

# ***SELECTED FINANCIAL INFORMATION***

***For the First Half of Fiscal 2012  
(Supplementary)***

November 16, 2012

TOKYO  
S T A R  
B A N K 

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東京スター銀行

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**Note:**

In this information, "Combined" means simple aggregate on a non-consolidated of The Tokyo Star Bank, Ltd. ("The Bank") and TSB Strategic Partners, Ltd. ("TSBSP").

## I. Selected Financial Information for the First Half of Fiscal 2012

### 1. Operating Results

#### 1) Consolidated

(in millions of yen)

	For the First Half of Fiscal 2012	For the First Half of Fiscal 2011	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b> (Note 1)	<b>21,724</b>	<b>23,498</b>	<b>(1,774)</b>
Net Interest Income	15,650	16,369	(719)
Net Fees and Commissions	2,901	3,289	(388)
Net Other Ordinary Income	3,172	3,839	(667)
General & Administrative Expenses	14,354	15,998	(1,644)
<b>Net Operating Income (before General Allowance and Goodwill)</b> (Note 2)	<b>7,370</b>	<b>7,499</b>	<b>(129)</b>
Provision of General Allowance for Loan Losses	(4,503)	(3,108)	(1,395)
<b>Net Operating Income</b> (Note 3)	<b>11,874</b>	<b>10,608</b>	<b>1,266</b>
Other Income & Expenses	(7,820)	(4,458)	(3,362)
Net Gain & Loss on Stocks and Other Securities	(43)	(1)	(42)
Problem Claims related Costs	9,752	6,545	3,207
Written-offs of Loans	155	30	125
Provision of Specific Allowance for Loan Losses	9,615	7,140	2,475
Net Gains & Loss on Sales of Loans	(19)	(625)	606
Reversal of Allowance for Loan Losses	-	-	-
Recoveries of Written-off Claims	62	104	(42)
Other	1,913	1,984	(71)
<b>Ordinary Profit (Loss)</b>	<b>4,053</b>	<b>6,149</b>	<b>(2,096)</b>
Extraordinary Income & Loss	22	(58)	80
Net Gain & Loss on Disposal of Noncurrent Assets	22	(51)	73
Gain on Disposal of Noncurrent Assets	29	0	29
Loss on Disposal of Noncurrent Assets	7	52	(45)
Other	-	(7)	7
<b>Income (Loss) before Income Taxes</b>	<b>4,076</b>	<b>6,090</b>	<b>(2,014)</b>
Income Taxes	1,723	2,752	(1,029)
Income Taxes - Current	1,245	1,387	(142)
Income Taxes - Deferred	477	1,365	(888)
<b>Income (Loss) before Minority Interests</b>	<b>2,352</b>	<b>3,338</b>	<b>(986)</b>
Minority Interests in Income (Loss)	7	7	-
<b>Net Income (Loss)</b>	<b>2,345</b>	<b>3,330</b>	<b>(985)</b>

Notes: 1. Gross Operating Profit = (Interest Income - Interest Expenses) + (Fees and Commissions - Fees and Commissions Payments) + (Other Ordinary Income - Other Ordinary Expenses)

2. Net Operating Income (before General Allowance and Goodwill) = Gross Operating Profit - General & Administrative Expenses

3. Net Operating Income = Gross Operating Profit - General & Administrative Expenses - Provision of General Allowance for Loan Losses

Credit Costs (Note 4)	5,675	3,868	1,807
excluding Recoveries of Written-off Claims	5,737	3,973	1,764

Note: 4. Credit Costs = (Provision for General Allowance for Loan Losses + Problem Claims related Costs)

- (Reversal of Allowance for Loan Losses + Recoveries of Written-off Claims) + Adjustment on purchased loan

	For the First Half of Fiscal 2012	For the First Half of Fiscal 2011	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	4	4	-

