The Tokyo Star Bank, Limited

For Immediate Press Release: May 26,2006

Non-Consolidated Financial Results for the Fiscal Year Ended March 31, 2006

Company Name (Code Number): **The Tokyo Star Bank, Limited (8384)**
(URL http://www.tokyostarbank.co.jp/)
Stock Exchange Listings: First Section of Tokyo
Headquarters: Tokyo

1. Summary of Non-Consolidated Financial Results for the Fiscal Year Ended March 31, 2006

(1) Operating Results (in millions of yen except per share data and percentages)

	For the year ended March 31,	
	2006	2005
Ordinary income	**66,545**	60,225
Change from the previous year	**10.5%**	3.5%
Ordinary profits	**22,174**	22,059
Change from the previous year	**0.5%**	(10.5%)
Net income	**16,695**	13,175
Change from the previous year	**26.7%**	(4.6%)
Net income per common share	**23,850.06**	94,113.98
Return on equity	**20.2%**	19.1%
Ratio of ordinary expense to ordinary income	**66.7%**	63.4%
Balance of deposits	**1,366,471**	1,329,918

Note: Average number of shares outstanding for the year ended:

March 31, 2006 (Common stock): 700,000 shares
March 31, 2005 (Common stock): 140,000 shares

The Bank consummated a five-for-one stock split on September 1, 2005. If the stock spilt had been made at April 1, 2004, Net income per common share would have been 18,822.80 yen for the year ended March 31, 2005

(2) Payment of dividends

	As of March 31,	
	2006	2005
Interim dividends per share	-	-
Term-end dividends per share	**5,000.00 yen**	9,285.71 yen
Total dividends per share (for the fiscal year)	**5,000.00 yen**	9,285.71 yen
Total dividend amount (for the fiscal year)	**3,500 million yen**	1,300 million yen
Dividend on earnings	**21.0%**	9.9%
Dividend on equity	**3.9%**	1.7%

Note:

If the stock spilt had been made at April 1, 2004, the total dividends per share (for the fiscal year) would have been 1,857.14 yen for the year ended March 31, 2005.

(3) Financial Conditions

(in millions of yen except per share data and percentages)

	For the year ended March 31,	
	2006	2005
Total assets	**1,504,579**	1,444,080
Stockholders' equity	**89,888**	75,557
Ratio of stockholder's equity to total assets	**6.0%**	5.2 %
Stockholders' equity per common share	**128,411.96**	539,693.76
Risk-adjusted capital ratio (based on the domestic standards)	**8.84%** (preliminary figure)	8.77 %

Note: Number of shares outstanding as of:

March 31, 2006 (common stock): 700,000 shares

March 31, 2005 (common stock): 140,000 shares

If the stock spilt had been made at April 1, 2004, Net assets per common share would have been 107,938.75 yen for the year ended March 31, 2005.

2. Earning Projections for the Fiscal Year Ending March 31, 2007

(in millions of yen except per share data)

	For the six-months ending September 30, 2006	For the year ending March 31, 2007
Ordinary income	34,500	74,000
Ordinary profits	12,000	25,000
Net income	7,000	14,700
Interim dividends per share	-	-
Term-end dividends per share	-	5,000.00 yen
Total dividends per share (for the fiscal year)	-	5,000.00 yen

Projected net income per common share for the year ending March 31, 2007 is 21,000.00 yen.

(Note)
The information contains forward-looking statements. The forward-looking statements are inherently susceptible to risks and uncertainties and does not guarantee future performance. Please note that future performance may differ from the prospect due to matters such as changes in business environments.

