

Consolidated Financial Results
for the 3rd Quarter Results of Fiscal 2006



東京スター銀行

For Immediate Press Release:

February 13, 2006

Consolidated Financial Results for the 3rd Quarter of Fiscal 2006 ended December 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

The financial information presented here has not been audited.

Simplified accounting treatments are used for the depreciation of fixed assets and income taxes.

The amounts are rounded down to the nearest million of yen.

1. Summary of Consolidated Financial Results for the 3rd Quarter of Fiscal 2006

(1) Operating Results

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

| | For the nine months ended December 31, | | For the year ended March 31, 2006 |
|-----------------------------------|--|-----------|--------------------------------------|
| | 2006 | 2005 | |
| Ordinary income | 57,047 | 48,857 | 68,323 |
| Change from the previous period | 16.8 % | 7.5 % | 8.3 % |
| Ordinary profits | 21,347 | 15,981 | 24,043 |
| Change from the previous period | 33.6 % | (20.3)% | 5.7 % |
| Net income | 14,006 | 13,575 | 17,149 |
| Change from the previous period | 3.2 % | 3.8 % | 17.7 % |
| Net income per common share (yen) | 20,009.28 | 19,394.14 | 24,499.10 |

Average number of shares outstanding:

| | | |
|--|----------------|----------------|
| For the nine months ended December 31, 2006: | (Common stock) | 700,000 shares |
| For the nine months ended December 31, 2005: | (Common stock) | 700,000 shares |
| For the year ended March 31, 2006: | (Common stock) | 700,000 shares |

(2) Financial Conditions

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

| | As of December 31, | | As of March 31, |
|-------------------------------------|--------------------|------------|-----------------|
| | 2006 | 2005 | 2006 |
| Total assets | 1,641,942 | 1,463,905 | 1,505,492 |
| Net assets | 99,556 | 88,061 | 91,005 |
| Ratio of net assets to total assets | 6.1% | 6.0% | 6.0% |
| Net assets per common share | 142,223.41 | 125,801.67 | 130,007.85 |

Number of shares outstanding as of:

| | | | |
|--------------------|----------------|---------|--------|
| December 31, 2006: | (Common stock) | 700,000 | shares |
| December 31, 2005: | (Common stock) | 700,000 | shares |
| March 31, 2005: | (Common stock) | 700,000 | shares |

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

Earning projections for the fiscal year ending March 31, 2007 remains the same as the ones which were previously disclosed on November 17, 2006 shown as below.

(Projections for Fiscal Year Ending March 31, 2007) (in millions of yen)

| Ordinary income | Ordinary profits | Net income |
|-----------------|------------------|------------|
| 75,500 | 26,500 | 15,700 |

Projected net income per common share for the fiscal year ending March 31, 2007 is 22,428.57 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.

Overview of Consolidated Business Results for the First Nine Months Ended December 31, 2006

Earnings and Returns

- Net Income on a consolidated basis was JPY 14.0 billion, JPY 0.4 billion or 3.2% above the prior year of JPY 13.6 billion.
- Operating Revenues grew JPY 8.2 billion (+16.8%) to JPY 57.0 billion and Operating Profit grew JPY 5.4 billion (+33.6%) to JPY 21.3 billion compared with the first nine months of the prior year.
- Return on assets (ROA) and return on equity (ROE) remain strong at 1.18% and 19.5%, respectively.

Growth and Efficiency

- Gross operating profit, excluding all revenue derived from loans purchased at a discount, grew by JPY 7.3 billion (+25.3%) to JPY 36.1 billion compared with the first nine months of FY 2005.
- Average balance of loans and discounted bills increased by nearly JPY 160 billion (+17%) compared with the average balance of the first nine months of the prior year.
- Loan interest income, excluding all revenue from loans purchased at a discount, increased by JPY 4.0 billion (+18.1%). Loan yields expanded to 3.17% compared against 3.15% in the first nine months of the prior year.
- Loan growth was funded with solid growth in deposits, up nearly JPY 130 billion (+10%) compared with December 2005 to JPY 1,453 billion.
- Efficiency ratio, excluding all revenue derived from loans purchased at a discount, fell from 69.5% in the first nine months of the prior year, to 63.9% in the first nine months of this year, a 8.1% year-over-year improvement in the ratio.