**1. Operating Results (continued)****2) Non-consolidated***(in millions of yen)*

	For the First Half of Fiscal 2012	For the First Half of Fiscal 2011	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b>	<b>20,088</b>	<b>21,024</b>	<b>(936)</b>
Net Interest Income	15,420	16,123	(703)
Net Fees and Commissions	1,495	1,060	435
Net Other Ordinary Income	3,171	3,839	(668)
of which Net Gain & Loss on Bonds	650	(366)	1,016
General & Administrative Expenses	13,969	15,238	(1,269)
Personnel Expenses	5,673	5,664	9
Nonpersonnel Expenses	7,670	8,743	(1,073)
Taxes	624	831	(207)
<b>Net Operating Income (before General Allowance and Goodwill)</b>	<b>6,118</b>	<b>5,785</b>	<b>333</b>
<b>Core Net Operating Income (excluding Net Gain &amp; Loss on Bonds)</b>	<b>5,467</b>	<b>6,152</b>	<b>(685)</b>
Provision of General Allowance for Loan Losses	(2,565)	(3,270)	705
Amortization of Goodwill	-	-	-
<b>Net Operating Income</b>	<b>8,683</b>	<b>9,056</b>	<b>(373)</b>
Other Income & Expenses	(7,317)	(4,229)	(3,088)
Net Gain & Loss on Stocks and Other Securities	(43)	(1)	(42)
Problem Claims related Costs	9,166	5,869	3,297
Written-offs of Loans	64	14	50
Provision of Specific Allowance for Loan Losses	9,121	6,482	2,639
Net Gains & Loss on Sales of Loans	(19)	(628)	609
Reversal of Allowance for Loan Losses	-	-	-
Recoveries of Written-off Claims	12	40	(28)
Other	1,879	1,601	278
<b>Ordinary Profit (Loss)</b>	<b>1,366</b>	<b>4,827</b>	<b>(3,461)</b>
Extraordinary Income & Loss	(3)	0	(3)
Net Gain & Loss on Disposal of Noncurrent Assets	(3)	0	(3)
Gain on Disposal of Noncurrent Assets	-	0	0
Loss on Disposal of Noncurrent Assets	3	0	3
Other	-	-	-
<b>Income (Loss) before Income Taxes</b>	<b>1,362</b>	<b>4,827</b>	<b>(3,465)</b>
Income Taxes	660	2,182	(1,522)
Income Taxes - Current	881	1,007	(126)
Income Taxes - Deferred	(221)	1,174	(1,395)
<b>Net Income (Loss)</b>	<b>701</b>	<b>2,644</b>	<b>(1,943)</b>

**1. Operating Results (continued)****3) Combined (The Bank & TSBSP)***(in millions of yen)*

	For the First Half of Fiscal 2012	For the First Half of Fiscal 2011	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b>	<b>20,134</b>	<b>21,109</b>	<b>(975)</b>
Net Interest Income	15,467	16,209	(742)
Net Fees and Commissions	1,495	1,060	435
Net Other Ordinary Income	3,171	3,839	(668)
of which Net Gain & Loss on Bonds	650	(366)	1,016
General & Administrative Expenses	14,078	15,387	(1,309)
Personnel Expenses	5,690	5,679	11
Nonpersonnel Expenses	7,757	8,870	(1,113)
Taxes	629	837	(208)
<b>Net Operating Income (before General Allowance and Goodwill)</b>	<b>6,056</b>	<b>5,722</b>	<b>334</b>
<b>Core Net Operating Income (excluding Net Gain &amp; Loss on Bonds)</b>	<b>5,405</b>	<b>6,089</b>	<b>(684)</b>
Provision of General Allowance for Loan Losses	(2,559)	(3,269)	710
Amortization of Goodwill	-	-	-
<b>Net Operating Income</b>	<b>8,615</b>	<b>8,992</b>	<b>(377)</b>
Other Income & Expenses	(7,250)	(3,996)	(3,254)
Net Gain & Loss on Stocks and Other Securities	(43)	(1)	(42)
Problem Claims related Costs	9,098	5,636	3,462
Written-offs of Loans	64	14	50
Provision of Specific Allowance for Loan Losses	9,054	6,247	2,807
Net Gains & Loss on Sales of Loans	(19)	(625)	606
Reversal of Allowance for Loan Losses	-	-	-
Recoveries of Written-off Claims	12	40	(28)
Other	1,879	1,601	278
<b>Ordinary Profit (Loss)</b>	<b>1,365</b>	<b>4,995</b>	<b>(3,630)</b>
Extraordinary Income & Loss	(3)	0	(3)
Net Gain & Loss on Disposal of Noncurrent Assets	(3)	0	(3)
Gain on Disposal of Noncurrent Assets	-	0	0
Loss on Disposal of Noncurrent Assets	3	0	3
Other	-	-	-
<b>Income (Loss) before Income Taxes</b>	<b>1,361</b>	<b>4,995</b>	<b>(3,634)</b>
Income Taxes	692	2,313	(1,621)
Income Taxes - Current	882	1,008	(126)
Income Taxes - Deferred	(189)	1,304	(1,493)
<b>Net Income (Loss)</b>	<b>669</b>	<b>2,682</b>	<b>(2,013)</b>

## 2. Return on Equity

(%)

	For the First Half of Fiscal 2012 (A)	For the First Half of Fiscal 2011 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	4.72	6.91	(2.19)
Non-consolidated Basis	1.18	4.45	(3.27)

## 3. Net Interest Margin after General & Administrative Expenses

### 1) Non-consolidated

(%)

	For the First Half of Fiscal 2012 (A)	For the First Half of Fiscal 2011 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.95	2.18	(0.23)
(a) Yields on Loans and Bills discounted	2.37	2.53	(0.16)
(b) Yields on Securities	1.02	1.08	(0.06)
(2) Financing Costs including General & Administrative Expenses (b)	1.86	2.12	(0.26)
(a) Yields on Deposits	0.53	0.61	(0.08)
(b) Yields on Other External Liabilities	0.32	0.97	(0.65)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	0.09	0.06	0.03

### 2) Non-consolidated, excluding International Operations

(%)

