

SELECTED FINANCIAL INFORMATION

***For the First Half of Fiscal 2008
(Supplementary)***

TOKYO
S T A R
B A N K 

東京スター銀行

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I. Selected Financial Information for the First half of Fiscal 2008

1. Operating Results

【Consolidated basis】

(millions of yen)

	For the First Half of Fiscal 2008 (A)	For the First Half of Fiscal 2007 (B)	Increase/ (Decrease) (A)-(B)
Gross Operating Profit	24,551	27,134	(2,583)
Net Interest Income	19,798	22,080	(2,282)
Net Fees and Commissions	4,247	4,995	(748)
Net Other Ordinary Income	505	57	448
General & Administrative Expenses	15,568	16,084	(516)
Provision for General Allowance for Loan Losses	(717)	(2,112)	1,395
Other Income & Expenses	(4,486)	604	(5,090)
Net Gain & Loss on Stocks and Other Securities	(165)	385	(550)
Problem Claims related Costs	7,157	2,036	5,121
Written-offs of Loans	1,089	713	376
Provision for Specific Allowance for Loan Losses	6,059	4,279	1,780
Net Gains & Loss on Sales of Loans	7	(2,956)	2,963
Other	2,836	2,256	580
Ordinary Profit	5,214	13,767	(8,553)
Extraordinary Income & Loss	(6,429)	15,823	(22,252)
Net Gain & Loss on Disposal of Noncurrent Assets	(4)	17,222	(17,226)
Gain on Desposal of Noncurrent Assets	-	18,224	(18,224)
Loss on Disposal of Noncurrent Assets	4	1,001	(997)
Recoveries of Written-off Claims	296	619	(323)
Reversal of Allowance for Loan Losses	-	-	-
Other	(6,721)	(2,019)	(4,702)
Income before Income Taxes	(1,214)	29,590	(30,804)
Income Taxes - Current	504	13,205	(12,701)
- Deferred	(948)	(1,014)	66
Net Income	(770)	17,400	(18,170)

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

	For the First Half of Fiscal 2008	For the First Half of Fiscal 2007	Increase/ (Decrease)
Number of Consolidated Subsidiaries	2	2	-

【Non-consolidated basis】

(millions of yen)

	For the First Half of Fiscal 2007 (A)	For the First Half of Fiscal 2008 (B)	Increase/ (Decrease) (A)-(B)
Gross Operating Profit	20,738	23,739	(3,001)
Net Interest Income	19,525	21,734	(2,209)
Net Fees and Commissions	709	1,928	(1,219)
Net Other Ordinary Income	504	76	428
General & Administrative Expenses	15,064	15,431	(367)
Personnel Expenses	5,962	6,232	(270)
Nonpersonnel Expenses	8,536	8,257	279
Taxes	565	942	(377)
Net Operating Income (before General Allowance and Goodwill)	5,674	8,307	(2,633)
Provision for General Allowance for Loan Losses	114	-	114
Amortization of Goodwill	-	-	-
Net Operating Income	5,559	8,307	(2,748)
of which Net Gain & Loss on Bonds	23	(50)	73
Other Income & Expenses	(2,276)	5,329	(7,605)
Net Gain & Loss on Stocks and Other Securities	(162)	390	(552)
Problem Claims related Costs	4,844	(2,997)	7,841
Written-offs of Loans	0	2	(2)
Provision for Specific Allowance for Loan Losses	4,843	-	4,843
Net Gains & Loss on Sales of Loans	0	(2,999)	2,999
Other	2,730	1,942	788
Ordinary Profit	3,283	13,637	(10,354)
Extraordinary Income & Loss	(6,608)	15,798	(22,406)
Net Gain & Loss on Disposal of Noncurrent Assets	(4)	17,224	(17,228)
Gain on Disposal of Noncurrent Assets	-	18,224	(18,224)
Loss on Disposal of Noncurrent Assets	4	999	(995)
Recoveries of Written-off Claims	117	191	(74)
Reversal of Allowance for Loan Losses	-	401	(401)
Other	(6,721)	(2,019)	(4,702)
Income before Income Taxes	(3,324)	29,435	(32,759)
Income Taxes - Current	(71)	12,663	(12,734)
- Deferred	(1,243)	(532)	(711)
Net Income	(2,009)	17,304	(19,313)