NON-CONSOLIDATED BALANCE SHEET
As of March 31, 2006

	(in millions of yen)
Assets:	
Cash and due from banks	118,959
Cash	*25,911*
Due from banks	*93,048*
Call loans	1,526
Monetary receivables bought	48,293
Trading securities	7
Government bonds	*7*
Monetary assets held in trust	3,670
Investment securities	276,683
Government bonds	*127,084*
Municipal bonds	*596*
Corporate bonds	*50,385*
Equities	*10,332*
Others	*88,283*
Loans and bills discounted	1,025,534
Bills discounted	*488*
Loans on notes	*76,475*
Loans on deeds	*905,977*
Overdrafts	*42,593*
Foreign exchanges	275
Due from foreign banks	*275*
Other assets	22,409
Domestic exchange settlement account, debit	*1,778*
Prepaid expenses	*103*
Accrued income	*2,768*
Deferred hedging losses	*6,374*
Others	*11,384*
Premises and equipment	13,808
Land, building and equipment	*11,656*
Security deposits	*2,152*
Deferred tax assets	12,097
Customers' liabilities for acceptances and guarantees	2,559
Reserve for possible loan losses	(21,245)
Total assets	**1,504,579**

NON-CONSOLIDATED BALANCE SHEET (Continued)
As of March 31, 2006

	(in millions of yen)
Liabilities and stockholders' equity	
Liabilities:	
Deposits	1,366,471
Current deposits	*6,457*
Ordinary deposits	*360,375*
Saving deposits	*1,313*
Deposits at notice	*4,564*
Time deposits	*942,808*
Installment savings accounts	*169*
Others	*50,783*
Foreign exchanges	14
Foreign exchange bills payable	*14*
Corporate bonds and notes	3,000
Other liabilities	40,107
Domestic exchange settlement account, credit	*481*
Income taxes payable	*7,723*
Accrued expenses	*16,044*
Unearned income	*1,681*
Reserve for interest on installment saving accounts	*1*
Financial derivatives	*5,725*
Deferred income on purchased loans	*4,766*
Others	*3,683*
Reserve for employees' bonus	1,501
Reserve for directors' bonus	1,037
Acceptances and guarantees	2,559
Total liabilities	**1,414,691**
Stockholders' equity:	
Common stock	21,000
Capital surplus	19,000
Capital reserve	*19,000*
Retained earnings	50,316
Earned surplus reserve	*2,000*
Unappropriated retained earnings	*48,316*
Net income	*16,695*
Unrealized gains on securities available for sale, net of tax	(427)
Total stockholders' equity	**89,888**
Total liabilities and stockholders' equity	**1,504,579**

Notes to the Non-Consolidated Balance Sheet:

1. The amounts are rounded down to the nearest million of yen.
2. Trading Securities are stated at market value (cost of securities sold is determined by the moving-average method).
3. Investments in subsidiaries are stated at moving-average cost, Available-for-sale securities whose fair value can be obtained from the market or estimated are carried at the fair value at the end of the fiscal year (cost of securities sold is calculated by the moving-average method), and other available-for-sale securities with no market value are stated at cost or amortized cost (straight-line) computed by the moving-average method. Unrealized gains or losses on available-for-sale securities are included in the stockholders' equity, net of taxes.
4. Derivatives are stated at fair value.
5. Depreciation for premises and equipment is computed using the declining-balance method (depreciation for buildings except for fixtures is computed using the straight-line method).
   The estimated useful lives of primary buildings and equipment are as follows:
   Building --- 8 years to 50 years
   Equipment and furniture --- 2 years to 20 years
6. Costs of computer software developed or obtained for internal use are deferred and amortized using the straight-line method over the estimated useful lives (5 years) as defined by the Bank.
7. Foreign currency assets and liabilities are principally translated into yen equivalents using the exchange rates prevailing at the fiscal year end.
8. Loans acquired from other financial institutions, loans on deeds and bills discounted are recorded at acquisition costs in the balance sheet, and the difference between the acquisition costs and principal amount is amortized in proportion to the principal amount over the actual collection period. Overdrafts and loans on notes are carried at principal amount and the difference is recorded as a liability and is amortized over the actual collection period using the straight-line method. Loans that are classified as likely to become bankrupt, virtually bankrupt and legally bankrupt are recorded at acquisition costs and the difference is not amortized.
9. Reserve for possible loan losses is provided pursuant to the internal rules for the write-off of claims and providing reserve for possible loan losses.
   For claims to debtors who are legally bankrupt or virtually bankrupt, a reserve is provided based on the amount of claims, after charge-offs as stated below, and net of amounts expected to be collected through the disposal of collateral or the execution of guarantees.
   For claims to debtors who are likely to become bankrupt and for which future cash flows can not be reasonably estimated, a reserve is provided for the amount considered to be necessary based on an overall solvency assessment performed for the amount of the claim, net amounts expected to be collected through the disposal of collateral or execution of guarantees.
   For claims to debtors who are likely to become bankrupt or whose claims are restructured as noted in 24 below and the amount of claims exceeds certain levels for which the amount of future cash flows can be