Asset Quality

- Non-performing loan ratio (under the Financial Revitalization Law) declined to 3.43%, down from 3.99% at the end of December 2005.
- Total credit costs for the nine months ended December 2006 were JPY 0.5 billion compared with a positive contribution to income of JPY 0.8 billion in the nine months ended December 2005.

<Reference>

<On a Consolidated Basis> (in millions of yen, except figures in percentage and yen)

| | 3rd Quarter Fiscal 2006 | 3rd Quarter Fiscal 2005 | Change | Change (%) | Earning Projections for FY 2006 |
|----------------------------|----------------------------|----------------------------|--------|---------------|---------------------------------------|
| Ordinary Income | 57,047 | 48,857 | 8,190 | 16.8 | 75,500 |
| Ordinary Profits | 21,347 | 15,981 | 5,366 | 33.6 | 26,500 |
| Net Income | 14,006 | 13,575 | 431 | 3.2 | 15,700 |
| Net Income per Share (yen) | 20,009.28 | 19,394.14 | 615.14 | 3.2 | 22,428.57 |

* The projections are same as the information disclosed on November 17, 2006.
For the remarks on the earnings projections, please refer to page 2.

COMPARISON OF CONSOLIDATED BALANCE SHEETS

| (in millions of yen) | As of December 31, | | (A)-(B) | As of March 31, |
|---|--------------------|------------------|----------------|------------------|
| | 2006 (A) | 2005 (B) | | 2006 |
| Assets: | (Unaudited) | (Unaudited) | | |
| Cash and due from banks | 73,740 | 74,021 | (281) | 119,816 |
| Call loans | 89,263 | 30,727 | 58,536 | 1,526 |
| Monetary receivables bought | 67,744 | 50,589 | 17,155 | 48,293 |
| Trading securities | 7 | 8 | (1) | 7 |
| Monetary assets held in trust | 3,633 | 4,255 | (622) | 3,670 |
| Investment securities | 289,849 | 292,697 | (2,848) | 271,478 |
| Loans and bills discounted | 1,083,903 | 984,595 | 99,308 | 1,031,891 |
| Foreign exchange | 1,001 | 285 | 716 | 275 |
| Other assets | 22,088 | 20,042 | 2,046 | 23,601 |
| Premises and equipment | - | 13,384 | - | 13,969 |
| Tangible fixed assets | 11,200 | - | - | - |
| Intangible fixed assets | 5,126 | - | - | - |
| Deferred tax assets | 13,764 | 11,437 | 2,327 | 12,402 |
| Customers' liabilities for acceptances and guarantees | 2,134 | 3,670 | (1,536) | 2,326 |
| Reserve for possible loan losses | (21,516) | (21,808) | 292 | (23,768) |
| Total assets | 1,641,942 | 1,463,905 | 178,037 | 1,505,492 |
| Liabilities and Stockholders' Equity | | | | |
| Liabilities: | | | | |
| Deposits | 1,453,207 | 1,321,480 | 131,727 | 1,364,714 |
| Negotiable certificates of deposit | - | 10,000 | (10,000) | - |
| Borrowed money | - | 1,000 | (1,000) | 1,000 |
| Foreign exchange | 0 | 7 | (7) | 14 |
| Corporate notes | 43,000 | 3,000 | 40,000 | 3,000 |
| Other liabilities | 42,013 | 34,814 | 7,199 | 40,566 |
| Reserve for employees' bonuses | 1,234 | 1,083 | 151 | 1,528 |
| Reserve for directors' bonuses | 787 | 423 | 364 | 1,037 |
| Consolidation differences | - | 365 | - | 297 |
| Negative goodwill | 7 | - | - | - |
| Acceptances and guarantees | 2,134 | 3,670 | (1,536) | 2,326 |
| Total liabilities | 1,542,386 | 1,375,844 | 166,542 | 1,414,486 |

Note: Due to the amendments of the "Banking Law Enforcement Regulations" effective from this fiscal year beginning April 1, 2006, the presentation of the accounts below have been changed from this fiscal year.