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 2008 (A)	For the First Half of Fiscal 2007 (B)	Increase/ (Decrease) (A)-(B)
Loan Purchase Revenue	1,766	4,362	(2,596)
Amortization included in Interest Income (a)	988	2,391	(1,403)
Amortization of Unearned Loan Purchase Revenue	988	2,436	(1,448)
Offset of Provision of General Allowance for Loan Losses	-	(45)	45
Amortization included in Fees and Commissions (b)	38	41	(3)
Revenue included in Other Income	739	1,884	(1,145)
Add-back of Offset of Provision for General Allowance for Loan Losses	-	45	(45)

Gross Operating Profit

(millions of yen)

	For the First Half of Fiscal 2008 (A)	For the First Half of Fiscal 2007 (B)	Increase/ (Decrease) (A)-(B)
Gross Operating Profit (incl. Loan Purchase Revenue)	24,551	27,134	(2,583)
Net Interest Income	19,798	22,080	(2,282)
Organic Revenue (c)	18,809	19,689	(880)
Loan Purchase Revenue (=a)	988	2,391	(1,403)
Net Fees and Commissions	4,247	4,995	(748)
Organic Revenue (d)	4,209	4,954	(745)
Loan Purchase Revenue (=b)	38	41	(3)
Net Other Ordinary Income (e)	505	57	448
Gross Operating Profit related to Organic Revenue (c+d+e)	23,524	24,701	(1,177)

Credit Costs (Consolidated basis)

Credit Costs

(millions of yen)

	For the First Half of Fiscal 2008 (A)	For the First Half of Fiscal 2007 (B)	Increase/ (Decrease) (A)-(B)
Provision of General Allowance for Loan Losses	(717)	(2,112)	1,395
Provision of Specific Allowance for Loan Losses	6,059	4,279	1,780
Written-off of Loans	1,089	713	376
Gains & Loss on Sales of Loans	7	(2,956)	2,963
Credit Costs excluding Offset of Provision of General Allowance for Loan Losses with respect to Purchased Loans against Loan Purchase Revenue	6,439	(75)	6,514
Offset of Provision of General Allowance for Loan Losses with respect to Purchased Loans against Loan Purchase Revenue	-	45	(45)
Credit Costs before offsetting Recoveries of Written-off Claims	6,439	(30)	6,469
Offset of Recoveries of Written-off Claims	(296)	(619)	323
Credit Costs (Adjusted)	6,142	(649)	6,791

2. Return on Equity

(%)

	For the First Half of Fiscal 2008 (A)	For the First Half of Fiscal 2007 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	(1.43)	32.15	(33.58)
Non-consolidated Basis	(3.84)	32.48	(36.32)

3. Net Interest Margin after General & Administrative Expenses

(excluding International Operations, Non-consolidated)

(%)

	For the First Half of Fiscal 2008 (A)	For the First Half of Fiscal 2007 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	2.78	3.14	(0.36)
(a) Yields on Loans and Bills discounted	3.14	3.51	(0.37)
(b) Yields on Securities	2.73	2.18	0.55
(2) Financing Costs including General & Administrative Expenses (b)	2.45	2.61	(0.16)
(a) Yields on Deposits	0.69	0.59	0.10
(b) Yields on Other External Liabilities	0.48	0.45	0.03
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	0.33	0.53	(0.20)

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

(millions of yen)

	For the First Half of Fiscal 2008 (A)	For the First Half of Fiscal 2007 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	23	(50)	73
Gain on Sales	24	7	17
Gain on Redemption	-	-	-
Loss on Sales	1	57	(56)
Loss on Redemption	-	-	-
Loss on Devaluation	-	-	-
Net Gain & Loss on Stock and Other Securities	(162)	390	(552)
Gain on Sales	-	390	(390)
Loss on Sales	-	-	-
Loss on Devaluation	162	-	162