reasonably estimated, a reserve is provided for the difference between the present value of the expected future cash flows discounted using the initial contracted interest rate and the carrying value of the claim. For other claims, a reserve is provided based on historical loan loss experience.

All claims are assessed by the business related divisions based on the internal rules for self-assessment of asset quality. The credit examination related division, which is independent from business related divisions, subsequently conducts examination of their assessments, and reserve is provided based on the examination results.

Provisions for possible loan losses are directly offset with the corresponding income recognized by applying the amortized cost method since such income is arising from the change in credit risk of purchased claims.

For collateralized or guaranteed claims to debtors who are legally bankrupt or virtually bankrupt, the amount of claims exceeding the estimated value of the collateral or guarantees, which is deemed uncollectible, has been charged-off against the respective claims. The amount of the charge-off as of March 31, 2006 was 14,868 million yen.

10. A reserve for employees' bonus is provided for the payment of employees' bonus based on the estimated amounts of the future payments attributed to the current fiscal year.
11. A reserve for directors' bonus is provided for the payment of directors' bonus based on the estimated amounts of the future payments attributed to the current fiscal year. The reserve for director's bonus is a reserve defined under Article 43 of the Enforcement Regulations of the former Commercial Code.
12. Equipment used under finance lease agreements is accounted for as equipment leased under operating leases, except for those leases which transfer ownership of leased equipment to the lessee, in which case the equipment is capitalized.
13. With respect to hedge accounting for interest rate risks arising from financial assets and liabilities, the Bank has adopted deferral hedges prescribed in the Industry Audit Committee Report No. 24, "Practical Guidelines for Accounting Financial Instruments", issued by the Japanese Institute of Certified Public Accountants ("JICPA"). As for the assessment of hedge effectiveness, the Bank groups the deposits (hedged items) and interest swap transactions (hedging instruments) by their maturities and evaluate their effectiveness.
14. The National Consumption Tax and the Local Consumption Tax are excluded from transaction amounts. The portion of the National Consumption Tax and the Local Consumption Tax, which are paid on the purchase of premises and equipment and are not deductible as a tax credit, are charged to expenses when incurred.
15. There are no claims to directors and statutory executive officers.
16. There are no obligations to directors and statutory executive officers.
17. Total amount of stock of subsidiaries was 5,281 million yen.
18. Receivables from subsidiaries were 8,260 million yen.
19. Payables to subsidiaries were 2,045 million yen.
20. Accumulated depreciation on premises and equipment was 2,922 million yen.
21. Besides premises and equipment included in the balance sheet, some equipment, vehicles and office equipment are used under lease agreements.