(1) "Premises and equipment" has been separately presented as "Tangible fixed assets," "Intangible fixed assets" and "Other assets" from this fiscal year.

(2) Software previously included in "Other assets" has been included in "Intangible assets" from this fiscal year.

COMPARISON OF CONSOLIDATED BALANCE SHEETS

| (in millions of yen) | As of December 31, | | (A)-(B) | As of March 31, |
|---|--------------------|-------------|---------|-----------------|
| | 2006 (A) | 2005 (B) | | 2006 |
| Stockholders' equity: | (Unaudited) | (Unaudited) | | |
| Common stock | - | 21,000 | - | 21,000 |
| Capital surplus | - | 19,000 | - | 19,000 |
| Retained earnings | - | 47,864 | - | 51,437 |
| Unrealized gain (loss) on available-for-sale securities, net of taxes | - | 196 | - | (432) |
| Total stockholders' equity | - | 88,061 | - | 91,005 |
| Total liabilities and stockholders' equity | - | 1,463,905 | - | 1,505,492 |
| Net assets: | | | | |
| Common stock | 21,000 | - | - | - |
| Capital surplus | 19,000 | - | - | - |
| Retained earnings | 61,944 | - | - | - |
| Total owners' equity | 101,944 | - | - | - |
| Unrealized gain (loss) on available-for-sale securities, net of taxes | (428) | - | - | - |
| Deferred gain (loss) on hedging instruments, net of taxes | (1,959) | - | - | - |
| Total valuation and translation adjustments | (2,387) | - | - | - |
| Total net assets | 99,556 | - | - | - |
| Total liabilities and net assets | 1,641,942 | - | - | - |

Note: Due to the application of "Accounting Standards for Presentation of Net Assets in the Balance Sheet" and the "Guideline on Accounting Standards for Presentation of Net Assets in the Balance Sheet" effective from the fiscal year beginning April 1, 2006, the former "Stockholders' equity" and other items are presented as "Net assets" from this fiscal year.

COMPARISON OF CONSOLIDATED STATEMENTS OF OPERATIONS

| (in millions of yen) | For the nine months ended December 31, | | | For year ended |
|---|--|-------------|---------|----------------|
| | 2006 (A) | 2005 (B) | (A)-(B) | March 31, 2006 |
| | (Unaudited) | (Unaudited) | | |
| Ordinary income: | 57,047 | 48,857 | 8,190 | 68,323 |
| Interest and dividend income | 38,276 | 34,143 | 4,133 | 46,598 |
| <i>Interest on loans and discounts</i> | 31,009 | 28,015 | 2,994 | 38,192 |
| <i>Interest and dividends on securities</i> | 4,643 | 3,912 | 731 | 5,333 |
| Fees and commissions | 9,192 | 7,418 | 1,774 | 11,025 |
| Other operating income | 3,387 | 1,468 | 1,919 | 1,971 |
| Other ordinary income | 6,190 | 5,826 | 364 | 8,727 |
| Ordinary expenses: | 35,700 | 32,875 | 2,825 | 44,279 |
| Interest expenses | 6,902 | 5,893 | 1,009 | 7,857 |
| <i>Interest on deposits</i> | 6,711 | 5,820 | 891 | 7,762 |
| Fees and commissions | 2,491 | 1,713 | 778 | 2,334 |
| Other operating expenses | 196 | 458 | (262) | 622 |
| General and administrative expenses | 23,039 | 19,997 | 3,042 | 27,648 |
| Other ordinary expenses | 3,070 | 4,812 | (1,742) | 5,817 |
| Ordinary profits | 21,347 | 15,981 | 5,366 | 24,043 |
| Extraordinary gains | 2,562 | 7,788 | (5,226) | 5,731 |
| <i>Reversal of possible loan losses</i> | 1,467 | 5,779 | (4,312) | 3,716 |
| Extraordinary losses | 66 | 780 | (714) | 751 |
| Income before income taxes | 23,842 | 22,990 | 852 | 29,022 |
| Income taxes | | | | |
| Current | 9,835 | 9,414 | 421 | 12,404 |
| Deferred | - | - | - | (531) |
| Net income | 14,006 | 13,575 | 431 | 17,149 |