	For the First Half of Fiscal 2012 (A)	For the First Half of Fiscal 2011 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.78	1.99	(0.21)
(a) Yields on Loans and Bills discounted	2.25	2.38	(0.13)
(b) Yields on Securities	0.76	0.79	(0.03)
(2) Financing Costs including General & Administrative Expenses (b)	1.82	2.12	(0.30)
(a) Yields on Deposits	0.49	0.59	(0.10)
(b) Yields on Other External Liabilities	0.32	0.97	(0.65)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.04)	(0.13)	0.09

## 4. Gain & Loss on Securities (Non-consolidated)

(in millions of yen)

	For the First Half of Fiscal 2012 (A)	For the First Half of Fiscal 2011 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	650	(366)	1,016
Gain on Sales	677	1,910	(1,233)
Gain on Redemption	0	736	(736)
Loss on Sales	27	628	(601)
Loss on Redemption	-	-	-
Loss on Devaluation	-	2,384	(2,384)
Net Gain & Loss on Stocks and Other Securities	(43)	(1)	(42)
Gain on Sales	-	-	-
Loss on Sales	9	1	8
Loss on Devaluation	34	-	34

**5. Financial Instruments at Fair Value (Consolidated)**

(in millions of yen)

	As of September 30, 2012			As of March 31, 2012			As of September 30, 2011		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	97,958	97,958	-	69,256	69,256	-	62,707	62,707	-
Call loans	105,324	105,324	-	92,737	92,737	-	89,259	89,259	-
Securities									
Held-to-maturity securities	13,968	13,579	(389)	14,794	13,658	(1,136)	13,797	12,149	(1,648)
Available-for-sale securities	546,116	546,116	-	542,369	542,369	-	510,565	510,565	-
Loans and bills discounted	1,520,077			1,568,805			1,572,941		
Allowance for loan losses	(57,463)			(60,745)			(58,611)		
	1,462,613	1,486,450	23,837	1,508,059	1,521,947	13,888	1,514,329	1,517,911	3,582
<b>Total Assets</b>	<b>2,225,981</b>	<b>2,249,429</b>	<b>23,448</b>	<b>2,227,217</b>	<b>2,239,968</b>	<b>12,751</b>	<b>2,190,659</b>	<b>2,192,593</b>	<b>1,934</b>
Deposits	2,067,588	2,079,618	12,030	2,069,960	2,084,793	14,833	2,037,446	2,054,132	16,686
Bonds payable	44,400	44,658	258	32,800	32,585	(215)	63,100	62,470	(630)
<b>Total Liabilities</b>	<b>2,111,988</b>	<b>2,124,276</b>	<b>12,288</b>	<b>2,102,760</b>	<b>2,117,378</b>	<b>14,618</b>	<b>2,100,546</b>	<b>2,116,602</b>	<b>16,056</b>
Derivative transactions									
Hedge accounting not applied	387	387	-	520	520	-	(340)	(340)	-
Hedge accounting applied	1,650	1,650	-	3,021	3,021	-	4,588	4,588	-
<b>Total Derivative transactions</b>	<b>2,038</b>	<b>2,038</b>	<b>-</b>	<b>3,541</b>	<b>3,541</b>	<b>-</b>	<b>4,248</b>	<b>4,248</b>	<b>-</b>

**6. Securities at Fair Value (Consolidated)****Held-to-maturity securities**

(in millions of yen)

	As of September 30, 2012			As of March 31, 2012			As of September 30, 2011			
	Balance sheet amount	Fair Value	Net unrealized gain/(loss)	Balance sheet amount	Fair Value	Net unrealized gain/(loss)	Balance sheet amount	Fair Value	Net unrealized gain/(loss)	
Fair value in excess of Balance sheet amount	Government bonds	-	-	-	-	-	-	-	-	
	Municipal bonds	-	-	-	-	-	-	-	-	
	Short-term bonds	-	-	-	-	-	-	-	-	
	Corporate bonds	-	-	-	-	-	-	-	-	
	Others	-	-	-	-	-	-	-	-	
	Sub-Total	-	-	-	-	-	-	-	-	
Fair Value not in excess of Balance sheet amount	Government bonds	-	-	-	-	-	-	-	-	
	Municipal bonds	-	-	-	-	-	-	-	-	
	Short-term bonds	-	-	-	-	-	-	-	-	
	Corporate bonds	-	-	-	-	-	-	-	-	
	Others	13,968	13,579	(389)	14,794	13,658	(1,136)	13,797	12,149	(1,648)
	Sub-Total	13,968	13,579	(389)	14,794	13,658	(1,136)	13,797	12,149	(1,648)
<b>Total</b>	<b>13,968</b>	<b>13,579</b>	<b>(389)</b>	<b>14,794</b>	<b>13,658</b>	<b>(1,136)</b>	<b>13,797</b>	<b>12,149</b>	<b>(1,648)</b>	

**Available-for-sale securities**

(in millions of yen)

