Consolidated Financial Results for the First Half of Fiscal 2008 ended September 30, 2008

Company Name:

The Tokyo Star Bank, Limited

Headquarters: Application of US GAAP: (URL http://www.tokyostarbank.co.jp/) Tokyo Not applied

1. Summary of Consolidated Financial Results for the First Half of Fiscal 2008 Ended September 30, 2008

(1) Operating Results	(millions of yen except per share data and percentages)		
	For the six months e	For the year ended	
	2008	2007	March 31, 2008
Ordinary income	37,337	42,420	77,096
Change from the previous period	(11.9)%	15.8 %	-
Ordinary profits	5,214	13,767	18,046
Change from the previous period	(62.1)%	7.4 %	-
Net income	(770)	17,400	13,842
Change from the previous period	-	113.1 %	-
Net income per common share	(1,101.37)	24,857.47	19,775.41
Diluted net income per common share	-	-	-

(2) Financial Conditions

(millions of yen except per share data and percentages)

No

	As of Sept	As of September 30,	
	2008	2007	2008
Total assets	1,845,420	1,715,531	1,857,176
Net assets	103,452	113,543	110,328
Ratio of net assets to total assets	5.6 %	6.6 %	5.9 %
Net assets per common share	147,788.68	162,204.67	157,612.10
Capital adequacy ratio (based on the domestic standards)	(Preliminary) 9.29%	10.54%	9.75%

Notes:

1.Net assets, excluding Stock acquisition rights and Minority interests, as of

September 30, 2008	:	103,452 million yen
September 30, 2007	:	113,543 million yen

March 31, 2008 : 110,328 million yen

2. Ratio of net assets to total assets

= (Net assets - Stock acquisition rights - Minority interests) / Total assets X 100

3. Capital adequacy ratio is based on "Financial Services Agency Ordinance Announcement No.19".

2. Others

(1) Significant Change in the Scope of Consolidation:

ated Financial Sta	atements
s etc.:	Yes
	No
700,000	shares
700,000	shares
700,000	shares
	s etc.: 700,000 700,000

(Reference)

1. Summary of Non-Consolidated Financial Results for the First Half of Fiscal 2008 Ended September 30, 2008

(1) Operating Results	(millions of yen except per share data and percentages)		
	For the six months ended September 30,		
	2008	2007	March 31, 2008
Ordinary income	37,012	41,996	76,260
Change from the previous year	(11.8)%	16.7%	-
Ordinary profite	0.000	40.007	40.007

Ordinary profits	3,283	13,637	18,027
Change from the previous year	(75.9)%	18.0%	-
Net income	(2,009)	17,304	13,528
Change from the previous year	-	116.3%	-
Net income per common share	(2,871.25)	24,721.29	19,326.44

(2) Financial Conditions

(millions of yen except per share data and percentages)

	As of Sept	As of September 30,	
	2008	2007	2008
Total assets	1,847,610	1,717,599	1,859,730
Net assets	100,263	111,813	108,378
Ratio of net assets to total assets	5.4 %	6.5 %	5.8 %
Net asset per common share	143,233.90	159,733.28	154,826.79
Capital adequacy ratio (based on the domestic standards)	(Preliminary) 9.00%	10.38 %	9.55 %

Notes:

1.Net assets, excluding Stock acquisition rights and Minority interests, as of

September 30, 2008 : 100,263 million yen

September 30, 2007 : 111,813 million yen March 31, 2008 : 108,378 million yen

2. Ratio of net assets to total assets

= (Net assets - Stock acquisition rights - Minority interests) / Total assets X 100

3. Capital adequacy ratio is based on "Financial Services Agency Ordinance Announcement No.19".

Consolidated Interim Financial Statements

1. Significant Policies in Preparation of Consolidated Interim Financial Statements

- (1) Scope of consolidation
 - ① Consolidated subsidiaries: 2
 - Principal subsidiaries
 - TSB Capital, Ltd.
 - TSB Servicer, Ltd.
 - ② Non-consolidated subsidiaries
 - There are no non-consolidated subsidiaries.
- (2) Application of equity method
 - There are no affiliates accounted for under the equity method.
- (3) First half year end of consolidated subsidiaries

First half year ends of all consolidated subsidiaries are September 30.

(4) Amortization of goodwill Goodwill is amortized over 5 years on a straight-line basis, except that when the excess is immaterial it is expensed or credited to income in the year of acquisition.