22. Loans to bankrupt borrowers and past due loans are included in Loans and bills discounted, and the amounts were 465 million yen and 21,057 million yen, respectively.
    Loans to bankrupt borrowers represent loans which have been placed in non-accrual status due to substantial delinquency or other reasons such as non-accrual loans, and meet certain provisions as stipulated in Article 96, Paragraph 1, Subparagraphs 3 and 4 of the Enforcement Ordinance of the Corporation Tax Law of Japan. Past due loans represent non-accrual loans excluding those loans to bankrupt borrowers and loans for which interest payments are deferred in order to assist the financial recovery of debtors in financial difficulties.
    DIP finance loans (finance to restructuring companies under turnaround procedures) of 50 million yen are included in the amount of loans to bankrupt borrowers. These loans are fully secured by collaterals and other means.
23. Loans past due three months or more are included in Loans and bills discounted, and the amount was 6 million yen. Loans past due three months or more are loans whose principal or interest payments are three months or more past due from the following day of the prescribed payment date. Loans to bankrupt borrowers and past due loans are excluded.
24. Restructured loans are included in Loans and bills discounted, and the amount was 11,818 million yen. Restructured loans are loans on which concessions (e.g., reduction of the stated interest rate, deferral of interest payment, extension of maturity date, reduction of the face amount or maturity amount of the debt or accrued interest) have been granted to debtors in financial difficulties to assist them in their financial recovery and eventually to be able to repay to creditors. Loans classified as loans to bankrupt borrowers, past due loans or loans past due three months or more are excluded.
25. Total amount of loans to bankrupt borrowers, past due loans, loans past due three months or more and restructured loans was 33,348 million yen. The amounts stated in Notes 22 through 25 represent the gross receivable amounts before a reduction for the Reserve for possible loan losses.
26. With respect to Loan Participation, the total principal balance of loans which are accounted for as sales under JICPA Accounting System Committee Report No.3 issued on June 1, 1995 was 92 million yen. The amount of participated loans which were accounted for as loans to original debtors included in the balance sheet as of March 31, 2006 was 20,578 million yen.
27. Bills discounted are accounted for as secured lending transactions in conformity with the Industry Audit Committee Report No.24. Bank acceptances, commercial bills, bills of exchange, and foreign bills bought are permitted to be sold or (re) pledged and the total face value was 488 million.
28. Assets pledged as collateral were as follows:

Investment securities	24,354 million yen

    Liabilities related to the pledged assets were as follows:

Deposits	622 million yen

    In addition to above, Investment securities of 51,787 million yen were pledged as collateral for settlement of exchange transactions.
29. Subordinated bonds of 3,000 million yen were included in Corporate bonds and notes.
30. Net assets per share was 128,411.95 yen.

31. Fair value and valuation gains/losses of investment securities are as follows. Securities below include Trading securities as well as Investment securities in the balance sheet. The same definition is applied to Notes. 32 through 34.

Trading securities:

Balance sheet amount 7 million yen

Valuation Losses included in Income before income taxes (0) million yen

Available-for-sale securities with fair value: (in millions of yen)

	Acquisition cost	Balance sheet amount	Net valuation gains (losses)	Valuation gains	Valuation losses
Equities	579	1,694	1,114	1,114	—
Japanese bonds	146,701	145,411	(1,290)	12	1,303
Government bonds	128,319	127,084	(1,234)	11	1,245
Municipal bonds	609	596	(12)	0	12
Corporate bonds	17,773	17,730	(43)	1	44
Others	87,060	86,517	(545)	508	1,053
Total	234,341	233,622	(721)	1,635	2,356

Where compound instruments in "Others" as a whole are marked to market, and valuation gains (losses) are included in Income before income taxes, the valuation gains/losses of these instruments are excluded.

The valuation gains (losses) amount, net of deferred tax assets of 293 million yen, were (427) million yen, which were included in Net unrealized gains (losses) on Available-for-sale securities.

32. Available-for-sale securities sold during the year ended March 31, 2006 are as follows:

(in millions of yen)

	Proceeds from sales	Gains	Losses
Available-for-sale securities	363,166	1,320	504

33. Securities whose fair value is not readily available are as follows:

(in millions of yen)

	Balance sheet amount
Investments in subsidiaries and affiliates	
Investments in subsidiaries	5,281
Available-for-sale securities	
Unlisted domestic equity securities (excluding OTC traded equities)	3,356
Corporate bonds (industrial bonds)	32,655
Others	1,766

34. Redemption schedule of bonds classified as available for sale securities is as follows:

(in millions of yen)

	Due within 1 year	Over 1 year to 5 years	Over 5 years to 10 years	Over 10 years
Japanese bonds	19,236	123,082	27,962	7,785
Government bonds	15,686	89,896	13,716	7,785
Municipal bonds	—	498	98	—
Corporate bonds	3,550	32,688	14,147	—
Others	14,059	30,766	24,114	2,295
Total	33,296	153,848	52,077	10,080

35. Monetary assets held in trust are as follows:

Money held in trust for trading purposes:

