

# ***SELECTED FINANCIAL INFORMATION***

***For the First Half of Fiscal 2007  
(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 of Consolidated Business Results

### Earnings and Returns

- Ordinary income, ordinary profit, and net income surpassed our revised forecasts on September 14, by 8.7%, 11.9% and 0.5% respectively.
- Net income more than doubled to Yen 17.4 billion compared to the prior year mainly due to profit on sale of our Head Office.
- Gross operating profit, excluding revenue derived from loan purchased at a discount, grew by Yen 2.0 billion or 8.8% to Yen 24.7 billion.
- Return on Assets and Return on Equity were 2.04% and 32.15%, respectively.

### Growth and Margins

- Loans and discounted bills steadily increased by Yen 136.4 billion or 12.8% compared to the prior year, excluding the effect of the sale of non-core housing loan assets in October 2006.
- Net interest income, excluding income from loans purchased at a discount, increased by Yen 2.6 billion or 16%.
- Net fees and commissions, excluding income from loans purchased at a discount, increased by Yen 0.6 billion or 14%.
- Excluding the impact from revenue derived from loan purchased at a discount, actual loan yields improved to 3.23% from 3.12% year on year.
- Deposits increased by Yen 89.1 billion or 6.3% to Yen 1,503.3 billion, led by retail deposit acquisition and retention.

### Asset Quality and Capital Adequacy

- Non-performing loan ratio (under the Financial Revitalization Law) was down to 2.99% from 3.05% at the end of March 2007.
- Capital adequacy ratio and Tier I ratios improved to 10.54% and 8.81% respectively.

### U.S. Sub-prime exposure

- In November, Moody's took certain ratings actions which impacted our CDOs with U.S. sub-prime exposure, decreasing the investment grade portion from 100% to 84%. On the other hand, S&P has taken no ratings actions on these securities, thus 100% of the securities remained investment grade.
- As a result of these recent actions taken by Moody's and our credit risk assessment, Tokyo Star Bank recorded Yen 2.0 billion in losses and reduced exposure to these CDOs by 28% to Yen 5.1 billion (0.34% of total loans and securities) compared with June 30, 2007.

### <Reference>

<On a Consolidated Basis>

( millions of yen, except figures in percentage and yen)

	Revised Forecasts*				For the First Half of Fiscal 2006 (C)		
	For the First Half of Fiscal 2007 (A)	Revised Forecasts* (B)	Change (A) - (B)	Change (%)	For the First Half of Fiscal 2006 (C)	Change (A) - (C)	Change (%)
Ordinary Income	42,420	39,000	3,420	8.7	36,629	5,791	15.8
Ordinary Profits	13,767	12,300	1,467	11.9	12,818	949	7.4
Net Income	17,400	17,300	100	0.5	8,162	9,238	113.1
Net Income per share (yen)	24,857.47	24,714.28	143.19	0.5	11,661.32	13,196.15	113.1

(\* Revised on September 14, 2007)

## II. Selected Financial Information for the First half of Fiscal 2007

### 1. Operating Results

【Consolidated basis】

(millions of yen)

	For the First Half of Fiscal 2007	For the First Half of Fiscal 2006	Increase/ (Decrease)
<b>Gross Operating Profits</b>	<b>27,134</b>	<b>26,068</b>	<b>1,066</b>
Net Interest Income	22,080	20,326	1,754
Net Fees and Commissions	4,995	4,379	616
Net Other Operating Income	57	1,362	(1,305)
General & Administrative Expenses	16,084	15,026	1,058
Provision for General Reserve for Possible Loan Losses	(2,112)	(585)	(1,527)
Other Income & Expenses	604	1,190	(586)
Net Gain & Loss on Equity Securities	385	310	75
Problem Claims related Costs	2,036	3,267	(1,231)
Write-offs of Loans	713	2,297	(1,584)
Provision for Specific Reserve for Possible Loan Losses	4,279	936	3,343
Net Gain & Loss on Sale of Loans	(2,956)	33	(2,989)
Other	2,256	4,147	(1,891)
<b>Ordinary Profits</b>	<b>13,767</b>	<b>12,818</b>	<b>949</b>
Extraordinary Gains & Losses	15,823	979	14,844
Net Gain & Loss on Sale of Fixed Assets	17,222	52	17,170
Gain on Sale of Fixed Assets	18,224	85	18,139
Loss on Disposition of Fixed Assets	1,001	32	969
Gain on Collection of Written-off Claims	619	939	(320)
Reversal of Reserve for Possible Loan Losses	-	-	-
Other	(2,019)	(12)	(2,007)
<b>Income before Income Taxes</b>	<b>29,590</b>	<b>13,797</b>	<b>15,793</b>
Income Taxes - Current	13,205	5,343	7,862
- Deferred	(1,014)	291	(1,305)
<b>Net Income</b>	<b>17,400</b>	<b>8,162</b>	<b>9,238</b>