CONSOLIDATED STATEMENT OF CHANGES IN NET ASSETS

For the nine months ended December 31, 2006

(in millions of yen)

| | Owners' equity | | | | Valuation and translation adjustment | | | Total net assets |
|--|----------------|-----------------|-------------------|----------------|---|---|---|------------------|
| | Common stock | Capital surplus | Retained earnings | Total | Unrealized gain (loss) on available-for-sale securities, net of taxes | Deferred gain (loss) on hedging instruments, net of taxes | Total valuation and translation adjustments | |
| Balance, at end of the previous period | 21,000 | 19,000 | 51,437 | 91,437 | (432) | - | (432) | 91,005 |
| Changes of items during the period | | | | | | | | |
| Cash dividends | - | - | (3,500) | (3,500) | - | - | - | (3,500) |
| Net income | - | - | 14,006 | 14,006 | - | - | - | 14,006 |
| Net changes of items other than owners' equity | - | - | - | - | 4 | (1,959) | (1,955) | (1,955) |
| Total changes of items during the period | - | - | 10,506 | 10,506 | 4 | (1,959) | (1,955) | 8,551 |
| Balance, at end of the period | 21,000 | 19,000 | 61,944 | 101,944 | (428) | (1,959) | (2,387) | 99,556 |

Selected Financial Information of 3rd Quarter Results

1. Operating Results

(1) 【Consolidated basis】

(in millions of yen)

| | For the nine months ended December 31, | | Change (A) - (B) |
|--|--|---------------|---------------------|
| | 2006 (A) | 2005 (B) | |
| Gross Operating Profits | 41,266 | 34,965 | 6,301 |
| Net Interest Income | 31,374 | 28,250 | 3,124 |
| Net Fees and Commissions | 6,701 | 5,705 | 996 |
| Net Other Operating Income | 3,190 | 1,009 | 2,181 |
| General & Administrative Expenses | 23,039 | 19,997 | 3,042 |
| Provision for General Reserve for Possible Loan Losses | - | - | - |
| Other Income & Expenses | 3,119 | 1,013 | 2,106 |
| of which Net Gain & Loss on Equity Securities | 776 | 295 | 481 |
| of which Problem Claims related Costs | (2,831) | (4,078) | 1,247 |
| Ordinary Profits | 21,347 | 15,981 | 5,366 |
| Extraordinary Gains & Losses | 2,495 | 7,008 | (4,513) |
| Extraordinary Gains | 2,562 | 7,788 | (5,226) |
| of which Gain on Sales of Fixed Assets | 85 | 2,005 | (1,920) |
| of which Collection of Written-off Claims | 1,009 | 3 | 1,006 |
| of which Reversal of Possible Loan Losses | 1,467 | 5,779 | (4,312) |
| Extraordinary Losses | 66 | 780 | (714) |
| of which Loss on Sales of Fixed Assets | 44 | 554 | (510) |
| Income before Income Taxes | 23,842 | 22,990 | 852 |
| Income Taxes (Current & Deferred) | 9,835 | 9,414 | 421 |
| Net Income | 14,006 | 13,575 | 431 |

Note: Gross Operating Profits = (Interest income - Interest expenses) + (Fees and commission income - Fees and commission expenses)
+ (Other operating income - Other operating expenses)