Balance sheet amount 3,670 million yen

Valuation Losses included in Income before income taxes (17) million yen

36. Contracts of overdraft facilities and loan commitment line are contracts under which customers are lent to up to the prescribed limits in response to the 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 65,407 million yen, of which contracts whose original terms were within one year (or contracts unconditionally cancelable at voluntary timing) were 32,616 million yen. Since many of these commitments expire without being drawn, 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 a loan or decrease the contract limits with proper reasons (e.g., changes in financial situation, deterioration in customers' creditworthiness, etc.). At the inception of contracts, the Bank obtains real estate, securities, etc. as collateral if considered to be necessary. Subsequently, the Bank performs periodic reviews (semi-annually) of the customers' business results based on internal rules, and take necessary measures to reconsider conditions in contracts and/or require additional collateral and guarantees.

37. Fixed Asset Impairment Accounting Standards ("Statement on Establishment of Fixed Asset Impairment Accounting Standards" (Business Accounting Council, August 9, 2002) and "Application Guideline of Fixed Asset Impairment Accounting Standards" (Accounting Standard Application Guideline No. 6, October 31, 2003)) was applied since this fiscal year. As a result of applying these standards, the Bank recorded an impairment loss of 25 million yen. Under these standards, impairment loss is recognized when the balance of long-lived assets used for operation are not expected to be recoverable. Since the Bank manages profits and losses from operations at the Head Office, fixed assets held and used for operations as a whole are grouped as one asset group for the purpose of the impairment analysis. The carrying values of idle assets are reduced to the net realizable value, and the reduced value is recognized as an impairment loss. As for the grouping of idle assets, each asset is considered to be an independent unit. Since accumulated depreciation is netted with each asset balance in accordance with the Enforcement Regulations of Banking Law, the impairment loss is also netted with the respective assets.

38. The Bank was examined by the Tokyo Regional Taxation Bureau for its corporate income taxes (corporate tax, inhabitant tax and enterprise tax) for the fiscal year ended March 31, 2002 through March 31, 2004.
    As a result of this examination, the Bank has received a disposition concerning differences in profit recognized on amortization of difference between carrying values of purchased loans related to business transfer and its purchase amount as well as timing difference of profit recognition (that is to say, the amount of profit to be recognized was different or profit shall be recognized earlier for the tax purpose).
    Accordingly, the Bank received a notice regarding this disposition on June 29, 2005. Specifically, the Bank was required to make payments of back taxes of 8,801 million yen, which extend for the total of 3 fiscal years, as well as additional tax and delinquency tax of 1,685 million yen.
    In order to avoid further payment of additional tax and delinquency tax, the Bank has fully paid for back taxes, additional tax and delinquency tax. However, the Bank believes that the treatment of profit from amortization was appropriate from accounting as well as tax perspectives. Hence, the Bank has requested for examination to the National Tax Tribunal on August 26, 2005.

NON-CONSOLIDATED STATEMENT OF OPERATIONS

For the year ended March 31, 2006

(in millions of yen)

Ordinary income:		**66,545**
Interest income	45,627	
Interest on loans and discounts	*37,225*	
Interest and dividends on securities	*5,331*	
Interest on call loans	*36*	
Interest on due from banks	*149*	
Interest on interest rate swap	*1,360*	
Others	*1,523*	
Fees and commissions	10,845	
Domestic foreign exchange commissions	*1,304*	
Others	*9,541*	
Other operating income	1,940	
Gains on foreign exchange transaction	*203*	
Gains on sales of bonds	*1,320*	
Gains on financial derivatives	*416*	
Other ordinary income	8,132	
Gains on monetary assets held in trust	*303*	
Gains on recoveries of purchased loans	*6,185*	
Others	*1,642*	
Ordinary expenses:		**44,370**
Interest expenses	7,840	
Interest on deposits	*7,762*	
Interest on negotiable certificates of deposit	*4*	
Interest on corporate bonds and notes	*72*	
Others	*1*	
Fees and commissions	4,502	
Domestic foreign exchange commissions	*111*	
Others	*4,391*	
Other operating expenses	505	
Losses on trading securities	*0*	
Losses on sale of bonds	*504*	
Others	*0*	
General and administrative expenses	26,372	
Other ordinary expenses	5,149	
Write-off of loans	*4,510*	
Devaluation losses on equities	*24*	
Losses on monetary assets held in trust	*18*	
Others	*596*	
Ordinary profits		**22,174**