Note: Gross Operating Profits = (Interest Income - Interest Expenses) + (Fees and Commission Income - Fees and Commission Expenses)  
+ (Other Operating Income - Other Operating Expenses)

	For the First Half of Fiscal 2007	For the First Half of Fiscal 2006	Increase/ (Decrease)
Number of Consolidated Subsidiaries	2	3	(1)

**【Non-consolidated basis】**

(millions of yen)

	For the First Half of Fiscal 2007	For the First Half of Fiscal 2006	Increase/ (Decrease)
<b>Gross Operating Profits</b>	<b>23,739</b>	<b>24,154</b>	<b>(415)</b>
Net Interest Income	21,734	19,865	1,869
Net Fees and Commissions	1,928	2,930	(1,002)
Net Other Operating Income	76	1,359	(1,283)
General & Administrative Expenses	15,431	14,949	482
Personnel Expenses	6,232	5,743	489
Nonpersonnel Expenses	8,257	8,427	(170)
Taxes	942	778	164
<b>Net Operating Income (before General Reserve and Goodwill)</b>	<b>8,307</b>	<b>9,205</b>	<b>(898)</b>
Provision for General Reserve for Possible Loan Losses	-	-	-
Amortization of Goodwill	-	-	-
<b>Net Operating Income</b>	<b>8,307</b>	<b>9,205</b>	<b>(898)</b>
of which Net Gain & Loss on Bonds	(50)	45	(95)
Other Income & Expenses	5,329	2,349	2,980
Net Gain & Loss on Equity Securities	390	305	85
Problem Claims related Costs	(2,997)	1,982	(4,979)
Write-offs of Loans	2	1,982	(1,980)
Provision for Specific Reserve for Possible Loan Losses	-	-	-
Net Gain & Loss on Sale of Loans	(2,999)	-	(2,999)
Other	1,942	4,026	(2,084)
<b>Ordinary Profits</b>	<b>13,637</b>	<b>11,555</b>	<b>2,082</b>
Extraordinary Gains & Losses	15,798	1,945	13,853
Net Gain & Loss on Sale of Fixed Assets	17,224	53	17,171
Gain on Sale of Fixed Assets	18,224	85	18,139
Loss on Disposition of Fixed Assets	999	32	967
Gain on Collection of Written-off Claims	191	939	(748)
Reversal of Reserve for Possible Loan Losses	401	965	(564)
Other	(2,019)	(12)	(2,007)
<b>Income before Income Taxes</b>	<b>29,435</b>	<b>13,501</b>	<b>15,934</b>
Income Taxes - Current	12,663	5,202	7,461
- Deferred	(532)	299	(831)
<b>Net Income</b>	<b>17,304</b>	<b>7,999</b>	<b>9,305</b>

## Composition of Revenue (Consolidated basis)

Our ordinary income includes revenue that is derived pursuant to the terms of our loans and bills discounted ("**Organic Revenue**"), 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 loan from Tokyo Sowa Bank ("**Loan Purchase Revenue**"), we measure our performance based on "**Organic Revenue**."