	As of September 30, 2012			As of March 31, 2012			As of September 30, 2011			
	Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)	
Balance sheet amount in excess of Cost	Domestic equities	-	-	-	-	-	-	-	-	
	Domestic bonds	336,922	332,030	4,892	385,747	382,592	3,155	293,299	290,863	2,436
	Government bonds	277,076	274,067	3,009	308,320	306,889	1,431	227,325	226,452	873
	Municipal bonds	104	103	1	105	103	2	105	103	2
	Corporate bonds	59,742	57,859	1,883	77,321	75,600	1,721	65,868	64,307	1,561
	Others	102,734	100,279	2,455	67,961	66,483	1,478	49,917	48,995	922
	Sub-Total	439,657	432,310	7,347	453,709	449,076	4,633	343,217	339,858	3,359
Balance sheet amount not in excess of Cost	Domestic equities	39	39	-	-	-	-	-	-	-
	Domestic bonds	76,913	77,687	(774)	39,730	40,504	(774)	104,941	106,196	(1,255)
	Government bonds	44,940	44,942	(2)	19,299	19,303	(4)	61,620	61,652	(32)
	Municipal bonds	-	-	-	-	-	-	-	-	-
	Corporate bonds	31,973	32,744	(771)	20,430	21,200	(770)	43,321	44,544	(1,223)
	Others	40,382	41,049	(667)	59,697	60,557	(860)	72,897	74,608	(1,711)
Sub-Total	117,335	118,776	(1,441)	99,427	101,061	(1,634)	177,839	180,805	(2,966)	
<b>Total</b>	<b>556,993</b>	<b>551,086</b>	<b>5,907</b>	<b>553,136</b>	<b>550,138</b>	<b>2,998</b>	<b>521,057</b>	<b>520,664</b>	<b>393</b>	

Note: "Available-for-sale securities" include "Securities" and Trust certificates in "Monetary claims bought".

## 7. Capital Adequacy Ratio (Preliminary)

### 1) Consolidated

(in millions of yen)

		As of September 30, 2012 Preliminary (A)	As of March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2011 (C)	Increase/ (Decrease) (A)-(C)
(1)	<b>Capital Adequacy Ratio</b>	<b>10.92%</b>	<b>9.50%</b>	<b>1.42%</b>	<b>10.30%</b>	<b>0.62%</b>
(2)	Tier I Capital	95,835	93,490	2,345	94,644	1,191
	Tier I Ratio	7.07%	6.62%	0.45%	6.66%	0.41%
(3)	Tier II Capital	52,860	41,623	11,237	54,169	(1,309)
(4)	Deductions	863	881	(18)	2,636	(1,773)
(5)	<b>Capital (2)+(3)-(4)</b>	<b>147,831</b>	<b>134,233</b>	<b>13,598</b>	<b>146,176</b>	<b>1,655</b>
(6)	Credit Risk-adjusted Assets	1,256,826	1,314,231	(57,405)	1,320,491	(63,665)
(7)	Operational Risks	96,794	97,540	(746)	98,575	(1,781)
(8)	<b>Risk-adjusted Assets (6)+(7)</b>	<b>1,353,620</b>	<b>1,411,771</b>	<b>(58,151)</b>	<b>1,419,066</b>	<b>(65,446)</b>

### 2) Non-consolidated

(in millions of yen)

		As of September 30, 2012 Preliminary (A)	As of March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2011 (C)	Increase/ (Decrease) (A)-(C)
(1)	<b>Capital Adequacy Ratio</b>	<b>10.54%</b>	<b>9.47%</b>	<b>1.07%</b>	<b>10.11%</b>	<b>0.43%</b>
(2)	Tier I Capital	89,300	88,598	702	90,209	(909)
	Tier I Ratio	6.65%	6.35%	0.30%	6.44%	0.21%
(3)	Tier II Capital	53,034	44,520	8,514	53,847	(813)
(4)	Deductions	863	881	(18)	2,636	(1,773)
(5)	<b>Capital (2)+(3)-(4)</b>	<b>141,471</b>	<b>132,237</b>	<b>9,234</b>	<b>141,419</b>	<b>52</b>
(6)	Credit Risk-adjusted Assets	1,254,892	1,309,050	(54,158)	1,312,642	(57,750)
(7)	Operational Risks	86,674	86,187	487	86,163	511
(8)	<b>Risk-adjusted Assets (6)+(7)</b>	<b>1,341,566</b>	<b>1,395,237</b>	<b>(53,671)</b>	<b>1,398,806</b>	<b>(57,240)</b>

Notes: 1. "Credit Risk-adjusted Assets" is calculated on "Standard Method."

2. "Operational Risks" is equivalent amounts of operational risks divided by 8%.

## II. Loan Portfolio & Deposits

Risk-Managed Loans & Bills Discounted ("**Risk-Managed Loans**") and Disclosed Claims under Financial Revitalization Law ("**Disclosed Claims**") are shown under two calculation methods.