(2) 【Non-consolidated basis】

(in millions of yen)

| | For the nine months ended December 31, | | Change (A) - (B) |
|---|--|---------------|---------------------|
| | 2006 (A) | 2005 (B) | |
| Gross Operating Profits | 37,789 | 32,714 | 5,075 |
| Net Interest Income | 30,714 | 27,563 | 3,151 |
| Net Fees and Commissions | 4,312 | 4,020 | 292 |
| Net Other Operating Income | 2,762 | 1,129 | 1,633 |
| General & Administrative Expenses | 22,914 | 19,030 | 3,884 |
| Personnel Expenses | 8,985 | 8,518 | 467 |
| Nonpersonnel Expenses | 12,850 | 9,601 | 3,249 |
| Taxes | 1,077 | 909 | 168 |
| Net Operating Income (before General Reserve and Amortization of Goodwill) | 14,874 | 13,684 | 1,190 |
| Provision for General Reserve for Possible Loan Losses | - | - | - |
| Amortization of Goodwill | - | - | - |
| Net Operating Income | 14,874 | 13,684 | 1,190 |
| Other Income & Expenses | 3,314 | 558 | 2,756 |
| of which Net Gain & Loss on Equity Securities | 771 | - | 771 |
| of which Problem Claims related Costs | (2,344) | (4,035) | 1,691 |
| Ordinary Profits | 18,189 | 14,242 | 3,947 |
| Extraordinary Gains & Losses | 5,285 | 8,219 | (2,934) |
| Extraordinary Gains | 5,339 | 8,825 | (3,486) |
| of which Gain on Sales of Fixed Assets | 85 | 2,005 | (1,920) |
| of which Collection of Written-off Claims | 1,008 | 2 | 1,006 |
| of which Reversal of Possible Loan Losses | 4,245 | 6,168 | (1,923) |
| Extraordinary Losses | 54 | 606 | (552) |
| of which Loss on Sales of Fixed Assets | 32 | 527 | (495) |
| Income before Income Taxes | 23,475 | 22,462 | 1,013 |
| Income Taxes (Current & Deferred) | 9,620 | 9,499 | 121 |
| Net Income | 13,854 | 12,962 | 892 |

Composition of Revenue (Consolidated)

Our ordinary income includes revenue that is derived pursuant to the terms of our loans and bills discounted, as well as revenue that is derived from the amortization of the difference between the stated principal amount and book value which initially is the purchase price, of our purchased loans from Tokyo Sowa Bank and other banks ("*Loan Purchase Revenue*"), we measure our performance based on "*Organic Revenue*," which is shown below.

(1) Organic Revenue

(in millions of yen)

| | For the nine months ended December 31, | | Change (A) - (B) |
|---|--|---------------|---------------------|
| | 2006 (A) | 2005 (B) | |
| Ordinary Income | 57,047 | 48,857 | 8,190 |
| Interest Income from Interest Rate Swap for Deposits (Note) | (1,007) | (964) | (43) |
| Fee and Commission Expenses | (2,491) | (1,713) | (778) |
| Other Operating Expenses | (196) | (458) | 262 |
| Loan Purchase Revenue (after Offset of Provision for General Reserve for Possible Loan Losses) | (9,197) | (10,139) | 942 |
| Organic Revenue | 44,154 | 35,581 | 8,573 |

(Note) "Interest Income from Interest Rate Swap" is deducted from Ordinary Income to determine the amount of "Organic Revenue" since such interest income is derived from funding activities. Thus, it is excluded from our measurements of revenue performance and included as a reduction in our funding costs.

(2) Loan Purchase Revenue

(in millions of yen)

| | For the nine months ended December 31, | | Change (A) - (B) |
|--|--|---------------|---------------------|
| | 2006 (A) | 2005 (B) | |
| Loan Purchase Revenue | 9,383 | 11,023 | (1,640) |
| Amortization included in Interest Income | 5,119 | 6,094 | (975) |
| Amortization of Unearned Loan Purchase Revenue | 5,305 | 6,979 | (1,674) |
| Offset of Provision for General Reserve for Possible Loan Losses | (185) | (884) | 699 |
| Amortization included in Fees and Commissions | 66 | 80 | (14) |
| Revenue included in Other Ordinary Income | 4,011 | 3,964 | 47 |
| Add-back of Offset of Provision for General Reserve for Possible Loan Losses | 185 | 884 | (699) |