NON-CONSOLIDATED STATEMENT OF OPERATIONS (Continued)

For the year ended March 31, 2006

		(in millions of yen)
Extraordinary gains		**7,505**
Gains on sales of premises and equipment	*2,007*	
Collection of written-off claims	*3*	
Others	*5,494*	
Extraordinary losses		**716**
Losses on sales of premises and equipment	*637*	
Losses on impairment of fixed assets	*25*	
Others	*53*	
Income before Income Taxes		**28,964**
Income taxes		
Current		12,536
Deferred		(267)
Net income		**16,695**
Unappropriated retained earnings at beginning of the fiscal year		**31,621**
Unappropriated retained earnings at end of the fiscal year		**48,316**

Notes to the Non-Consolidated Statement of Operations:

1. The amounts are rounded down to the nearest million.
2. "Others" of Extraordinary gains includes gains on reversal of Reserve for possible loan losses of 4,845 million y
3. Total income from transactions with subsidiaries: 908 million yen.
   Total expenses from transactions with subsidiaries: 2,317 million yen.
4. Net income per common share is 23,850.06 yen.

APPROPRIATION STATEMENT

Determined in the board meeting held on May 26, 2006

	(in yen)
Unappropriated retained earnings at end of the fiscal year	**48,316,170,727**
Appropriation of earnings	**3,500,000,000**
Dividends declared	*3,500,000,000*
(Dividends per share)	*5,000.00 yen*
Unappropriated retained earnings after appropriation	**44,816,170,727**

Change in Accounting Principle

(Fixed Asset Impairment Accounting Standards)

Fixed Asset Impairment Accounting Standards ("Statement on Establishment of Fixed Asset Impairment Accounting Standards" (Business Accounting Council, August 9, 2002) and "Application Guideline of Fixed Asset Impairment Accounting Standards" (Accounting Standard Application Guideline No. 6, October 31, 2003)) was applied since this fiscal year. As a result of applying these standards, the Bank recorded an impairment loss of 25 million yen. Under these standards, impairment loss is recognized when the balance of long-lived assets used for operation are not expected to be recoverable. Since the Bank manages profits and losses from operations at the Head Office, fixed assets held and used for operations as a whole are grouped as one asset group for the purpose of the impairment analysis. The carrying values of idle assets are reduced to the net realizable value, and the reduced value is recognized as an impairment loss. As for the grouping of idle assets, each asset is considered to be an independent unit. Since accumulated depreciation is netted with each asset balance in accordance with the Enforcement Regulations of Banking Law, the impairment loss is also charged-off against the respective assets.

COMPARISON OF NON-CONSOLIDATED BALANCE SHEETS

(in millions of yen)	As of March 31, 2006 (A)	As of March 31, 2005 (B)	(A)-(B)
Assets:			
Cash and due from banks	118,959	149,668	(30,709)
Call loans	1,526	1,307	219
Monetary receivables bought	48,293	50,264	(1,971)
Trading securities	7	12	(5)
Monetary assets held in trust	3,670	4,235	(565)
Investment securities	276,683	364,597	(87,914)
Loans and bills discounted	1,025,534	860,630	164,904
Foreign exchanges	275	236	39
Other assets	22,409	7,870	14,539
Premises and equipment	13,808	16,281	(2,473)
Deferred tax assets	12,097	11,100	997
Customers' liabilities for acceptances and guarantees	2,559	4,248	(1,689)
Reserve for possible loan losses	(21,245)	(26,373)	5,128
Total assets	1,504,579	1,444,080	60,499
Liabilities and stockholders' equity			
Liabilities:			
Deposits	1,366,471	1,329,918	36,553
Foreign exchanges	14	5	9
Corporate bonds and notes	3,000	3,000	-
Other liabilities	40,107	29,728	10,379
Reserve for employees' bonus	1,501	1,387	114
Reserve for directors' bonus	1,037	235	802
Acceptances and guarantees	2,559	4,248	(1,689)
Total Liabilities	1,414,691	1,368,523	46,168
Stockholders' equity:			
Common stock	21,000	21,000	-
Capital surplus	19,000	19,000	-
Capital reserve	19,000	19,000	-
Retained earnings	50,316	34,921	15,395
Earned surplus reserve	2,000	2,000	-
Unappropriated retained earnings	48,316	32,921	15,395
Unrealized gains on securities available for sale, net of tax	(427)	636	(1,063)
Total stockholders' equity	89,888	75,557	14,331
Total liabilities and stockholders' equity	1,504,579	1,444,080	60,499