Category IV claims are defined as those claims against legally or virtually bankrupt borrowers that have been judged as uncollectible. In such claims, any amount in excess of the value of the collateral or guarantees are either fully written-off ("**Chart-A**") or fully reserved against ("**Chart-B**").

The Chart-A's have excluded all Category IV claims from Risk-Managed Loans/Disclosed Claims since these claims have been deemed as uncollectible and the remaining balance is fully covered with collateral and guarantees after writing off the excess. Most Japanese banks have adopted this method for reporting Risk-Managed Loans/Disclosed Claims.

The Chart-B's have included all Category IV claims in Risk-Managed Loans/Disclosed Claims even though any amount in excess of collateral and guarantees has been fully reserved against. The Bank has adopted this method and thus, Category IV claims are not deducted from Risk-Managed Loans/Disclosed Claims until such claims are collected, legally settled, or sold. This results in a higher Disclosed amount and ratio than the calculation method used in the Chart-A.

### 1. Status of Risk-Managed Loans & Bills Discounted

#### 1) Consolidated

**Chart-A: Risk-Managed Loans after writing-off Category IV Claims**

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2012 (A)	March 31, 2012 (B)		September 30, 2011 (C)	
Loans to Bankrupt Borrowers	3,097	1,839	1,258	2,037	1,060
Past Due Loans	72,310	63,716	8,594	84,692	(12,382)
Loans Past Due 3 Months or More	-	8,408	(8,408)	-	-
Restructured Loans	14,288	9,849	4,439	515	13,773
<b>Total (a)</b>	<b>89,697</b>	<b>83,814</b>	<b>5,883</b>	<b>87,246</b>	<b>2,451</b>
Ending Balance of Loans and Bills Discounted (b)	1,499,290	1,540,128	(40,838)	1,544,768	(45,478)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>5.98</b>	<b>5.44</b>	<b>0.54</b>	<b>5.64</b>	<b>0.34</b>
Amounts Secured (c)	73,268	67,192	6,076	79,562	(6,294)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>81.68</b>	<b>80.16</b>	<b>1.52</b>	<b>91.19</b>	<b>(9.51)</b>

**Chart-B: Risk-Managed Loans including Category IV Claims**

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2012 (A)	March 31, 2012 (B)		September 30, 2011 (C)	
Loans to Bankrupt Borrowers	6,729	6,766	(37)	7,419	(690)
Past Due Loans	89,465	87,465	2,000	107,484	(18,019)
Loans Past Due 3 Months or More	-	8,408	(8,408)	-	-
Restructured Loans	14,288	9,849	4,439	515	13,773
<b>Total (a)</b>	<b>110,483</b>	<b>112,491</b>	<b>(2,008)</b>	<b>115,419</b>	<b>(4,936)</b>
Ending Balance of Loans and Bills Discounted (b)	1,520,077	1,568,805	(48,728)	1,572,941	(52,864)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>7.26</b>	<b>7.17</b>	<b>0.09</b>	<b>7.33</b>	<b>(0.07)</b>
Amounts Secured (c)	94,054	95,869	(1,815)	107,735	(13,681)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>85.12</b>	<b>85.22</b>	<b>(0.10)</b>	<b>93.34</b>	<b>(8.22)</b>

**1. Status of Risk-Managed Loans & Bills Discounted (Continued)****2) Non-consolidated****Chart-A: Risk-Managed Loans after writing-off Category IV Claims***(in millions of yen)*

	As of September 30, 2012 (A)	As of March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2011 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	2,137	689	1,448	813	1,324
Past Due Loans	60,492	51,271	9,221	70,694	(10,202)
Loans Past Due 3 Months or More	-	8,408	(8,408)	-	-
Restructured Loans	14,288	9,849	4,439	515	13,773
<b>Total (a)</b>	<b>76,918</b>	<b>70,219</b>	<b>6,699</b>	<b>72,023</b>	<b>4,895</b>
Ending Balance of Loans and Bills Discounted (b)	1,485,247	1,525,089	(39,842)	1,527,806	(42,559)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>5.17</b>	<b>4.60</b>	<b>0.57</b>	<b>4.71</b>	<b>0.46</b>
Amounts Secured (c)	65,487	58,889	6,598	69,963	(4,476)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>85.13</b>	<b>83.86</b>	<b>1.27</b>	<b>97.14</b>	<b>(12.01)</b>

**Chart-B: Risk-Managed Loans including Category IV Claims***(in millions of yen)*

	As of September 30, 2012 (A)	As of March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2011 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	4,333	3,778	555	4,190	143
Past Due Loans	69,165	66,257	2,908	84,637	(15,472)
Loans Past Due 3 Months or More	-	8,408	(8,408)	-	-
Restructured Loans	14,288	9,849	4,439	515	13,773
<b>Total (a)</b>	<b>87,788</b>	<b>88,294</b>	<b>(506)</b>	<b>89,343</b>	<b>(1,555)</b>
Ending Balance of Loans and Bills Discounted (b)	1,496,117	1,543,165	(47,048)	1,545,126	(49,009)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>5.86</b>	<b>5.72</b>	<b>0.14</b>	<b>5.78</b>	<b>0.08</b>
Amounts Secured (c)	76,356	76,964	(608)	87,284	(10,928)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>86.97</b>	<b>87.16</b>	<b>(0.19)</b>	<b>97.69</b>	<b>(10.72)</b>