2. Significant Accounting Changes in Consolidated Interim Financial Statements

(1) Change of accounting policy regarding lease transactions

Finance lease transactions that do not transfer ownership had been accounted for in a manner similar to accounting treatment for ordinary rental transactions. From this half of fiscal 2008, as "Accounting Standard for Lease Transactions" (ASBJ Statement No.13, March 30, 2007) and "Guidance on Accounting Standard for Lease Transactions" (ASBJ Guidance No.16, March 30, 2007) became effective from this fiscal year beginning on or after April 1, 2008, the Bank and its consolidated subsidiaries have applied this new accounting standard and guidance and finance lease transactions that do not transfer ownership have been accounted for in a similar manner with ordinary sale and purchase transactions.

3. Additional Information

(1) Evaluation standard and method for securities

Floating-rate Japanese government bonds held as other securities had been evaluated based on market values.

From this first half of fiscal 2008, in accordance with the "Practical Solution on Measurement of Fair Value of Financial Assets" (ASBJ Practical Issues Task Force No.25), these bonds have been carried at their rationally calculated values.

4. Consolidated interim balance

	As of September 30, 2007	As of September 30, 2008	As of March 31, 2008
Assets			
Cash and due from banks	72,998	65,769	74,323
Call loans	66,847	124,244	196,183
Monetary claims bought	45,464	37,377	41,573
Trading account securities	1	_	1
Money held in trust	3,600	3,549	3,577
Securities	303,600	315,085	256,552
Loans and bills discounted	1,199,038	1,285,895	1,266,086
Foreign exchanges	312	599	419
Other assets	19,621	16,399	18,331
Tangible fixed assets	6,186	5,642	5,884
Intangible fixed assets	4,231	3,700	3,955
Deferred tax assets	16,051	17,228	16,029
Customers' liabilities for acceptances and guarantees	1,773	1,584	1,687
Allowance for loan losses	(24,197)	(31,658)	(27,429)
Total assets	1,715,531	1,845,420	1,857,176
iabilities			
Deposits	1,503,330	1,638,348	1,655,960
Negotiable certificates of deposit	_	2,200	_
Foreign exchanges	6	1	10
Bonds payable	55,500	55,500	55,500
Other liabilities	39,570	43,090	31,286
Provision for bonuses	1,020	563	1,478
Provision for directors' bonuses	745	198	366
Provision for directors' retirement benefits	25	8	28
Provision for losses on dormant deposit repayments	_	454	512
Provision for possible losses on refund of interest	16	17	17
Acceptances and guarantees	1,773	1,584	1,687
Total liabilities	1,601,988	1,741,968	1,746,847
let assets			
Capital stock	21,000	21,000	21,000
Capital surplus	19,000	19,000	19,000
Retained earnings	77,946	67,878	74,389
Total shareholders' equity	117,946	107,878	114,389
Valuation difference on available-for-sale securities	(2,832)	(3,866)	(4,759
Deferred gains or losses on hedges	(1,571)	(559)	699
Total valuation and translation adjustments	(4,403)	(4,426)	(4,060
Total net assets	113,543	103,452	110,328
otal liabilities and net assets	1,715,531	1,845,420	1,857,176

5. Consolidated interim statements of income

	For six months ended September 30, 2007	For six months ended September 30, 2008	For year ended March 31, 2008
Ordinary income	42,420	37,337	77,096
Interest income	27,607	26,600	52,779
Interest on loans and discounts	21,913	20,564	42,788
Interest and dividends on securities	4,007	4,311	6,769
Fees and commissions	7,512	7,069	15,234
Other ordinary income	1,276	628	1,613
Other income	6,023	3,038	7,469
Ordinary expenses	28,652	32,122	59,049
Interest expenses	5,527	6,802	11,287
Interest on deposits	5,054	6,309	10,331
Fees and commissions payments	2,516	2,821	5,235
Other ordinary expenses	1,218	123	1,411
General and administrative expenses	16,084	15,568	32,153
Other expenses	3,306	6,806	8,961
Ordinary profit	13,767	5,214	18,046
Extraordinary income	18,844	296	20,843
Extraordinary loss	3,020	6,725	15,244
Income before income taxes	29,590	(1,214)	23,645
Income taxes-current	13,205	504	11,030
Income taxes-deferred	(1,014)	(948)	(1,227)
Net income	17,400	(770)	13,842