5. Securities at Fair Value (Consolidated)

1) Available-for sale securities

(millions of yen)

	As of September 30, 2008			As of March 31, 2008			As of September 30, 2007		
	Cost	Carrying value	Net unrealized gain (loss)	Cost	Carrying value	Net unrealized gain (loss)	Cost	Carrying value	Net unrealized gain (loss)
Domestic equities	64	64	-	226	215	(11)	226	338	112
Domestic bonds	164,846	164,419	(427)	142,369	141,624	(744)	167,039	166,388	(650)
Government bonds	150,239	150,289	49	131,087	130,617	(469)	151,205	150,704	(501)
Municipal bonds	602	602	0	605	609	3	607	603	(4)
Corporate bonds	14,004	13,527	(477)	10,676	10,397	(278)	15,225	15,080	(144)
Others	78,534	72,441	(6,092)	60,427	53,158	(7,269)	86,661	82,424	(4,236)
Total	243,444	236,924	(6,519)	203,023	194,998	(8,025)	253,927	249,151	(4,775)

2) Securities with no readily determinable fair value

Balance sheet amount

(millions of yen)

	As of September 30, 2008	As of March 31, 2008	As of September 30, 2007
Available-for-sale securities			
Unlisted shares (excluding shares of stock traded on the OTC market)	512	512	512
Corporate bonds	77,026	60,380	53,262
Others	622	661	674

6. Capital Adequacy Ratio (Domestic standards) (Preliminary)**【Consolidated basis】***(millions of yen)*

		As of	As of	Increase/(Decrease) (A)-(B)	As of	Increase/(Decrease) (A)-(C)
		September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
(1)	Capital Adequacy Ratio (%)	9.29	9.75	(0.46)	10.54	(1.25)
(2)	Tier I Capital	103,997	109,611	(5,614)	115,106	(11,109)
	Tier I Ratio (%)	7.63	8.05	(0.42)	8.81	(1.18)
(3)	Tier II Capital	24,009	24,009	(0)	23,665	344
(4)	Deductions	1,408	768	640	947	461
(5)	Capital (2)+(3)-(4)	126,597	132,852	(6,255)	137,824	(11,227)
(6)	Credit Risk-adjusted Assets	1,257,135	1,260,090	(2,955)	1,213,568	43,567
(7)	Operational Risks	104,306	101,389	2,917	92,891	11,415
(8)	Risk-adjusted Assets (6)+(7)	1,361,442	1,361,479	(37)	1,306,460	54,982

【Non-consolidated basis】*(millions of yen)*

		As of	As of	Increase/(Decrease) (A)-(B)	As of	Increase/(Decrease) (A)-(C)
		September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
(1)	Capital Adequacy Ratio (%)	9.00	9.55	(0.55)	10.38	(1.38)
(2)	Tier I Capital	100,822	107,679	(6,857)	113,384	(12,562)
	Tier I Ratio (%)	7.47	7.97	(0.50)	8.73	(1.26)
(3)	Tier II Capital	22,111	22,025	86	22,401	(290)
(4)	Deductions	1,408	768	640	947	461
(5)	Capital (2)+(3)-(4)	121,525	128,937	(7,412)	134,838	(13,313)
(6)	Credit Risk-adjusted Assets	1,256,365	1,258,194	(1,829)	1,212,959	43,406
(7)	Operational Risks	92,782	91,377	1,405	85,521	7,261
(8)	Risk-adjusted Assets (6)+(7)	1,349,147	1,349,571	(424)	1,298,481	50,666

- Notes: 1. "Credit Risk-adjusted Assets" is calculated on "Standard Method."
2. "Operational Risks" is equivalent amounts of operational risks divided by 8%.