**3) Combined (The Bank & TSBSP)****Chart-A: Risk-Managed Loans after writing-off Category IV Claims***(in millions of yen)*

	As of September 30, 2012 (A)	As of March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2011 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	2,495	1,171	1,324	1,320	1,175
Past Due Loans	69,244	60,317	8,927	81,031	(11,787)
Loans Past Due 3 Months or More	-	8,408	(8,408)	-	-
Restructured Loans	14,288	9,849	4,439	515	13,773
<b>Total (a)</b>	<b>86,028</b>	<b>79,747</b>	<b>6,281</b>	<b>82,868</b>	<b>3,160</b>
Ending Balance of Loans and Bills Discounted (b)	1,494,759	1,535,023	(40,264)	1,539,070	(44,311)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>5.75</b>	<b>5.19</b>	<b>0.56</b>	<b>5.38</b>	<b>0.37</b>
Amounts Secured (c)	74,597	68,417	6,180	80,809	(6,212)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>86.71</b>	<b>85.79</b>	<b>0.92</b>	<b>97.51</b>	<b>(10.80)</b>

**Chart-B: Risk-Managed Loans including Category IV Claims***(in millions of yen)*

	As of September 30, 2012 (A)	As of March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2011 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	5,334	5,066	268	5,541	(207)
Past Due Loans	82,193	79,735	2,458	98,564	(16,371)
Loans Past Due 3 Months or More	-	8,408	(8,408)	-	-
Restructured Loans	14,288	9,849	4,439	515	13,773
<b>Total (a)</b>	<b>101,816</b>	<b>103,060</b>	<b>(1,244)</b>	<b>104,621</b>	<b>(2,805)</b>
Ending Balance of Loans and Bills Discounted (b)	1,510,547	1,558,335	(47,788)	1,560,823	(50,276)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>6.74</b>	<b>6.61</b>	<b>0.13</b>	<b>6.70</b>	<b>0.04</b>
Amounts Secured (c)	90,385	91,729	(1,344)	102,562	(12,177)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>88.77</b>	<b>89.00</b>	<b>(0.23)</b>	<b>98.03</b>	<b>(9.26)</b>

## 2. Disclosed Claims under Financial Revitalization Law

### 1) Consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2012 (A)	March 31, 2012 (B)		September 30, 2011 (C)	
Bankruptcy and Quasi-Bankruptcy	23,988	23,852	136	39,227	(15,239)
Doubtful	51,681	41,938	9,743	47,779	3,902
Sub-standard	14,288	18,258	(3,970)	515	13,773
<b>Sub-Total (a)</b>	<b>89,959</b>	<b>84,049</b>	<b>5,910</b>	<b>87,523</b>	<b>2,436</b>
Normal	1,434,990	1,478,835	(43,845)	1,481,437	(46,447)
Total (b)	1,524,949	1,562,885	(37,936)	1,568,961	(44,012)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>5.89</b>	<b>5.37</b>	<b>0.52</b>	<b>5.57</b>	<b>0.32</b>
Amounts Secured (c)	73,392	67,326	6,066	79,740	(6,348)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>81.58</b>	<b>80.10</b>	<b>1.48</b>	<b>91.10</b>	<b>(9.52)</b>

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2012 (A)	March 31, 2012 (B)		September 30, 2011 (C)	
Bankruptcy and Quasi-Bankruptcy	44,774	52,528	(7,754)	67,400	(22,626)
Doubtful	51,681	41,938	9,743	47,779	3,902
Sub-standard	14,288	18,258	(3,970)	515	13,773
<b>Sub-Total (a)</b>	<b>110,745</b>	<b>112,726</b>	<b>(1,981)</b>	<b>115,696</b>	<b>(4,951)</b>
Normal	1,434,990	1,478,835	(43,845)	1,481,437	(46,447)
Total (b)	1,545,736	1,591,561	(45,825)	1,597,134	(51,398)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>7.16</b>	<b>7.08</b>	<b>0.08</b>	<b>7.24</b>	<b>(0.08)</b>
Amounts Secured (c)	94,178	96,003	(1,825)	107,913	(13,735)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>85.04</b>	<b>85.16</b>	<b>(0.12)</b>	<b>93.27</b>	<b>(8.23)</b>