(3) Comparison of Organic Revenue and Loan Purchase Revenue

(in millions of yen except percentages)

| | For the nine months ended December 31, | | | | Change (A) - (B) | |
|-----------------------|--|--------------|---------------|--------------|---------------------|-------------|
| | 2006 (A) | | 2005 (B) | | Amount | % |
| | Amount | % of total | Amount | % of total | | |
| Organic Revenue | 44,154 | 82.5 | 35,581 | 76.3 | 8,573 | 24.1 |
| Loan Purchase Revenue | 9,383 | 17.5 | 11,023 | 23.7 | (1,640) | (14.9) |
| Total Revenue | 53,538 | 100.0 | 46,605 | 100.0 | 6,933 | 14.9 |

(4) Credit Costs

(in millions of yen)

| | For the nine months ended December 31, | | Change (A) - (B) |
|---|--|--------------|---------------------|
| | 2006 (A) | 2005 (B) | |
| Provision for (Reversal of) Possible Loan Losses | (1,467) | (5,779) | 4,312 |
| Other Problem Claims related Costs | 2,831 | 4,078 | (1,247) |
| Credit Costs excluding Offset of Provision for General Reserve for Possible Loan Losses with respect to Purchased Loans against Loan Purchase Revenue | 1,363 | (1,700) | 3,063 |
| Offset of Provision for General Reserve for Possible Loan Losses with respect to Purchased Loans against Loan Purchase Revenue | 185 | 884 | (699) |
| Credit Costs before offsetting Gain on Collection of Written-off Claims | 1,549 | (815) | 2,364 |
| Gain on Collection of Written-off Claims | (1,009) | (3) | (1,006) |
| Credit Costs (Adjusted) | 540 | (819) | 1,359 |

2. Disclosed Claims under Financial Revitalization Law (Consolidated)

(in billions of yen except percentages)

| | As of December 31, | | As of March 31, 2006 |
|--|--------------------|-------|-------------------------|
| | 2006 | 2005 | |
| Bankruptcy and Quasi-Bankruptcy | 4.2 | 8.2 | 5.0 |
| Doubtful | 22.5 | 19.0 | 18.6 |
| Sub-standard | 10.5 | 12.0 | 12.0 |
| Sub-Total | 37.3 | 39.3 | 35.7 |
| Normal | 1,051.4 | 948.8 | 1,001.1 |
| Total | 1,088.8 | 988.2 | 1,036.9 |
| Ratio of Problem Loans to Total Claims | 3.43% | 3.99% | 3.44% |

Note: Reconciliation with Classification under Self-Assessment

| Financial Revitalization Law | Classification under Self-Assessment |
|---------------------------------|---|
| Bankruptcy and Quasi-Bankruptcy | Debtors who are legally bankrupt and virtually bankrupt |
| Doubtful | Debtors who are likely to become bankrupt |
| Sub-standard | Debtors whose claims are restructured |

3. Capital Adequacy Ratio

| | As of March 31, 2007 (Forecast) | As of March 31, 2006 (Reference) |
|------------------------|---------------------------------------|--|
| Capital Adequacy Ratio | Around 10% | 8.95% |
| Tier I Capital Ratio | Low-end of 8% | 8.05% |

Note: Please note that future forecast above is calculated based on the current regulation under the Banking Law, and may differ from the prospect due to matters such as changes in business environments and application of new regulation.

4. Unrealized Gain/Loss on Available-for-sale Securities (Consolidated)

(in billions of yen)

| | As of December 31, | | | | | | | |
|--------------------------------|--------------------|----------------------------|------|------|----------------|----------------------------|------|------|
| | 2006 | | | | 2005 | | | |
| | Carrying value | Net unrealized gain (loss) | Gain | Loss | Carrying value | Net unrealized gain (loss) | Gain | Loss |
| Available-for-sale securities: | 239.3 | (0.7) | 0.7 | 1.5 | 261.3 | 0.3 | 1.1 | 0.7 |
| Equities | 0.9 | 0.4 | 0.4 | - | - | - | - | - |
| Bonds | 151.9 | (0.7) | 0.0 | 0.7 | 148.9 | 0.0 | 0.0 | 0.0 |
| Other | 86.4 | (0.4) | 0.3 | 0.7 | 112.4 | 0.3 | 1.0 | 0.7 |

