

***SELECTED FINANCIAL  
INFORMATION***

***For the First Half of Fiscal 2005  
(Supplementary)***

TOKYO  
S T A R  
B A N K 

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東京スター銀行

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## I. Overview

### Earnings

Our Interim Net Income on a consolidated basis was 8,260 million yen, 502 million yen or 6.5% above our previous forecast disclosed on September 15, 2005.

Return on assets (ROA) and return on equity (ROE) continuously remained strong and resulted in 1.14% and 20.7%, respectively.

### Growth and Efficiency

Our average loan balance for this first six months grew by 30% to 906.5 billion yen over the prior half-year period. During the same period, general and administrative expenses increased by 20%, resulting in efficient growth.

Deposits grew by 94 billion yen or 8% to 1,305.4 billion yen over the end of prior half-year period. In addition, the composition of deposits continues to shift towards retails (80% for this half year vs. 70% for prior half year) and towards more stable time deposits (similarly, 71% time deposits vs. 65%).

Loan-to-deposit ratio increased from 61% to 71% from the end of prior half-year period.

Organic revenue, which excludes revenue derived from loans purchased including the ones from the Tokyo Sowa Bank at a discount price, increased by 2.1 billion yen or 10% compared with the prior half-year period.

### Asset Quality

Ratio of disclosed claims under the Financial Revitalization Law on a consolidated basis declined to 4.09%, down from 5.14% at the end of March 2005, and down 7.90% from the end of prior half-year period.

Credit costs, including both write-offs and changes in the reserve for loan losses, contributed 48 million yen to our pre-tax income during the first half compared with net costs of 3,085 million yen in the first six months of the previous year.

Because some of these credit costs are included in operating profits and some are not (e.g., gains on reversal of reserve for possible loan losses is recognized as "Extraordinary" income and, thus, not included in operating profits.), the simple comparison of operating profits with previous year are not necessarily consistent.

### <Reference>

< Consolidated Basis > (in millions of yen except Net Income per Common Share stated in yen)

|                                       | Actual Results<br>for First Half of<br>Fiscal 2005 (A) | Forecast as of September 15 ( B ) |        | Actual results for First Half of Fiscal<br>2004 (C) |           |         |        |
|---------------------------------------|--|-----------------------------------|--------|---|-----------|---------|--------|
|                                       |  | Variance<br>(A)-(B)               | %      | Variance<br>(A)-(C)                                 | %         |         |        |
| Ordinary Income                       | 32,066   | 31,375                            | 691    | 2.2   | 30,954    | 1,112   | 3.6    |
| Ordinary Profits                      | 9,258  | 7,588                             | 1,670  | 22.0  | 13,574    | (4,316) | (31.8) |
| Net Income                            | 8,260  | 7,758                             | 502    | 6.5   | 8,514     | (254)   | (3.0)  |
| Net Income per Common<br>Share (Note) | 11,800.37  | 11,082.85                         | 717.52 | 6.5   | 12,163.45 | (363)   | (3.0)  |

(Note) 5-for-1 stock splits became effective on September 1, 2005. Net income per common share for First Half of Fiscal 2004 reflects retroactive adjustments of the stock split.

## II . Selected Financial Information of First Half Results

### 1. Operating Results

[Non-consolidated basis]