6. Consolidated interim statements of changes in net assets

Total shareholders' equity Balance at the end of previous period104,046114,389104,046Changes of items during the period Dividends from surplus(3,500)(5,740)(3,500)Net income17,400(770)13,842Total changes of items during the period13,900(6,510)10,342Balance at the end of current period117,946107,878114,389Valuation and translation adjustmentsBalance at the end of previous period(98)(4,759)(98)Changes of items during the period(2,733)892(4,661)Net changes of items during the period(2,733)892(4,661)Shareholders' equity(2,733)892(4,661)Total changes of items during the period(2,832)(3,866)(4,759)Deferred gains or losses on hedges(1,624)699(1,624)Changes of items during the period53(1,258)2,323Net changes of items during the period53(1,258)2,323Balance at the end of current period(1,571)(559)699Total changes of items during the period(1,571)(559)699Total changes of items during the period(2,679)(365)(2,337)Total changes of items during the period(2,679)(For six months ended September 30, 2007	For six months ended September 30, 2008	For year ended March 31, 2008
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Net changes of items other than shareholders' equity $(2,679)$ (365) $(2,337)$ Total changes of items during the period $(2,679)$ (365) $(2,337)$ Balance at the end of current period $(4,403)$ $(4,426)$ $(4,060)$ Total net assets $102,322$ $110,328$ $102,322$ Balance at the end of previous period $102,322$ $110,328$ $102,322$ Changes of items during the period $(3,500)$ $(5,740)$ $(3,500)$ Net income $17,400$ (770) $13,842$ Net changes of items other than shareholders' equity $(2,679)$ (365) $(2,337)$ Total changes of items during the period $11,220$ $(6,876)$ $8,005$		(1,723)	(4,060)	(1,723)
shareholders' equity (2,679) (365) (2,37) Total changes of items during the period (2,679) (365) (2,37) Balance at the end of current period (4,403) (4,426) (4,060) Total net assets Interface Interface Interface Interface Balance at the end of previous period 102,322 110,328 102,322 Changes of items during the period Interface Interface Interface Dividends from surplus (3,500) (5,740) (3,500) Net income 17,400 (770) 13,842 Net changes of items other than shareholders' equity (2,679) (365) (2,337) Total changes of items during the period 11,220 (6,876) 8,005				
Shareholder's equity Total changes of items during the period(2,679)(365)(2,337)Balance at the end of current period(4,403)(4,426)(4,060)Total net assetsBalance at the end of previous period102,322110,328102,322Changes of items during the period(3,500)(5,740)(3,500)Dividends from surplus(3,500)(5,740)(3,500)Net income17,400(770)13,842Net changes of items other than shareholders' equity Total changes of items during the period(2,679)(365)(2,337)Shareholders' equity Total changes of items during the period11,220(6,876)8,005		(2.679)	(365)	(2.337)
Balance at the end of current period(4,403)(4,426)(4,060)Total net assetsInterfaceInterfaceInterfaceInterfaceBalance at the end of previous period102,322110,328102,322Changes of items during the period(3,500)(5,740)(3,500)Dividends from surplus(3,500)(5,740)(3,500)Net income17,400(770)13,842Net changes of items other than shareholders' equity Total changes of items during the period(2,679)(365)(2,337)Total changes of items during the period11,220(6,876)8,005	• •	(_,0:0)	(000)	(_,)
Total net assetsBalance at the end of previous period102,322110,328102,322Changes of items during the period(3,500)(5,740)(3,500)Dividends from surplus(3,500)(5,740)(3,500)Net income17,400(770)13,842Net changes of items other than shareholders' equity(2,679)(365)(2,337)Total changes of items during the period11,220(6,876)8,005	I otal changes of items during the period	(2,679)	(365)	(2,337)
Balance at the end of previous period102,322110,328102,322Changes of items during the period(3,500)(5,740)(3,500)Dividends from surplus(3,500)(5,740)(3,500)Net income17,400(770)13,842Net changes of items other than shareholders' equity(2,679)(365)(2,337)Total changes of items during the period11,220(6,876)8,005	Balance at the end of current period	(4,403)	(4,426)	(4,060)
Changes of items during the period(3,500)(5,740)(3,500)Dividends from surplus(3,500)(5,740)(3,500)Net income17,400(770)13,842Net changes of items other than shareholders' equity(2,679)(365)(2,337)Total changes of items during the period11,220(6,876)8,005				
Dividends from surplus (3,500) (5,740) (3,500) Net income 17,400 (770) 13,842 Net changes of items other than shareholders' equity (2,679) (365) (2,337) Total changes of items during the period 11,220 (6,876) 8,005		102,322	110,328	102,322
Net income17,400(770)13,842Net changes of items other than shareholders' equity(2,679)(365)(2,337)Total changes of items during the period11,220(6,876)8,005				
Net changes of items other than shareholders' equity(2,679)(365)(2,337)Total changes of items during the period11,220(6,876)8,005	-			(3,500)
shareholders' equity(2,079)(305)(2,37)Total changes of items during the period11,220(6,876)8,005		17,400	(770)	13,842
Total changes of items during the period 11,220 (6,876) 8,005		(2,679)	(365)	(2,337)
	Balance at the end of current period	11,220 113,543	(6,876) 103,452	8,005 110,328