### Loan Purchase Revenue

(millions of yen)

	For the First Half of Fiscal 2007	For the First Half of Fiscal 2006	Increase/ (Decrease)
<b>Loan Purchase Revenue</b>	<b>4,362</b>	<b>6,921</b>	<b>(2,559)</b>
Amortization included in Interest Income (A)	2,391	3,323	(932)
Amortization of Unearned Loan Purchase Revenue	2,436	3,577	(1,141)
Offset of Provision for General Reserve for Possible Loan Losses	(45)	(253)	208
Amortization included in Fees and Commissions (B)	41	44	(3)
Revenue included in Other Ordinary Income	1,884	3,300	(1,416)
Add-back of Offset of Provision for General Reserve for Possible Loan Losses	45	253	(208)

### Gross Operating Profits

(millions of yen)

	For the First Half of Fiscal 2007	For the First Half of Fiscal 2006	Increase/ (Decrease)
<b>Gross Operating Profits (incl. Loan Purchase Revenue)</b>	<b>27,134</b>	<b>26,068</b>	<b>1,066</b>
Net Interest Income	22,080	20,326	1,754
Organic Revenue (C)	19,689	17,002	2,687
Loan Purchase Revenue (=A)	2,391	3,323	(932)
Net Fees and Commissions	4,995	4,379	616
Organic Revenue (D)	4,954	4,335	619
Loan Purchase Revenue (=B)	41	44	(3)
Net Other Operating Income (E)	57	1,362	(1,305)
<b>Gross Operating Profits related to Organic Revenue (C+D+E)</b>	<b>24,701</b>	<b>22,700</b>	<b>2,001</b>

**Unamortized Loan Purchase Revenue**

( millions of yen)

	As of	As of	Increase/ (Decrease)	As of	Increase/ (Decrease)
	September 30, 2007	March 31, 2007		September 30, 2006	
Unamortized Loan Purchase Revenue in Interest Income (excluding "Problem Loans" related)	12,845	17,735	(4,890)	21,763	(8,918)
Unamortized Unearned Guarantees in Fees and Commissions	710	752	(42)	795	(85)
<b>Unamortized Loan Purchase Revenue</b>	<b>13,556</b>	<b>18,487</b>	<b>(4,931)</b>	<b>22,558</b>	<b>(9,002)</b>

Note: "Problem Loans" means Bankruptcy claims, Quasi-Bankruptcy claims and Doubtful claims based on the Self-assessment Guideline.

**Credit Costs (Consolidated basis)**

**Credit Costs**

( millions of yen)

		For the First Half of Fiscal 2007	For the First Half of Fiscal 2006	Increase/ (Decrease)
	Provision for General Reserve for Possible Loan Losses	(2,112)	(585)	(1,527)
	Provision for Specific Reserve for Possible Loan Losses	4,279	936	3,343
	Write-offs of Loans	713	2,297	(1,584)
	Net Gain & Loss on Sale of Loans	(2,956)	33	(2,989)
	Credit Costs excluding Offset of Provision for General Reserve for Possible Loan Losses with respect to Purchased Loans against Loan Purchase Revenue	(75)	2,681	(2,756)
	Offset of Provision for General Reserve for Possible Loan Losses with respect to Purchased Loans against Loan Purchase Revenue	45	253	(208)
	Credit Costs before offsetting Gain on Collection of Written-off Claims	(30)	2,935	(2,965)
	Offset of Gain on Collection of Written-off Claims	(619)	(939)	320
	<b>Credit Costs (Adjusted)</b>	<b>(649)</b>	<b>1,995</b>	<b>(2,644)</b>

**2. Return on Equity**

(%)

	For the First Half of Fiscal 2007 (A)	For the First Half of Fiscal 2006 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	32.15	17.60	14.55
Non-consolidated Basis	32.48	17.48	15.00

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

(excluding International Operations, Non-consolidated)

(%)

	For the First Half of Fiscal 2007 (A)	For the First Half of Fiscal 2006 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (A)	3.14	3.11	0.03
(a) Yields on Loans	3.51	3.66	(0.15)
(b) Yields on Securities	2.18	1.13	1.05
(2) Financing Costs including General & Administrative Expenses (B)	2.61	2.67	(0.06)
(a) Yields on Deposits	0.59	0.53	0.06
(b) Yields on Other External Liabilities	0.45	0.08	0.37
(3) Net Interest Margin after General & Administrative Expenses (A) - (B)	0.53	0.44	0.09

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

(millions of yen)