*(in millions of yen)*

|  | First Half of Fiscal 2005 | First Half of Fiscal 2004 | Variance       |
|--|---------------------------|---------------------------|----------------|
| <b>Gross Operating Profits</b>                             | <b>21,289</b>             | <b>19,304</b>             | <b>1,985</b>   |
| Net Interest Income  | 17,915                    | 15,886                    | 2,029          |
| Net Fees and Commissions                                   | 2,269                     | 3,128                     | (859)          |
| Net Other Operating Income                                 | 1,104                     | 288                       | 816            |
| General & Administrative Expenses                          | 12,683                    | 10,122                    | 2,561          |
| Personnel Expenses   | 5,444                     | 4,438                     | 1,006          |
| Nonpersonnel Expenses                                      | 6,492                     | 5,015                     | 1,477          |
| Taxes  | 746                       | 668                       | 78             |
| Net Transfer to General Reserve                            | -                         | -                         | -              |
| <b>Net Operating Income</b>                                | <b>8,605</b>              | <b>9,181</b>              | <b>(576)</b>   |
| of which Gains & Losses on Bonds                           | 1,051                     | 15                        | 1,036          |
| Other Income & Expenses                                    | (427)                     | 3,854                     | (4,281)        |
| Gains & Losses on Available-for-sale Securities            | -                         | -                         | -              |
| Credit Costs   | 3,643                     | 1,856                     | 1,787          |
| Loans Write-off  | 3,643                     | 1,721                     | 1,922          |
| Net Transfer to Specific Reserve for Possible Loan Losses  | -                         | -                         | -              |
| Losses on Sales of Other Loans                             | -                         | 134                       | (134)          |
| Other  | 3,216                     | 5,710                     | (2,494)        |
| <b>Ordinary Profits</b>                                    | <b>8,178</b>              | <b>13,035</b>             | <b>(4,857)</b> |
| Extraordinary Gains & Losses                               | 5,718                     | 1,008                     | 4,710          |
| of which Gains & Losses on Sales of Premises and Equipment | 333                       | 101                       | 232            |
| Gains on Sales of Premises and Equipment                   | 719                       | 534                       | 185            |
| Losses on Sales of Premises and Equipment                  | 385                       | 432                       | (47)           |
| of which Gains on Collection of Loans Written Off          | 1                         | 0                         | 1              |
| of which Gains on Reversal of Reserve for Loan Losses      | 4,807                     | 906                       | 3,901          |
| <b>Income before Income Taxes</b>                          | <b>13,896</b>             | <b>14,044</b>             | <b>(148)</b>   |
| Income Taxes - Current                                     | 6,042                     | 6,431                     | (389)          |
| - Deferred   | (221)                     | (650)                     | 429            |
| <b>Net Income</b>  | <b>8,076</b>              | <b>8,263</b>              | <b>(187)</b>   |

[Consolidated]

(in millions of yen)

|  | First Half of Fiscal 2005 | First Half of Fiscal 2004 | Variance       |
|--|---------------------------|---------------------------|----------------|
| <b>Gross Operating Profits</b>                                 | <b>22,679</b>             | <b>20,715</b>             | <b>1,964</b>   |
| Net Interest Income  | 18,350                    | 16,674                    | 1,676          |
| Net Fees and Commissions                                       | 3,306                     | 4,239                     | (933)          |
| Net Other Operating Income                                     | 1,022                     | (198)                     | 1,220          |
| General & Administrative Expenses                              | 13,341                    | 11,079                    | 2,262          |
| Net Transfer to General Reserve for Possible Loan Losses       | -                         | -                         | -              |
| Other Income & Expenses  | (79)                      | 3,938                     | (4,017)        |
| of which Gains & Losses on Available-for-sale Securities       | 367                       | 0                         | 367            |
| of which Loans Written-Off                                     | 3,676                     | 1,924                     | 1,752          |
| <b>Ordinary Profits</b>  | <b>9,258</b>              | <b>13,574</b>             | <b>(4,316)</b> |
| Extraordinary Gains & Losses                                   | 4,825                     | 721                       | 4,104          |
| of which Gains & Losses on Sales of Premises and Equipment     | 308                       | 63                        | 245            |
| of which Gains on Collection of Loans Written-Off              | 2                         | 2                         | 0              |
| of which Gains on Reversal of Reserve for Possible Loan Losses | 4,587                     | 717                       | 3,870          |
| <b>Income before Income Taxes</b>                              | <b>14,083</b>             | <b>14,295</b>             | <b>(212)</b>   |
| Income Taxes - Current   | 6,043                     | 6,465                     | (422)          |
| - Deferred   | (220)                     | (684)                     | 464            |
| Minority Interests in Net Income (Loss)                        | -                         | 0                         | (0)            |
| <b>Net Income</b>  | <b>8,260</b>              | <b>8,514</b>              | <b>(254)</b>   |
| Number of Consolidated Subsidiaries                            | 5                         | 7                         | (2)            |