### 2) Non-consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2012 (A)	March 31, 2012 (B)		September 30, 2011 (C)	
Bankruptcy and Quasi-Bankruptcy	11,345	10,434	911	25,329	(13,984)
Doubtful	51,394	41,655	9,739	46,357	5,037
Sub-standard	14,288	18,258	(3,970)	515	13,773
<b>Sub-Total (a)</b>	<b>77,028</b>	<b>70,349</b>	<b>6,679</b>	<b>72,203</b>	<b>4,825</b>
Normal	1,416,743	1,459,175	(42,432)	1,459,926	(43,183)
Total (b)	1,493,772	1,529,524	(35,752)	1,532,130	(38,358)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>5.15</b>	<b>4.59</b>	<b>0.56</b>	<b>4.71</b>	<b>0.44</b>
Amounts Secured (c)	65,591	59,009	6,582	70,132	(4,541)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>85.15</b>	<b>83.88</b>	<b>1.27</b>	<b>97.13</b>	<b>(11.98)</b>

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2012 (A)	March 31, 2012 (B)		September 30, 2011 (C)	
Bankruptcy and Quasi-Bankruptcy	22,214	28,510	(6,296)	42,650	(20,436)
Doubtful	51,394	41,655	9,739	46,357	5,037
Sub-standard	14,288	18,258	(3,970)	515	13,773
<b>Sub-Total (a)</b>	<b>87,898</b>	<b>88,424</b>	<b>(526)</b>	<b>89,523</b>	<b>(1,625)</b>
Normal	1,416,743	1,459,175	(42,432)	1,459,926	(43,183)
Total (b)	1,504,641	1,547,599	(42,958)	1,549,450	(44,809)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>5.84</b>	<b>5.71</b>	<b>0.13</b>	<b>5.77</b>	<b>0.07</b>
Amounts Secured (c)	76,461	77,085	(624)	87,453	(10,992)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>86.98</b>	<b>87.17</b>	<b>(0.19)</b>	<b>97.68</b>	<b>(10.70)</b>

**2. Disclosed Claims under Financial Revitalization Law (continued)****3) Combined (The Bank & TSBSP)****Chart-A: Disclosed Claims after writing-off Category IV Claims***(in millions of yen)*

	As of September 30, 2012 (A)	As of March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2011 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	20,456	19,963	493	35,059	(14,603)
Doubtful	51,394	41,655	9,739	47,473	3,921
Sub-standard	14,288	18,258	(3,970)	515	13,773
<b>Sub-Total (a)</b>	<b>86,139</b>	<b>79,877</b>	<b>6,262</b>	<b>83,048</b>	<b>3,091</b>
Normal	1,417,144	1,459,580	(42,436)	1,460,346	(43,202)
Total (b)	1,503,284	1,539,457	(36,173)	1,543,395	(40,111)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>5.73</b>	<b>5.18</b>	<b>0.55</b>	<b>5.38</b>	<b>0.35</b>
Amounts Secured (c)	74,702	68,537	6,165	80,978	(6,276)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>86.72</b>	<b>85.80</b>	<b>0.92</b>	<b>97.50</b>	<b>(10.78)</b>

**Chart-B: Disclosed Claims including Category IV Claims***(in millions of yen)*

	As of September 30, 2012 (A)	As of March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2011 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	36,244	43,275	(7,031)	56,811	(20,567)
Doubtful	51,394	41,655	9,739	47,473	3,921
Sub-standard	14,288	18,258	(3,970)	515	13,773
<b>Sub-Total (a)</b>	<b>101,927</b>	<b>103,190</b>	<b>(1,263)</b>	<b>104,801</b>	<b>(2,874)</b>
Normal	1,417,144	1,459,580	(42,436)	1,460,346	(43,202)
Total (b)	1,519,072	1,562,770	(43,698)	1,565,147	(46,075)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>6.70</b>	<b>6.60</b>	<b>0.10</b>	<b>6.69</b>	<b>0.01</b>
Amounts Secured (c)	90,490	91,850	(1,360)	102,731	(12,241)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>88.77</b>	<b>89.01</b>	<b>(0.24)</b>	<b>98.02</b>	<b>(9.25)</b>

**3. Allowance for Loan Losses (Non-consolidated)****1) Non-consolidated****Chart-A: Allowance for Loan Losses after writing-off Category IV Claims***(in millions of yen)*

	As of September 30, 2012 (A)	As of March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2011 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	12,486	14,562	(2,076)	12,426	60
Specific Allowance for Loan Losses	23,429	13,818	9,611	13,632	9,797
Total Allowance for Loan Losses (a)	35,915	28,381	7,534	26,058	9,857
Total Loans and Bills Discounted (b)	1,485,247	1,525,089	(39,842)	1,527,806	(42,559)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	2.41	1.86	0.55	1.70	0.71

**Chart-B: Allowance for Loan Losses including Category IV Claims***(in millions of yen)*

	As of September 30, 2012 (A)	As of March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2011 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	12,486	14,562	(2,076)	12,426	60
Specific Allowance for Loan Losses	34,299	31,894	2,405	30,953	3,346
Total Allowance for Loan Losses (a)	46,785	46,457	328	43,379	3,406
Total Loans and Bills Discounted (b)	1,496,117	1,543,165	(47,048)	1,545,126	(49,009)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	3.12	3.01	0.11	2.80	0.32

