	16,925
Other Operating Income	557,011	920,368	5,242
Net Gain on Trading	—	98	—
Net Gain on Sales of Bonds such as National Government Bonds	128,415	399,916	1,208
Net Gain on Redemption of Bonds such as National Government Bonds	13,733	3,900	129
Net Gain on Derivative Transaction	—	26,760	—
Others	414,862	489,692	3,904
Other Income	2,510,175	2,511,944	23,627
Gain on Bad Debts Recovered	380,156	370,572	3,578
Gains on Sales of Stocks	1,274,884	1,660,515	12,000
Gains on Money Held in Trust	426,084	166,385	4,010
Others	429,048	314,471	4,038
OPERATING EXPENSE	¥ 37,846,315	¥ 37,293,841	\$ 356,234
Interest Expense	1,641,418	1,180,828	15,450
Deposits	406,520	565,704	3,826
Provisions for Future Interest Payment of Installment Savings	25,183	34,976	237
Interest on Borrowings	35	24	0
Interest on Call Money	84,160	161,604	792
Interest Payment on Bond Lease Transactions	1,113,408	405,612	10,480
Others	12,109	12,905	113
Fees and Commissions Paid	1,517,208	1,520,321	14,280
Exchange Commissions Paid	709,747	708,802	6,680
Others	807,460	811,518	7,600
Other Operating Expenses	4,392,607	4,011,515	41,346
Net Loss on Foreign Exchange Trading	3,261,310	3,178,193	30,697
Net Loss on Trading	51	—	0
Net Loss on Sales of Bonds such as National Government Bonds	483,095	390,410	4,547
Bond Redemption Loss such as on National Government Bonds	583,123	354,394	5,488
Others	65,026	88,515	612

Non-Consolidated Statements of Income and Retained Earnings

	Thousands of yen		Thousands of U.S. dollars
	2018	2017	2018
General and Administrative Expenses	27,793,183	28,325,592	261,607
Salaries and Employee Benefits	16,685,723	16,682,209	157,056
Other General and Administrative Expenses	10,653,474	11,138,455	100,277
Tax	453,986	504,927	4,273
Other Expense	2,501,896	2,255,585	23,549
Provisions of Reserve for Possible Loan Losses	1,573,654	1,602,848	14,812
Write - off of Loans	113,186	82,257	1,065
Loss on Sale of Stocks	10,634	72,225	100
Amortization of Stocks	—	23,045	—
Loss on Money Held in Trust	3,651	70,307	34
Amortization of Other Assets	35,207	1,800	331
Others	765,561	403,100	7,205
OPERATING INCOME	¥ 3,705,951	¥ 4,096,089	\$ 34,882
EXTRAORDINARY INCOME	—	46,933	—
Other Extraordinary Income	—	46,933	—
EXTRAORDINARY LOSS	94,498	118,352	889
Loss on Disposal of Fixed Assets	47,839	100,375	450
Losses on Impairment of Fixed Assets	46,659	17,977	439
INCOME BEFORE INCOME TAXES	¥ 3,611,452	¥ 4,024,671	\$ 33,993
INCOME TAXES CURRENT	1,182,255	1,073,427	11,128
INCOME TAXES DEFERRED	(176,971)	53,026	(1,665)
TOTAL INCOME TAXES	1,005,283	1,126,453	9,462
NET INCOME	¥ 2,606,169	¥ 2,898,217	\$ 24,530
RETAINED EARNINGS AT BEGINNING OF YEAR	1,218,163	1,131,526	11,466
Reversal of Land Revaluation Excess	147,742	10,694	1,390
RETAINED EARNINGS AT END OF YEAR	¥ 3,972,074	¥ 4,040,437	\$ 37,387

Notes: 1. Fractions of amounts stated which are smaller than a thousand yen omitted.

2. Total earnings by transactions with subsidiaries ¥ 71,472 thousand (US\$672,743)

 Total expenses by transactions with subsidiaries ¥1,781,569 thousand (US\$16,769,295)

3. Net Income per share ¥ 7.37 (US\$0.069)

4. Following premises were written down to recoverable amount and the losses are stated as "Losses on Impairment of Fixed Assets" in extraordinary loss.

Area	Purpose of Use	Type	Thousands of yen
			Impairment Loss
Kodaira City	Office	Buidings and equipment	¥ 414
Higashikurume City	Office	Buidings and equipment	772
Tama City	Office	Buidings and equipment	45,282
Ome City	Warehouses	Land	190
Total			¥ 46,659

The recoverable amount is a consequence of net realizable value, determined based on prices obtained from an appraiser by less estimated costs of disposal.