**2. Return on Equity (Annualized)**

(%)

|                        | First Half of Fiscal 2005 | First Half of Fiscal 2004 | Variance |
|------------------------|---------------------------|---------------------------|----------|
| Non-Consolidated Basis | 20.43                     | 24.69                     | (4.26)   |
| Consolidated Basis     | 20.69                     | 25.64                     | (4.95)   |

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

**(Excluding International Operations, Non-consolidated)**

(%)

|   | First Half of Fiscal 2005 | First Half of Fiscal 2004 | Variance |
|---|---------------------------|---------------------------|----------|
| (1) Return on Interest-Earning Assets (A)                                 | 3.07                      | 2.87                      | 0.20     |
| (a) Yields on Loans   | 3.94                      | 4.32                      | (0.38)   |
| (b) Yields on Securities  | 0.78                      | 0.51                      | 0.27     |
| (2) Financing Costs including General & Administrative Expenses (B)       | 2.51                      | 2.13                      | 0.38     |
| (a) Yields on Deposits  | 0.53                      | 0.39                      | 0.14     |
| (b) Yields on Other External Liabilities                                  | -                         | 3.30                      | (3.30)   |
| (3) Net Interest Margin after General & Administrative Expenses (A) - (B) | 0.56                      | 0.74                      | (0.18)   |

**4. Gains & Losses on Securities (Non-consolidated)**

(in millions of yen)

|  | First Half of Fiscal 2005 | First Half of Fiscal 2004 | Variance |
|--|---------------------------|---------------------------|----------|
| Net Gains & Losses on Government and Other Bonds | 1,051                     | 15                        | 1,036    |
| Gains on Sales                                   | 1,106                     | 413                       | 693      |
| Gains on Redemption                              | -                         | -                         | -        |
| Losses on Sales                                  | 55                        | 398                       | (343)    |
| Losses on Redemption                             | -                         | -                         | -        |
| Written-Off                                      | -                         | -                         | -        |
| Gains (Losses) on Equity Securities              | -                         | -                         | -        |
| Gains on Sales                                   | -                         | -                         | -        |
| Losses on Sales                                  | -                         | -                         | -        |
| Written-Off                                      | -                         | -                         | -        |

**5. BIS Capital Adequacy Ratio**

[Non-consolidated]

(in millions of yen)

|                                   | As of                     | As of                 | Variance<br>(A)-(B) | As of                     | Variance<br>(A)-(C) |
|-----------------------------------|---------------------------|-----------------------|---------------------|---------------------------|---------------------|
|                                   | September 30, 2005<br>(A) | March 31, 2005<br>(B) |                     | September 30, 2004<br>(C) |                     |
| <b>(1) Capital Adequacy Ratio</b> | <b>8.93</b>               | <b>8.77</b>           | <b>0.16</b>         | <b>9.43</b>               | <b>(0.50)</b>       |
| (2) Tier I Capital                | 81,697                    | 73,621                | 8,076               | 70,008                    | 11,689              |
| (3) Tier II Capital               | 9,366                     | 8,872                 | 494                 | 8,181                     | 1,185               |
| (4) Reductions                    | -                         | -                     | -                   | -                         | -                   |
| (5) Capital (2)+(3)-(4)           | 91,064                    | 82,493                | 8,571               | 78,189                    | 12,875              |
| (6) Risk-adjusted Assets          | 1,018,711                 | 939,632               | 79,079              | 829,013                   | 189,698             |

[Consolidated]

(in millions of yen)

|                                   | As of                     | As of                 | Variance<br>(A)-(B) | As of                     | Variance<br>(A)-(C) |
|-----------------------------------|---------------------------|-----------------------|---------------------|---------------------------|---------------------|
|                                   | September 30, 2005<br>(A) | March 31, 2005<br>(B) |                     | September 30, 2004<br>(C) |                     |
| <b>(1) Capital Adequacy Ratio</b> | <b>9.04</b>               | <b>8.84</b>           | <b>0.20</b>         | <b>9.35</b>               | <b>(0.31)</b>       |
| (2) Tier I Capital                | 82,548                    | 74,288                | 8,260               | 69,532                    | 13,016              |
| (3) Tier II Capital               | 9,350                     | 8,877                 | 473                 | 8,190                     | 1,160               |
| (4) Reductions                    | -                         | -                     | -                   | -                         | -                   |
| (5) Capital (2)+(3)-(4)           | 91,899                    | 83,166                | 8,733               | 77,723                    | 14,176              |
| (6) Risk-adjusted Assets          | 1,016,075                 | 940,457               | 75,618              | 830,534                   | 185,541             |