	For the First Half of Fiscal 2007 (A)	For the First Half of Fiscal 2006 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	(50)	45	(95)
Gain on Sales	7	76	(69)
Gain on Redemption	—	—	—
Loss on Sales	57	31	26
Loss on Redemption	—	—	—
Write-off	—	—	—
Net Gain & Loss on Equity Securities	390	305	85
Gain on Sales	390	306	84
Loss on Sales	—	—	—
Write-off	—	0	0



**5. Capital Adequacy Ratio (Domestic standards) (Preliminary)**

**【Consolidated】**

( millions of yen)

		As of September 30, 2007 Preliminary (A)	As of March 31, 2007 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2006 (B)	Increase/ (Decrease) (A)-(B)
(1)	<b>Capital Adequacy Ratio</b>	<b>10.54</b>	<b>9.52</b>	<b>1.02</b>	<b>9.27</b>	<b>1.27</b>
(2)	Tier I Capital	115,106	100,447	14,659	95,936	19,170
	Tier I Ratio	8.81	7.77	1.04	8.38	0.43
(3)	Tier II Capital	23,665	23,571	94	10,152	13,513
(4)	Reductions	947	1,058	(111)	—	947
(5)	Capital (2)+(3)-(4)	137,824	122,960	14,864	106,088	31,736
(6)	Credit Risk-adjusted Assets	1,213,568	1,197,523	16,045	1,144,333	69,235
(7)	Operational Risks	92,891	93,965	(1,074)		
(8)	Risk-adjusted Assets (6)+(7)	1,306,460	1,291,489	14,971	1,144,333	162,127

**【Non-consolidated】**

( millions of yen)

		As of September 30, 2007 Preliminary (A)	As of March 31, 2007 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2006 (B)	Increase/ (Decrease) (A)-(B)
(1)	<b>Capital Adequacy Ratio</b>	<b>10.38</b>	<b>9.42</b>	<b>0.96</b>	<b>9.13</b>	<b>1.25</b>
(2)	Tier I Capital	113,384	98,813	14,571	94,650	18,734
	Tier I Ratio	8.73	7.67	1.06	8.25	0.48
(3)	Tier II Capital	22,401	23,543	(1,142)	10,169	12,232
(4)	Reductions	947	1,058	(111)	—	947
(5)	Capital (2)+(3)-(4)	134,838	121,297	13,541	104,820	30,018
(6)	Credit Risk-adjusted Assets	1,212,959	1,200,037	12,922	1,147,140	65,819
(7)	Operational Risks	85,521	86,907	(1,386)		
(8)	Risk-adjusted Assets (6)+(7)	1,298,481	1,286,945	11,536	1,147,140	151,341

- Notes: 1. As a new standard on Capital Adequacy Ratio, Financial Services Agency Ordinance Announcement No.19, is applied from March 31, 2007, figures are based on the new standard.  
(except figures as of September 30, 2006 which are based on the previous standard)
2. "Credit Risk-adjusted Assets" is calculated on "Standard Method."
3. "Operational Risks" is equivalent amounts of operational risks divided by 8%.

### III. Loan Portfolio & Deposits

#### Change of accounting policy regarding write-offs for Non Performing Loans

The Bank's reserve for possible loan losses is provided pursuant to the internal rules governing the write-offs of claims and the reserve for possible loan losses.

For collateralized or guaranteed claims against debtors who are legally bankrupt or virtually bankrupt, the amount of claims exceeding the estimated value of the collateral or guarantees, which is deemed uncollectible, has been charged-off against the respective claims ("Partial write-offs").

In recent years, several claims exist after Partial write-offs, considerable amounts were collected (e.g., sales of collateral). In view of these circumstances, starting from this fiscal year, the Bank has decided to discontinue Partial write-offs and to adopt an accounting policy where claims will not be charged off until collections on claims are completed and/or the amount deemed uncollectible is determined. Instead, a reserve will be established for the uncollectible portion.

For the purpose of reference, the balances, in case of continuing Partial write-offs, of Risk-managed Loans & Bills Discounted as well as Disclosed Claims under Financial Revitalization Law will be presented below.