II. Loan Portfolio & Deposits

1. Status of Risk-Managed Loans & Bills Discounted

1) Consolidated basis

(millions of yen)

	As of	As of	Increase/(Decrease) (A)-(B)	As of	Increase/(Decrease) (A)-(C)
	September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
Loans to Bankrupt Borrowers	22,512	9,706	12,806	3,271	19,241
Past Due Loans	25,572	21,248	4,324	20,324	5,248
Loans Past Due 3 Months or More	839	403	436	1,077	(238)
Restructured Loans	10,185	10,874	(689)	10,996	(811)
Total (a)	59,109	42,233	16,876	35,669	23,440
Ending Balance of Loans and Bills Discounted (b)	1,285,895	1,266,086	19,809	1,199,038	86,857
Ratio of Risk-Managed Loans to Total Loans and Bills Discounted (%) (a/b X 100)	4.59	3.33	1.26	2.97	1.62
Amounts Secured (c)	46,791	30,578	16,213	22,406	24,385
Coverage Ratio (%) (c/a X 100)	79.16	72.40	6.76	62.81	16.35

<Risk-Managed Loans & Bills Discounted in case of continuing Partial Write-offs>

(millions of yen)

	As of	As of	Increase/(Decrease) (A)-(B)	As of	Increase/(Decrease) (A)-(C)
	September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
Loans to Bankrupt Borrowers	16,269	5,788	10,481	687	15,582
Past Due Loans	18,462	16,042	2,420	16,809	1,653
Loans Past Due 3 Months or More	839	403	436	1,077	(238)
Restructured Loans	10,185	10,874	(689)	10,996	(811)
Total (a)	45,757	33,109	12,648	29,570	16,187
Ending Balance of Loans and Bills Discounted (b)	1,272,543	1,256,962	15,581	1,192,939	79,604
Ratio of Risk-Managed Loans to Total Loans and Bills Discounted (%) (a/b X 100)	3.59	2.63	0.96	2.47	1.12
Amounts Secured (c)	33,439	21,454	11,985	16,307	17,132
Coverage Ratio (%) (c/a X 100)	73.07	64.79	8.28	55.14	17.93

2) Non-consolidated basis

(millions of yen)

	As of	As of	Increase/(Decrease) (A)-(B)	As of	Increase/(Decrease) (A)-(C)
	September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
Loans to Bankrupt Borrowers	21,135	8,729	12,406	2,720	18,415
Past Due Loans	19,628	16,520	3,108	17,284	2,344
Loans Past Due 3 Months or More	839	403	436	1,077	(238)
Restructured Loans	10,185	10,874	(689)	10,996	(811)
Total (a)	51,790	36,527	15,263	32,078	19,712
Ending Balance of Loans and Bills Discounted (b)	1,274,970	1,256,373	18,597	1,191,064	83,906
Ratio of Risk-Managed Loans to Total Loans and Bills Discounted (%) (a/b X 100)	4.06	2.90	1.16	2.69	1.37
Amounts Secured (c)	42,251	26,062	16,189	20,965	21,286
Coverage Ratio (%) (c/a X 100)	81.58	71.35	10.23	65.35	16.23

<Risk-Managed Loans & Bills Discounted in case of continuing Partial Write-offs>

(millions of yen)

	As of	As of	Increase/(Decrease) (A)-(B)	As of	Increase/(Decrease) (A)-(C)
	September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
Loans to Bankrupt Borrowers	16,066	5,653	10,413	587	15,479
Past Due Loans	16,882	14,861	2,021	16,005	877
Loans Past Due 3 Months or More	839	403	436	1,077	(238)
Restructured Loans	10,185	10,874	(689)	10,996	(811)
Total (a)	43,974	31,793	12,181	28,666	15,308
Ending Balance of Loans and Bills Discounted (b)	1,267,154	1,251,640	15,514	1,187,652	79,502
Ratio of Risk-Managed Loans to Total Loans and Bills Discounted (%) (a/b X 100)	3.47	2.54	0.93	2.41	1.06
Amounts Secured (c)	34,435	21,328	13,107	17,553	16,882
Coverage Ratio (%) (c/a X 100)	78.30	67.08	11.22	61.23	17.07

2. Disclosed Claims under Financial Revitalization Law

1) Consolidated basis

(millions of yen)