Non-Consolidated Interim Financial Statements

- 1. Significant Accounting Changes in Non-Consolidated Interim Financial Statements
- (1) Change of accounting policy regarding lease transactions

Finance lease transactions that do not transfer ownership had been accounted for in a manner similar to accounting treatment for ordinary rental transactions. From this half of fiscal 2008, as "Accounting Standard for Lease Transactions" (ASBJ Statement No.13, March 30, 2007) and "Guidance on Accounting Standard for Lease Transactions" (ASBJ Guidance No.16, March 30, 2007) became effective from this fiscal year beginning on or after April 1,2008, the Bank has applied this new accounting standard and guidance and finance lease transactions that do not transfer ownership have been accounted for in a similar manner with ordinary sale and purchase transactions.

2. Additional Information

(1) Evaluation standard and method for securities

Floating-rate Japanese government bonds held as other securities had been evaluated based on market values.

From this first half of fiscal 2008, in accordance with the "Practical Solution on Measurement of Fair Value of Financial Assets" (ASBJ Practical Issues Task Force No.25), these bonds have been carried at their rationally calculated values.

3. Non-consolidated interim balance sheets

	As of September 30, 2007	As of September 30, 2008	As of March 31, 2008
Assets			
Cash and due from banks	72,823	65,684	74,197
Call loans	66,847	124,244	196,183
Monetary claims bought	45,464	37,377	41,573
Trading account securities	1		, 1
Money held in trust	3,600	3,549	3,577
Securities	308,525	320,027	261,486
Loans and bills discounted	1,191,064	1,274,970	1,256,373
Foreign exchanges	312	599	419
Other assets	19,021	15,865	17,695
Tangible fixed assets	6,119	5,593	5,828
Intangible fixed assets	3,860	3,572	3,738
Deferred tax assets	14,385	15,194	13,700
Customers' liabilities for acceptances and	1,987	1,786	1,895
Allowance for loan losses	(16,415)	(20,856)	(16,941)
Total assets	1,717,599	1,847,610	1,859,730
Liabilities		. ,	
Deposits	1,507,421	1,643,871	1,661,009
Negotiable certificates of deposit	—	2,200	-
Foreign exchanges	6	· 1	1(
Bonds payable	55,500	55,500	55,500
Other liabilities	39,088	42,775	30,576
Provision for bonuses	1,012	551	1,452
Provision for directors' bonuses	745	198	360
Provision for directors' retirement benefits	25	8	28
Provision for losses on dormant deposit	_	454	512
Acceptances and guarantees	1,987	1,786	1,895
Total liabilities	1,605,785	1,747,347	1,751,352
Net assets			· · · · ·
Capital stock	21,000	21,000	21,000
Capital surplus	19,000	19,000	19,000
Legal capital surplus	19,000	19,000	19,000
Retained earnings	76,216	64,690	72,440
Legal retained earnings	2,000	2,000	2,000
Other retained earnings	74,216	62,690	70,440
Retained earnings brought forward	74,216	62,690	70,440
Total shareholders' equity	116,216	104,690	112,440
Valuation difference on available-for-sale	(2,832)	(3,867)	(4,760
Deferred gains or losses on hedges	(1,571)	(559)	699
Total valuation and translation adjustments	(4,403)	(4,426)	(4,061
Total net assets	111,813	100,263	108,378
Total liabilities and net assets	1,717,599	1,847,610	1,859,730