### III. Loan Portfolio & Deposits

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

[Non-consolidated]

(in millions of yen)

|   | As of                        | As of                    | Variance<br>(A)-(B) | As of                        | Variance<br>(A)-(C) |
|---|------------------------------|--------------------------|---------------------|------------------------------|---------------------|
|   | September 30,<br>2005<br>(A) | March 31,<br>2005<br>(B) |                     | September<br>30, 2004<br>(C) |                     |
| Loans to Bankrupt Borrowers   | 1,846                        | 2,514                    | (668)               | 2,855                        | (1,009)             |
| Past Due Loans  | 24,454                       | 29,063                   | (4,609)             | 38,367                       | (13,913)            |
| Loans Past Due 3 Months or More   | 7                            | 6                        | 1                   | 36                           | (29)                |
| Restructured Loans  | 9,452                        | 11,421                   | (1,969)             | 14,262                       | (4,810)             |
| Total (A)   | 35,761                       | 43,005                   | (7,244)             | 55,521                       | (19,760)            |
| Ending Balance of Loans and Bills Discounted (B)                                | 918,583                      | 860,630                  | 57,953              | 730,439                      | 188,144             |
| Ratio of Risk-Managed Loans to Total Loans and Bills Discounted (%) (A/B X 100) | 3.89                         | 4.99                     | (1.10)              | 7.60                         | (3.71)              |
| Amounts Secured (C)   | 29,214                       | 36,682                   | (7,468)             | 42,945                       | (13,731)            |
| Coverage Ratio (%) (C/A X 100)  | 81.69                        | 85.29                    | (3.60)              | 77.34                        | 4.35                |

[Consolidated]

(in millions of yen)

|   | As of                        | As of                    | Variance<br>(A)-(B) | As of                        | Variance<br>(A)-(C) |
|---|------------------------------|--------------------------|---------------------|------------------------------|---------------------|
|   | September 30,<br>2005<br>(A) | March 31,<br>2005<br>(B) |                     | September<br>30, 2004<br>(C) |                     |
| Loans to Bankrupt Borrowers   | 1,979                        | 2,546                    | (567)               | 2,951                        | (972)               |
| Past Due Loans  | 25,686                       | 30,429                   | (4,743)             | 40,487                       | (14,801)            |
| Loans Past Due 3 Months or More   | 7                            | 6                        | 1                   | 36                           | (29)                |
| Restructured Loans  | 9,677                        | 11,637                   | (1,960)             | 14,528                       | (4,851)             |
| Total (A)   | 37,351                       | 44,620                   | (7,269)             | 58,005                       | (20,654)            |
| Ending Balance of Loans and Bills Discounted (B)                                | 923,946                      | 868,115                  | 55,831              | 738,632                      | 185,314             |
| Ratio of Risk-Managed Loans to Total Loans and Bills Discounted (%) (A/B X 100) | 4.04                         | 5.13                     | (1.09)              | 7.85                         | (3.81)              |
| Amounts Secured (C)   | 29,601                       | 37,539                   | (7,938)             | 43,200                       | (13,599)            |
| Coverage Ratio (%) (C/A X 100)  | 79.25                        | 84.13                    | (4.88)              | 74.47                        | 4.78                |

**2. Disclosed Claims under Financial Revitalization Law**

[Non-consolidated]