	As of	As of	Increase/(Decrease) (A)-(B)	As of	Increase/(Decrease) (A)-(C)
	September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
Bankruptcy and Quasi-Bankruptcy	34,953	17,810	17,143	9,288	25,665
Doubtful	13,365	13,378	(13)	14,661	(1,296)
Sub-standard	11,025	11,277	(252)	12,073	(1,048)
Sub-Total (a)	59,343	42,467	16,876	36,023	23,320
Normal	1,230,985	1,228,136	2,849	1,167,666	63,319
Total (b)	1,290,329	1,270,603	19,726	1,203,690	86,639
Ratio of Problem Loans to Total Claims (%) (A/B X 100)	4.59	3.34	1.25	2.99	1.60
Amounts Secured (c)	47,009	29,961	17,048	22,430	24,579
Coverage Ratio (%) (c/a X 100)	79.21	70.55	8.66	62.26	16.95

<Disclosed Claims under Financial Revitalization Law in case of continuing Partial Write-offs>

(millions of yen)

	As of	As of	Increase/(Decrease) (A)-(B)	As of	Increase/(Decrease) (A)-(C)
	September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
Bankruptcy and Quasi-Bankruptcy	21,601	8,686	12,915	3,189	18,412
Doubtful	13,365	13,378	(13)	14,661	(1,296)
Sub-standard	11,025	11,277	(252)	12,073	(1,048)
Sub-Total (a)	45,991	33,343	12,648	29,924	16,067
Normal	1,230,985	1,228,136	2,849	1,167,666	63,319
Total (b)	1,276,976	1,261,479	15,497	1,197,591	79,385
Ratio of Problem Loans to Total Claims (%) (A/B X 100)	3.60	2.64	0.96	2.49	1.11
Amounts Secured (c)	33,657	20,837	12,820	16,331	17,326
Coverage Ratio (%) (c/a X 100)	73.18	62.49	10.69	54.57	18.61

2) Non-consolidated basis

(millions of yen)

	As of	As of	Increase/(Decrease) (A)-(B)	As of	Increase/(Decrease) (A)-(C)
	September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
Bankruptcy and Quasi-Bankruptcy	28,025	12,502	15,523	6,074	21,951
Doubtful	13,121	13,138	(17)	14,459	(1,338)
Sub-standard	11,025	11,277	(252)	12,073	(1,048)
Sub-Total (a)	52,172	36,918	15,254	32,608	19,564
Normal	1,227,365	1,224,032	3,333	1,163,202	64,163
Total (b)	1,279,537	1,260,951	18,586	1,195,810	83,727
Ratio of Problem Loans to Total Claims	4.07	2.92	1.15	2.72	1.35
Amounts Secured (c)	42,618	26,425	16,193	21,166	21,452
Coverage Ratio (%) (c/a X 100)	81.68	71.57	10.11	64.91	16.77

<Disclosed Claims under Financial Revitalization Law in case of continuing Partial Write-offs>

(millions of yen)

	As of	As of	Increase/(Decrease) (A)-(B)	As of	Increase/(Decrease) (A)-(C)
	September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
Bankruptcy and Quasi-Bankruptcy	20,209	7,768	12,441	2,662	17,547
Doubtful	13,121	13,138	(17)	14,459	(1,338)
Sub-standard	11,025	11,277	(252)	12,073	(1,048)
Sub-Total (a)	44,356	32,184	12,172	29,196	15,160
Normal	1,227,365	1,224,032	3,333	1,163,202	64,163
Total (b)	1,271,721	1,256,217	15,504	1,192,398	79,323
Ratio of Problem Loans to Total Claims	3.48	2.56	0.92	2.44	1.04
Amounts Secured (c)	34,802	21,691	13,111	17,754	17,048
Coverage Ratio (%) (c/a X 100)	78.46	67.39	11.07	60.80	17.66