**3. Allowance for Loan Losses (Non-consolidated) (continued)****2) Combined (The Bank & TSBSP)****Chart-A: Allowance for Loan Losses after writing-off Category IV Claims**

(in millions of yen)

	As of September 30, 2012 (A)	As of March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2011 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	12,509	14,580	(2,071)	12,442	67
Specific Allowance for Loan Losses	23,529	13,956	9,573	14,181	9,348
Total Allowance for Loan Losses (a)	36,039	28,537	7,502	26,624	9,415
Total Loans and Bills Discounted (b)	1,494,759	1,535,023	(40,264)	1,539,070	(44,311)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	2.41	1.85	0.56	1.72	0.69

**Chart-B: Allowance for Loan Losses including Category IV Claims**

(in millions of yen)

	As of September 30, 2012 (A)	As of March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2011 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	12,509	14,580	(2,071)	12,442	67
Specific Allowance for Loan Losses	39,317	37,269	2,048	35,934	3,383
Total Allowance for Loan Losses (a)	51,827	51,849	(22)	48,377	3,450
Total Loans and Bills Discounted (b)	1,510,547	1,558,335	(47,788)	1,560,823	(50,276)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	3.43	3.32	0.11	3.09	0.34

**4. Classifications of Loans & Bills Discounted (Non-consolidated)****1) Classification by Type of Borrower Industry**

(in millions of yen)

	As of September 30, 2012 (A)	As of March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2011 (C)	Increase/ (Decrease) (A)-(C)
Domestic (excluding offshore banking account)	1,496,117	1,543,165	(47,048)	1,545,126	(49,009)
Manufacturing	18,156	16,095	2,061	13,215	4,941
Agriculture and forestry	274	278	(4)	282	(8)
Fisheries	93	94	(1)	96	(3)
Mining and quarrying of stone and gravel	44	35	9	29	15
Construction	6,293	3,935	2,358	7,157	(864)
Electricity, gas, heat supply and water	859	877	(18)	939	(80)
Information and communications	5,507	6,190	(683)	6,249	(742)
Transport and postal activities	17,793	15,845	1,948	15,537	2,256
Wholesale and retail trade	29,330	30,183	(853)	33,660	(4,330)
Finance and insurance	57,374	50,348	7,026	55,105	2,269
Real estate and goods rental and leasing	195,923	225,185	(29,262)	225,569	(29,646)
Other services	198,390	211,592	(13,202)	214,054	(15,664)
Government, except elsewhere classified	-	-	-	-	-
Industries unable to classify	966,069	982,499	(16,430)	973,223	(7,154)
Overseas and Offshore Banking Account	-	-	-	-	-
Governments and official institutions	-	-	-	-	-
Financial institutions	-	-	-	-	-
Other	-	-	-	-	-
Total	1,496,117	1,543,165	(47,048)	1,545,126	(49,009)

**2) Consumer Loans**

(in millions of yen)

	As of September 30, 2012 (A)	As of March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2011 (C)	Increase/ (Decrease) (A)-(C)
Consumer Loans	818,228	836,446	(18,218)	832,388	(14,160)
Housing Loans	645,574	663,798	(18,224)	664,942	(19,368)
Other Consumer Loans	172,654	172,648	6	167,446	5,208

**4. Classifications of Loans & Bills Discounted (Non-consolidated) (continued)**

**3) Loans to Small- and Medium-sized Enterprises and Individuals**

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2012 (A)	March 31, 2012 (B)		September 30, 2011 (C)	
Loans to Small- and Medium-sized Enterprises and Individuals (a)	1,313,612	1,359,456	(45,844)	1,342,222	(28,610)
Total Loans and Bills Discounted (b)	1,496,117	1,543,165	(47,048)	1,545,126	(49,009)
Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	87.80	88.09	(0.29)	86.86	0.94

**5. Balances of Loans and Deposits**

(in millions of yen)

		As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
		September 30, 2012 (A)	March 31, 2012 (B)		September 30, 2011 (C)	
Deposits	Consolidated (Ending Bal.)	2,067,588	2,069,960	(2,372)	2,037,446	30,142
	Individual	1,843,167	1,847,032	(3,865)	1,840,935	2,232
	Corporate	199,617	203,851	(4,234)	175,307	24,310
	Public money	23,796	17,963	5,833	17,498	6,298
	Financial institutions	1,005	1,112	(107)	3,704	(2,699)
	Non-consolidated (Ending Bal.)	2,083,877	2,083,754	123	2,049,837	34,040
	Non-consolidated (Average Bal.)	2,088,680	2,041,886	46,794	2,017,088	71,592
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,520,077	1,568,805	(48,728)	1,572,941	(52,864)
	Non-consolidated (Ending Bal.)	1,496,117	1,543,165	(47,048)	1,545,126	(49,009)
	Non-consolidated (Average Bal.)	1,515,700	1,536,883	(21,183)	1,524,079	(8,379)
	Combined (Ending Bal.)	1,510,547	1,558,335	(47,788)	1,560,823	(50,276)