	Millions of yen					Thousands of U.S. dollars
	2018	2017	2016	2015	2014	2018
For the Years Ended March 31						
Total Income	¥ 41,552	¥ 41,436	¥ 39,889	¥ 39,698	¥ 40,897	\$ 391,116
Interest on Loans and Bills Discounted	20,122	20,925	22,547	23,898	24,673	189,403
Interest and Dividends on Securities	14,105	12,793	10,305	9,345	9,043	132,770
Total Expenses	37,940	37,412	35,059	34,792	35,335	357,123
Business Profit	3,842	4,019	5,868	6,252	6,389	36,164
Income Before Income Taxes	3,611	4,024	4,829	4,905	5,562	33,993
Net Income	2,606	2,898	3,535	3,743	3,879	24,530
As of March 31						
Total Assets	¥ 2,989,784	¥ 2,913,274	¥ 2,819,097	¥ 2,810,317	¥ 2,665,366	\$ 28,141,800
Securities	1,117,253	1,137,707	1,123,875	1,104,955	995,369	10,516,313
Loans and Bills Discounted	1,033,057	1,013,469	1,004,010	1,014,363	1,005,420	9,723,810
Total Liabilities	2,871,390	2,795,990	2,700,773	2,695,916	2,560,222	27,027,394
Deposits	2,702,799	2,644,221	2,560,392	2,514,941	2,441,232	25,440,509
Total Net Assets	118,394	117,284	118,323	114,400	105,143	1,114,406
Number of Branches	83	82	81	80	80	
Number of Employees and Officers	2,016	2,005	2,006	2,001	1,981	
Deposits						
Per Branch	¥ 32,563	¥ 32,246	¥ 31,609	¥ 31,436	¥ 30,515	\$ 306,512
Per Employee and Officer	1,340	1,318	1,276	1,256	1,232	12,619
Loans and Bills Discounted						
Per Branch	12,446	12,359	12,395	12,679	12,567	117,154
Per Employee and Officer	512	505	500	506	507	4,823

Note: U.S. dollar amounts are converted, solely for convenience, at the prevailing rate on March 31, 2018 of ¥106.24=US\$1.

Supplemental Consolidated Financial Information (Unaudited)

The Tama Shinkin Bank and Subsidiaries
Years ended March 31, 2018 and 2017

	Millions of yen		Thousands of U.S. dollars
	2018	2017	2018
For the Fiscal Year:			
Total Income	¥ 46,554	¥ 46,446	\$ 438,200
Total Expenses	42,332	41,750	398,459
Income Before Income Taxes and Others	4,222	4,695	39,741
Net Income	3,025	3,306	28,478
Profit attributable to owners of parent	2,953	3,228	27,804
At Year-End:			
Deposits	¥ 2,699,328	¥ 2,640,972	\$ 25,407,831
Loans and Bills Discounted	1,033,092	1,013,647	9,724,136
Securities	1,116,183	1,136,442	10,506,246
Total Assets	3,001,187	2,924,589	28,249,133
Total Net Assets	124,374	122,732	1,170,696
Per Share Data (par value ¥50):			
	Yen		U.S. dollars
Net Assets	¥ 354.06	¥ 347.00	\$ 3.332
Net Income	8.38	9.09	0.078

Notes: 1.The Bank consolidated three subsidiaries for the years ended March 31, 2018 and 2017.

2.U.S. dollar amounts are converted, solely for convenience, at the prevailing rate on March 31, 2018 of ¥106.24=US\$1.



Grant Thornton

INDEPENDENT AUDITOR'S REPORT

To the Board of Directors of
The Tama Shinkin Bank

We have audited the accompanying non-consolidated financial statements of The Tama Shinkin Bank, which comprise the balance sheet as at March 31, 2018, and the non-consolidated statement of income and retained earnings for the year then ended, and a summary of significant accounting policies and other explanatory information, all expressed in Japanese yen.

Management's Responsibility for the Non-consolidated Financial Statements

Management is responsible for the preparation and fair presentation of these non-consolidated financial statements in accordance with the requirements of Shinkin Bank Law, Ordinance for Enforcement of Shinkin Law and accounting principles generally accepted in Japan, and for such internal control as management determines is necessary to enable the preparation of non-consolidated financial statements that are free from material misstatement, whether due to fraud or error.

Auditor's Responsibility

Our responsibility is to express an opinion on these non-consolidated financial statements based on our audit. We conducted our audit in accordance with auditing standards generally accepted in Japan. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the non-consolidated financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the non-consolidated financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the non-consolidated financial statements, whether due to fraud or error. In making those risk assessments, we consider internal control relevant to the entity's preparation and fair presentation of the non-consolidated financial statements in order to design audit procedures that are appropriate in the circumstances, while the objective of the financial statement audit is not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the non-consolidated financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

In our opinion, the non-consolidated financial statements referred to above present fairly, in all material respects, the financial position of The Tama Shinkin Bank as at March 31, 2018, and the results of its operations for the year then ended in accordance with the requirements of Shinkin Bank Law, Ordinance for Enforcement of Shinkin Law and accounting principles generally accepted in Japan.

Emphasis of Matter

As described in "Notes to Non-Consolidated Balance Sheets", retained earnings applicable to the year ended March 31, 2018, was approved at the members' meeting held on June 22, 2018.

Convenience Translation

The United States dollar amounts in the accompanying non-consolidated financial statements with respect to the year ended March 31, 2018 are presented solely for the convenience. Our audit also included the translation of Japanese yen amounts into United States dollar amounts and, in our opinion, such translation has been made on the basis described in Note 2 to the non-consolidated Balance Sheets.

October 4, 2018
Tokyo, Japan

Grant Thornton Taiyo

Board of Directors and Auditors

As of June 30, 2018

Chairman

Koji Sato

President

Toshiro Yagi

Senior Managing Director

Katsutoshi Omata

Managing Directors

Hiroyuki Fukuda

Kuniyoshi Tani

Satoshi Sorimachi

Directors

Hiroyuki Saito

Tetsuo Fusa

Hideyuki Maekawa

Masahiko Kanai

Naoko Takahashi

Nobutoshi Tsuji

Nobuaki Sakai

Standing Auditor

Kiyoshi Fukushima

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