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

##### 【Consolidated】

(millions of yen)

	As of		As of		As of	
	September 30, 2007 (A)	(Reference) In case of continuing Partial Write-offs	March 31, 2007 (B)	Increase/ (Decrease) (A)-(B)	September 30, 2006 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	3,271	687	805	2,466	1,074	2,197
Past Due Loans	20,324	16,809	20,451	(127)	26,822	(6,498)
Loans Past Due 3 Months or More	1,077	1,077	2	1,075	4	1,073
Restructured Loans	10,996	10,996	14,261	(3,265)	11,855	(859)
Total (A)	35,669	29,570	35,521	148	39,757	(4,088)
Ending Balance of Loans and Bills Discounted (B)	1,199,038	1,192,939	1,169,024	30,014	1,088,095	110,943
Ratio of Risk-Managed Loans to Total Loans and Bills Discounted (%) (A/B X 100)	2.97	2.47	3.03	(0.06)	3.65	(0.68)
Amounts Secured (C)	22,406	16,307	21,027	1,379	25,385	(2,979)
Coverage Ratio (%) (C/A X 100)	62.81	55.14	59.19	3.62	63.85	(1.04)

##### 【Non-consolidated】

(millions of yen)

	As of		As of		As of	
	September 30, 2007 (A)	(Reference) In case of continuing Partial Write-offs	March 31, 2007 (B)	Increase/ (Decrease) (A)-(B)	September 30, 2006 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	2,720	587	633	2,087	923	1,797
Past Due Loans	17,284	16,005	19,482	(2,198)	25,690	(8,406)
Loans Past Due 3 Months or More	1,077	1,077	2	1,075	4	1,073
Restructured Loans	10,996	10,996	14,261	(3,265)	11,642	(646)
Total (A)	32,078	28,666	34,380	(2,302)	38,261	(6,183)
Ending Balance of Loans and Bills Discounted (B)	1,191,064	1,187,652	1,164,946	26,118	1,083,948	107,116
Ratio of Risk-Managed Loans to Total Loans and Bills Discounted (%) (A/B X 100)	2.69	2.41	2.95	(0.26)	3.53	(0.84)
Amounts Secured (C)	20,965	17,553	21,398	(433)	25,449	(4,484)
Coverage Ratio (%) (C/A X 100)	65.35	61.23	62.24	3.11	66.51	(1.16)

## 2. Disclosed Claims under Financial Revitalization Law

### 【Consolidated】

(millions of yen)

	As of		As of		As of	
	September 30, 2007 (A)	(Reference) In case of continuing Partial Write-offs	March 31, 2007 (B)	Increase/ (Decrease) (A)-(B)	September 30, 2006 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	9,288	3,189	3,721	5,567	4,613	4,675
Doubtful	14,661	14,661	17,869	(3,208)	23,746	(9,085)
Sub-standard	12,073	12,073	14,264	(2,191)	11,860	213
Sub-Total (A)	36,023	29,924	35,855	168	40,219	(4,196)
Normal	1,167,666	1,167,666	1,138,895	28,771	1,053,093	114,573
Total (B)	1,203,690	1,197,591	1,174,751	28,939	1,093,313	110,377
Ratio of Problem Loans to Total Claims (A/B X 100) (%)	2.99	2.49	3.05	(0.06)	3.68	(0.69)
Amounts Secured (C)	22,430	16,331	21,320	1,110	25,719	(3,289)
Coverage Ratio (C/A X 100) (%)	62.26	54.57	59.46	2.80	63.94	(1.68)

### 【Non-consolidated】

(millions of yen)

	As of		As of		As of	
	September 30, 2007 (A)	(Reference) In case of continuing Partial Write-offs	March 31, 2007 (B)	Increase/ (Decrease) (A)-(B)	September 30, 2006 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	6,074	2,662	2,998	3,076	3,784	2,290
Doubtful	14,459	14,459	17,647	(3,188)	23,490	(9,031)
Sub-standard	12,073	12,073	14,264	(2,191)	11,646	427
Sub-Total (A)	32,608	29,196	34,910	(2,302)	38,922	(6,314)
Normal	1,163,202	1,163,202	1,135,902	27,300	1,050,099	113,103
Total (B)	1,195,810	1,192,398	1,170,812	24,998	1,089,021	106,789
Ratio of Problem Loans to Total Claims (A/B X 100) (%)	2.72	2.44	2.98	(0.26)	3.57	(0.85)
Amounts Secured (C)	21,166	17,754	21,886	(720)	25,981	(4,815)
Coverage Ratio (C/A X 100) (%)	64.91	60.80	62.69	2.22	66.75	(1.84)

