

News Release

March 15, 2007

The Tokyo Star Bank, Limited Establishes a revolving credit facility to combat poverty

The Tokyo Star Bank, Limited (the "Bank") announced today a US\$4.8 million revolving credit facility has been established for MicroCredit Enterprises (*1), a California based not-for-profit venture.

MicroCredit Enterprises is a not-for-profit, anti-poverty venture which leverages private capital to deliver tiny business loans to destitute people by borrowing debt capital that is channeled through overseas, locally-run, non-governmental microfinance organizations.

According to the World Bank estimates, 1.1 billion people lived on less than US\$1 a day in 2001, and 2.7 billion people less than US\$2 (<http://www.worldbank.org/>). Micro finance is widely recognized as an effective tool to provide the poor self-help opportunities.

The establishment of the revolving facility by the bank is part of its effort to perform our corporate social responsibilities (CSR) as a good corporate citizen (*2). The Bank intends to make continuous efforts in the CSR arena.

The Bank's mission of "Financial Freedom" seeks to free its customers from their worries in managing finances. The mission is not limited in Japan and will be spread globally.

*1

Established in 2005. Chief Executive Officer (CEO) is Jonathan C. Lewis.

HP: <http://www.mcenterprises.org/index.aspx>

*2

The transaction was overseen by International Business Team, which had been established in December 2005 to promote the Bank's international presence. The International Business Team is part of Corporate Finance Business and has been instrumental to broaden its cross border business.