(in millions of yen)

|   | As of                        | As of                    | Variance | As of   | Variance |
|---|------------------------------|--------------------------|----------|---------|----------|
|   | September 30,<br>2005<br>(A) | March 31,<br>2005<br>(B) |          | (A)-(B) |          |
| Bankruptcy and Quasi-Bankruptcy                           | 5,785                        | 6,968                    | (1,183)  | 7,478   | (1,693)  |
| Doubtful  | 21,413                       | 25,139                   | (3,726)  | 34,436  | (13,023) |
| Sub-standard  | 9,459                        | 11,428                   | (1,969)  | 14,298  | (4,839)  |
| Sub-Total (A)   | 36,659                       | 43,536                   | (6,877)  | 56,213  | (19,554) |
| Normal  | 888,226                      | 823,184                  | 65,042   | 679,046 | 209,180  |
| Total (B)   | 924,885                      | 866,720                  | 58,165   | 735,260 | 189,625  |
| Ratio of Problem Loans to Total Claims<br>(A/B X 100) (%) | 3.96                         | 5.02                     | (1.06)   | 7.64    | (3.68)   |
| Amounts Secured (C)                                       | 30,095                       | 37,169                   | (7,074)  | 43,466  | (13,371) |
| Coverage Ratio (C/A X 100) (%)                            | 82.09                        | 85.37                    | (3.28)   | 77.32   | 4.77     |

[Consolidated]

(in millions of yen)

|   | As of                        | As of                    | Variance | As of   | Variance |
|---|------------------------------|--------------------------|----------|---------|----------|
|   | September 30,<br>2005<br>(A) | March 31,<br>2005<br>(B) |          | (A)-(B) |          |
| Bankruptcy and Quasi-Bankruptcy                           | 6,819                        | 7,934                    | (1,115)  | 9,153   | (2,334)  |
| Doubtful  | 21,544                       | 25,380                   | (3,836)  | 35,035  | (13,491) |
| Sub-standard  | 9,685                        | 11,644                   | (1,959)  | 14,566  | (4,881)  |
| Sub-Total (A)   | 38,049                       | 44,958                   | (6,909)  | 58,754  | (20,705) |
| Normal  | 892,047                      | 829,059                  | 62,988   | 684,801 | 207,246  |
| Total (B)   | 930,096                      | 874,018                  | 56,078   | 743,555 | 186,541  |
| Ratio of Problem Loans to Total Claims<br>(A/B X 100) (%) | 4.09                         | 5.14                     | (1.05)   | 7.90    | (3.81)   |
| Amounts Secured (C)                                       | 30,520                       | 37,791                   | (7,271)  | 44,000  | (13,480) |
| Coverage Ratio (C/A X 100) (%)                            | 80.21                        | 84.05                    | (3.84)   | 74.88   | 5.33     |

**3. Reserve for Possible Loan Losses (Non-consolidated)**

(in millions of yen)

|  | As of                        | As of                    | Variance | As of   | Variance |
|--|------------------------------|--------------------------|----------|---------|----------|
|  | September 30,<br>2005<br>(A) | March 31,<br>2005<br>(B) |          | (A)-(B) |          |
| General Reserve for Possible Loan Losses   | 10,791                       | 14,072                   | (3,281)  | 13,456  | (2,665)  |
| Specific Reserve for Possible Loan Losses  | 10,571                       | 12,301                   | (1,730)  | 12,017  | (1,446)  |
| Total Reserve for Possible Loan Losses   | 21,362                       | 26,373                   | (5,011)  | 25,473  | (4,111)  |
| Total Loans and Bills Discounted   | 918,583                      | 860,630                  | 57,953   | 730,439 | 188,144  |
| Ratio of Total Reserve for Possible Loan Losses to<br>Total Loans and Bills Discounted (%) | 2.32                         | 3.06                     | (0.74)   | 3.48    | (1.16)   |

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

**1) Classification by Type of Borrower Industry**

(in millions of yen)