Notes: The amounts are rounded down to the nearest million.

COMPARISON OF NON-CONSOLIDATED STATEMENTS OF OPERATIONS

	For the year ended March 31,		
(in millions of yen)	2006 (A)	2005 (B)	(A)-(B)
Ordinary income:	66,545	60,225	6,320
Interest income	45,627	39,641	5,986
Interest on loans and discounts	*37,225*	*33,062*	*4,163*
Interest and dividends on securities	*5,331*	*4,439*	*892*
Fees and commissions	10,845	8,771	2,074
Other operating income	1,940	1,042	898
Other ordinary income	8,132	10,770	(2,638)
Ordinary expenses:	44,370	38,165	6,205
Interest expenses	7,840	5,041	2,799
Interest on deposits	*7,762*	*4,963*	*2,799*
Fees and commissions	4,502	2,714	1,788
Other operating expenses	505	974	(469)
General and administrative expenses	26,372	22,263	4,109
Other ordinary expenses	5,149	7,171	(2,022)
Ordinary profits	22,174	22,059	115
Extraordinary gains	7,505	1,086	6,419
Extraordinary losses	716	1,025	(309)
Income before income taxes	28,964	22,121	6,843
Income taxes			
Current	12,536	11,961	575
Deferred	(267)	(3,016)	2,749
Net income	16,695	13,175	3,520
Unappropriated retained earnings at beginning of the fiscal year	31,621	19,745	11,876
Unappropriated retained earnings at end of the fiscal year	48,316	32,921	15,395

Notes: The amounts are rounded down to the nearest million.

COMPARISON OF APPROPRIATION STATEMENT

(in millions of yen)	For the year ended March 31, 2006 (A)	For the year ended March 31, 2005 (B)	(A)-(B)
Unappropriated retained earnings at end of the fiscal year	48,316	32,921	15,395
Appropriation of earnings	3,500	1,300	2,200
Dividends declared	*3,500*	*1,300*	*2,200*
Unappropriated retained earnings after appropriation	44,816	31,621	13,195

Notes: The amounts are rounded down to the nearest million.

Dividends per share

(in yen)	For the year ended March 31, 2006 (A)	For the year ended March 31, 2005 (B)
Interim dividends per share	-	-
Term-end dividends per share	5,000.00	9,285.71
Total dividends per share (for the fiscal year)	5,000.00	9,285.71

Notes:

The Bank consummated a five-for-one stock split on September 1, 2005. If the stock spilt had been made at April 1, 2004, the total dividends per share (for the fiscal year) would have been 1,857.14 yen for the year ended March 31, 2005.

Per Share Information

(in yen)

	For the year ended March 31,	
	2006	2005
Net assets per common share	128,411.95	539,693.76
Net income per common share	23,850.06	94,113.98

Notes: 1. The basis in calculating net income per common share are as follows:

(in millions of yen except per share data)

	For the year ended March 31,	
	2006	2005
Net income	16,695	13,175
Amount not available to common shareholders	-	-
Net income available to common shares	16,695	13,175
Average number of common shares	700,000	140,000

2. The Bank consummated a five-for-one stock split on September 1, 2005. If the stock spilt had been made at April 1, 2004, per share information would be as follows:

(in yen)

	For the year ended March 31, 2005
Net assets per common share	107,938.75
Net income per common share	18,822.79