| | As of March 31, 2006 | | | |
|--------------------------------|-------------------------|----------------------------|------|------|
| | Carrying value | Net unrealized gain (loss) | Gain | Loss |
| Available-for-sale securities: | 233.6 | (0.7) | 1.6 | 2.3 |
| Equities | 1.6 | 1.1 | 1.1 | - |
| Bonds | 145.4 | (1.2) | 0.0 | 1.3 |
| Other | 86.5 | (0.5) | 0.5 | 1.0 |

5. Derivatives (Consolidated)

(1) Interest Rate Derivatives

(in billions of yen)

| | As of December 31, | | | | | | As of | | |
|---------------------------------|--------------------|------------|----------------------------|------------------|------------|----------------------------|------------------|------------|----------------------------|
| | 2006 | | | 2005 | | | March 31, 2006 | | |
| | Notional amounts | Fair value | Net unrealized gain (loss) | Notional amounts | Fair value | Net unrealized gain (loss) | Notional amounts | Fair value | Net unrealized gain (loss) |
| Listed: | | | | | | | | | |
| Interest Rate Futures | - | - | - | - | - | - | - | - | - |
| Interest Rate Options | - | - | - | - | - | - | - | - | - |
| Over-the-counter: | | | | | | | | | |
| Interest Rate Forward Contracts | - | - | - | - | - | - | - | - | - |
| Interest Rate Swaps | 237.5 | (0.0) | (0.0) | - | - | - | 25.6 | (0.0) | (0.0) |
| Interest Rate Options | 33.8 | - | 0.0 | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - | - | - |
| Total | | | 0.0 | | | - | | | (0.0) |

(2) Currency Derivatives

(in billions of yen)

| | As of December 31, | | | | | | As of | | |
|------------------------------------|--------------------|------------|----------------------------|------------------|------------|----------------------------|------------------|------------|----------------------------|
| | 2006 | | | 2005 | | | March 31, 2006 | | |
| | Notional amounts | Fair value | Net unrealized gain (loss) | Notional amounts | Fair value | Net unrealized gain (loss) | Notional amounts | Fair value | Net unrealized gain (loss) |
| Listed: | | | | | | | | | |
| Currency Futures | - | - | - | - | - | - | - | - | - |
| Currency Options | - | - | - | - | - | - | - | - | - |
| Over-the-counter: | | | | | | | | | |
| Currency Swaps | - | - | - | - | - | - | - | - | - |
| Forward Foreign Exchange Contracts | 14.5 | 0.0 | 0.0 | 6.8 | (0.0) | (0.0) | 2.8 | 0.0 | 0.0 |
| Currency Options | - | - | - | - | - | - | - | - | - |
| Others | - | - | - | - | - | - | - | - | - |
| Total | | | 0.0 | | | (0.0) | | | 0.0 |

(3) Equity Derivatives

Not applicable.

(4) Bond Derivatives

Not applicable.

(5) Commodity Derivatives

Not applicable.

(6) Credit Derivatives

Not applicable.

6. Balances of Loans and Deposits (Consolidated)

(in billions of yen)

| | | As of December 31, | | As of March 31, 2006 |
|--|----------------------------|--------------------|---------|-------------------------|
| | | 2006 | 2005 | |
| | Individuals | 1,193.4 | 1,085.5 | 1,089.4 |
| | Corporations | 193.9 | 184.7 | 191.3 |
| | Public entities | 60.7 | 48.0 | 65.5 |
| | Financial institutions | 5.1 | 3.1 | 18.2 |
| | Total deposits | 1,453.2 | 1,321.4 | 1,364.7 |
| | Loans and Bills Discounted | 1,083.9 | 984.5 | 1,031.8 |