4. Non-consolidated interim statements of income

	For six months ended September 30, 2007	For six months ended September 30, 2008	For year ended March 31, 2008
Ordinary income	41,996	37,012	76,260
Interest income	27,251	26,315	52,089
Interest on loans and discounts	21,559	20,279	42,099
Interest and dividends on securities	4,007	4,311	6,769
Fees and commissions	7,446	7,020	15,088
Other ordinary income	1,274	627	1,610
Other income	6,023	3,048	7,471
Ordinary expenses	28,359	33,728	58,232
Interest expenses	5,528	6,803	11,289
Interest on deposits	5,056	6,310	10,334
Fees and commissions payments	5,518	6,311	11,630
Other ordinary expenses	1,197	123	1,391
General and administrative expenses	15,734	15,244	31,452
Other expenses	379	5,246	2,468
Ordinary profit	13,637	3,283	18,027
Extraordinary income	18,816	117	20,414
Extraordinary loss	3,018	6,725	15,182
Income before income taxes	29,435	(3,324)	23,259
Income taxes-current	12,663	16	9,813
Refund of income taxes for prior periods	-	(87)	_
Income taxes-deferred	(532)	(1,243)	(82)
Net income	17,304	(2,009)	13,528

5. Non-consolidated interim statements of changes in net assets

	For six months ended September 30, 2007	For six months ended September 30, 2008	For year end March 31, 200
Shareholders' equity			,,,,
Capital stock	04.000	01.000	04.04
Balance at the end of previous period	21,000	21,000	21,00
Balance at the end of current period	21,000	21,000	21,00
Capital surplus			
Legal capital surplus	19,000	10,000	10.00
Balance at the end of previous period Balance at the end of current period	19,000	19,000 19,000	19,00 19,00
Total capital surplus	19,000	19,000	19,00
Balance at the end of previous period	19,000	19,000	19,00
Balance at the end of current period	19,000	19,000	19,00
Retained earnings	10,000	10,000	10,0
Legal retained earnings			
Balance at the end of previous period	2,000	2,000	2,0
Balance at the end of current period	2,000	2,000	2,0
Other retained earnings	2,000	2,000	2,0
Retained earnings brought forward			
Balance at the end of previous period	60,411	70,440	60,4
Changes of items during the period	00,111	10,110	00,1
Dividends from surplus	(3,500)	(5,740)	(3,50
Net income	17,304	(2,009)	13,5
Total changes of items during the period	13,804	(7,749)	10,0
Balance at the end of current period	74,216	62,690	70,4
Total retained earnings	74,210	02,000	70,1
Balance at the end of previous period	62,411	72,440	62,4
Changes of items during the period	02,411	12,440	02,1
Dividends from surplus	(3,500)	(5,740)	(3,50
Net income	17,304	(2,009)	13,5
Total changes of items during the period	13,804	(7,749)	10,0
Balance at the end of current period	76,216	64,690	72,4
Total shareholders' equity	70,210	04,000	72,7
Balance at the end of previous period	102,411	112,440	102,4
Changes of items during the period	102,411	112,440	102,7
Dividends from surplus	(3,500)	(5,740)	(3,50
Net income	17,304	(2,009)	13,5
Total changes of items during the period	13,804	(7,749)	10,0
Balance at the end of current period	116,216	104,690	112,4
aluation and translation adjustments			
Valuation difference on available-for-sale securities			
Balance at the end of previous period	(98)	(4,760)	(9
Changes of items during the period	(00)	(1,1.00)	(-
Net changes of items other than shareholders' equity			
	(2,733)	893	(4,66
Total changes of items during the period	(2,733)	893	(4,60
Balance at the end of current period	(2,832)	(3,867)	(4,7)
Deferred gains or losses on hedges	(=,00=)	(0,001)	(.,
Balance at the end of previous period	(1,624)	699	(1,62
Changes of items during the period	(1,0=1)		(1,0
Net changes of items other than shareholders' equity			
	53	(1,258)	2,3
Total changes of items during the period	53	(1,258)	2,3
Balance at the end of current period	(1,571)	(559)	_,0
Total valuation and translation adjustments	(1,01.1)	(000)	
Balance at the end of previous period	(1,723)	(4,061)	(1,72
Changes of items during the period	(1,120)	(1,001)	(1,1-
Net changes of items other than shareholders' equity			
Net changes of terms other than shareholders equity	(2,679)	(365)	(2,33
Total changes of items during the period	(2,679)	(365)	(2,33
Balance at the end of current period	(4,403)	(4,426)	(4,06
otal net assets	(507,70)	(-1,720)	
	100,688	108,378	100,6
	100,000	100,070	100,0
Balance at the end of previous period Changes of items during the period			
Changes of items during the period	(3 500)	(5 740)	(3.5)
Changes of items during the period Dividends from surplus	(3,500) 17 304	(5,740) (2,009)	
Changes of items during the period Dividends from surplus Net income	17,304	(2,009)	13,5
Changes of items during the period Dividends from surplus			(3,50 13,5 (2,33 7,6