|   | As of                        | As of                    | Variance      | As of                        | Variance       |
|---|------------------------------|--------------------------|---------------|------------------------------|----------------|
|   | September 30,<br>2005<br>(A) | March 31,<br>2005<br>(B) |               | September 30,<br>2004<br>(C) |                |
| Domestic (excl. offshore banking account) | 918,583                      | 860,630                  | 57,953        | 730,439                      | 188,144        |
| Manufacturing                             | 14,310                       | 12,767                   | 1,543         | 12,217                       | 2,093          |
| Agriculture                               | 498                          | 130                      | 368           | 132                          | 366            |
| Forestry                                  | 119                          | 123                      | (4)           | 127                          | (8)            |
| Fishery                                   | 104                          | 102                      | 2             | 105                          | (1)            |
| Mining                                    | 267                          | 286                      | (19)          | 6,007                        | (5,740)        |
| Construction                              | 6,660                        | 9,201                    | (2,541)       | 10,438                       | (3,778)        |
| Utilities                                 | 14                           | 17                       | (3)           | 16                           | (2)            |
| Communications and information            | 12,163                       | 11,847                   | 316           | 6,801                        | 5,362          |
| Transportation                            | 8,923                        | 8,782                    | 141           | 7,174                        | 1,749          |
| Wholesale and retail                      | 24,397                       | 26,369                   | (1,972)       | 22,611                       | 1,786          |
| Banks and other financial institutions    | 83,117                       | 79,471                   | 3,646         | 94,792                       | (11,675)       |
| Real estate                               | 259,231                      | 247,941                  | 11,290        | 204,587                      | 54,644         |
| Services                                  | 162,895                      | 146,310                  | 16,585        | 87,825                       | 75,070         |
| Municipal government                      | 1,307                        | 1,465                    | (158)         | 1,645                        | (338)          |
| Other                                     | 344,578                      | 315,819                  | 28,759        | 275,962                      | 68,616         |
| Overseas and Offshore Banking Account     | -                            | -                        | -             | -                            | -              |
| Governments and official institutions     | -                            | -                        | -             | -                            | -              |
| Financial institutions                    | -                            | -                        | -             | -                            | -              |
| Other                                     | -                            | -                        | -             | -                            | -              |
| <b>Total</b>                              | <b>918,583</b>               | <b>860,630</b>           | <b>57,953</b> | <b>730,439</b>               | <b>188,144</b> |

**2) Consumer Loans**

(in millions of yen)

|                        | As of                        | As of                    | Variance | As of                        | Variance |
|------------------------|------------------------------|--------------------------|----------|------------------------------|----------|
|                        | September 30,<br>2005<br>(A) | March 31,<br>2005<br>(B) |          | September 30,<br>2004<br>(C) |          |
| Consumer Loans         | 282,023                      | 243,041                  | 38,982   | 206,205                      | 75,818   |
| of which Housing Loans | 248,992                      | 218,564                  | 30,428   | 187,929                      | 61,063   |
| of which Other Loans   | 33,031                       | 24,477                   | 8,554    | 18,276                       | 14,755   |

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

(in millions of yen)

|  | As of                        | As of                    | Variance      | As of                        | Variance       |
|--|------------------------------|--------------------------|---------------|------------------------------|----------------|
|  | September 30,<br>2005<br>(A) | March 31,<br>2005<br>(B) |               | September 30,<br>2004<br>(C) |                |
| Loans to Small and Medium-sized Enterprises and Individuals (A)  | 853,326                      | 778,325                  | 75,001        | 628,555                      | 224,771        |
| <b>Total Loans and Bills Discounted (B)</b>  | <b>918,583</b>               | <b>860,630</b>           | <b>57,953</b> | <b>730,439</b>               | <b>188,144</b> |
| Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted ((A)/(B) X 100) (%) | 92.89                        | 90.43                    | 2.46          | 86.05                        | 6.84           |

**5. Balances of Loans and Deposits (Non-consolidated)**

(in millions of yen)

|                               |                | As of                 | As of             | Variance | As of                 | Variance |
|-------------------------------|----------------|-----------------------|-------------------|----------|-----------------------|----------|
|                               |                | September 30,<br>2005 | March 31,<br>2005 |          | September 30,<br>2004 |          |
|                               |                | (A)                   | (B)               | (A)-(B)  | (C)                   | (A)-(C)  |
| Deposits                      | (Ending Bal.)  | 1,307,195             | 1,329,918         | (22,723) | 1,213,137             | 94,058   |
|                               | (Average Bal.) | 1,318,742             | 1,185,197         | 133,545  | 1,185,246             | 133,496  |
| Loans and Bills<br>Discounted | (Ending Bal.)  | 918,583               | 860,630           | 57,953   | 730,439               | 188,144  |
|                               | (Average Bal.) | 900,152               | 741,730           | 158,422  | 691,195               | 208,957  |