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

(millions of yen)

	As of		As of		As of	
	September 30, 2007 (A)	(Reference) In case of executing Partial Write-offs	March 31, 2007 (B)	Increase/ (Decrease) (A)-(B)	September 30, 2006 (B)	Increase/ (Decrease) (A)-(B)
General Reserve for Possible Loan Losses	6,901	6,901	9,916	(3,015)	12,058	(5,157)
Specific Reserve for Possible Loan Losses	9,513	6,101	6,683	2,830	8,590	923
Total Reserve for Possible Loan Losses	16,415	13,003	16,599	(184)	20,648	(4,233)
Total Loans and Bills Discounted	1,191,064	1,187,652	1,164,946	26,118	1,083,948	107,116
Ratio of Total Reserve for Possible Loan Losses to Total Loans and Bills Discounted (%)	1.37	1.09	1.42	(0.05)	1.90	(0.53)

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

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

(millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(B)
	September 30, 2007 (A)	March 31, 2007 (B)		September 30, 2006 (B)	
Domestic (excluding offshore banking account)	1,191,064	1,164,946	26,118	1,083,948	107,116
Manufacturing	23,129	16,734	6,395	16,157	6,972
Agriculture	418	191	227	291	127
Forestry	51	56	(5)	137	(86)
Fishery	187	204	(17)	100	87
Mining	2	3	(1)	301	(299)
Construction	11,771	9,716	2,055	7,497	4,274
Utilities	1,286	1,648	(362)	949	337
Communications and information	4,855	7,166	(2,311)	13,320	(8,465)
Transportation	10,649	9,715	934	8,703	1,946
Wholesale and retail	25,816	28,597	(2,781)	30,074	(4,258)
Banks and other financial institutions	67,328	70,666	(3,338)	78,467	(11,139)
Real estate	318,530	333,467	(14,937)	325,543	(7,013)
Services	183,935	177,735	6,200	152,971	30,964
Municipal government	852	928	(76)	1,009	(157)
Other	542,246	508,113	34,133	448,421	93,825
Overseas and Offshore Banking Account	—	—	—	—	—
Governments and official institutions	—	—	—	—	—
Financial institutions	—	—	—	—	—
Other	—	—	—	—	—
<b>Total</b>	<b>1,191,064</b>	<b>1,164,946</b>	<b>26,118</b>	<b>1,083,948</b>	<b>107,116</b>

##### 2) Consumer Loans

(millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(B)
	September 30, 2007 (A)	March 31, 2007 (B)		September 30, 2006 (B)	
Consumer Loans	460,632	427,404	33,228	373,146	87,486
Housing Loans	391,181	359,676	31,505	317,606	73,575
Other Consumer Loans	69,451	67,728	1,723	55,540	13,911

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

(millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(B)
	September 30, 2007 (A)	March 31, 2007 (B)		September 30, 2006 (B)	
Loans to Small and Medium-sized Enterprises and Individuals (A)	1,074,570	1,055,662	18,908	1,013,418	61,152
Total Loans and Bills Discounted (B)	1,191,064	1,164,946	26,118	1,083,948	107,116
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted ((A)/(B) X 100) (%)	90.21	90.61	(0.40)	93.49	(3.28)

## 5. Balances of Loans and Deposits

(millions of yen)

		As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(B)
		September 30, 2007 (A)	March 31, 2007 (B)		September 30, 2006 (B)	
Deposits	Consolidated (Ending Bal.)	1,503,330	1,480,455	22,875	1,414,196	89,134
	Non-consolidated (Ending Bal.)	1,507,421	1,484,137	23,284	1,416,867	90,554
	Non-consolidated (Average Bal.)	1,495,028	1,413,538	81,490	1,384,623	110,405
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,199,038	1,169,024	30,014	1,088,095	110,943
	Non-consolidated (Ending Bal.)	1,191,064	1,164,946	26,118	1,083,948	107,116
	Non-consolidated (Average Bal.)	1,196,041	1,088,453	107,588	1,072,221	123,820