3. Allowance for Loan Losses (Non-consolidated)*(millions of yen)*

	As of	As of	Increase/(Decrease) (A)-(B)	As of	Increase/(Decrease) (A)-(C)
	September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
General Allowance for Loan Losses	6,611	6,525	86	6,901	(290)
Specific Allowance for Loan Losses	14,245	10,415	3,830	9,513	4,732
Total Allowance for Loan Losses	20,856	16,941	3,915	16,415	4,441
Total Loans and Bills Discounted	1,274,970	1,256,373	18,597	1,191,064	83,906
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%)	1.63	1.34	0.29	1.37	0.26

<Disclosed Claims under Financial Revitalization Law in case of continuing Partial Write-offs>*(millions of yen)*

	As of	As of	Increase/(Decrease) (A)-(B)	As of	Increase/(Decrease) (A)-(C)
	September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
General Allowance for Loan Losses	6,611	6,525	86	6,901	(290)
Specific Allowance for Loan Losses	6,429	5,681	748	6,101	328
Total Allowance for Loan Losses	13,040	12,207	833	13,003	37
Total Loans and Bills Discounted	1,267,154	1,251,640	15,514	1,187,652	79,502
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%)	1.02	0.97	0.05	1.09	(0.07)

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)-(C)
	September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
Domestic (excluding offshore banking)	1,274,970	1,256,373	18,597	1,191,064	83,906
Manufacturing	25,047	19,638	5,409	23,129	1,918
Agriculture	117	120	(3)	418	(301)
Forestry	40	45	(5)	51	(11)
Fishery	183	184	(1)	187	(4)
Mining	-	2	(2)	2	(2)
Construction	11,230	9,081	2,149	11,771	(541)
Utilities	2,481	1,577	904	1,286	1,195
Communications and information	1,688	3,262	(1,574)	4,855	(3,167)
Transportation	10,678	11,582	(904)	10,649	29
Wholesale and retail	30,026	28,379	1,647	25,816	4,210
Banks and other financial institutions	51,200	63,368	(12,168)	67,328	(16,128)
Real estate	316,856	339,730	(22,874)	318,530	(1,674)
Services	188,184	190,611	(2,427)	183,935	4,249
Municipal government	504	797	(293)	852	(348)
Other	636,728	587,988	48,740	542,246	94,482
Overseas and Offshore Banking Account	-	-	-	-	-
Governments and official institutions	-	-	-	-	-
Financial institutions	-	-	-	-	-
Other	-	-	-	-	-
Total	1,274,970	1,256,373	18,597	1,191,064	83,906

2) Consumer Loans

(millions of yen)

	As of	As of	Increase/(Decrease) (A)-(B)	As of	Increase/(Decrease) (A)-(C)
	September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
Consumer Loans	543,426	499,829	43,597	460,632	82,794
Housing Loans	453,860	428,016	25,844	391,181	62,679
Other Consumer Loans	89,566	71,813	17,753	69,451	20,115

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)-(C)
	September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
Loans to Small and Medium-sized Enterprises and Individuals (a)	1,128,702	1,130,582	(1,880)	1,074,570	54,132
Total Loans and Bills Discounted (b)	1,274,970	1,256,373	18,597	1,191,064	83,906
Ratio of Loans to Small and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) ((a)/(b) X 100)	88.52	89.98	(1.46)	90.21	(1.69)

5. Balances of Loans and Deposits

(millions of yen)

		As of	As of	Increase/(Decrease) (A)-(B)	As of	Increase/(Decrease) (A)-(C)
		September 30, 2008 (A)	March 31, 2008 (B)		September 30, 2007 (C)	
Deposits	Consolidated (Ending Bal.)	1,638,348	1,655,960	(17,612)	1,503,330	135,018
	Individual	1,429,338	1,411,324	18,014	1,237,397	191,941
	Corporate	178,524	200,932	(22,408)	210,038	(31,514)
	Public money	23,671	34,786	(11,115)	47,453	(23,782)
	Financial institutions	6,814	8,916	(2,102)	8,441	(1,627)
	Non-consolidated (Ending Bal.)	1,643,871	1,661,009	(17,138)	1,507,421	136,450
	Non-consolidated (Average)	1,651,356	1,512,409	138,947	1,495,028	156,328
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,285,895	1,266,086	19,809	1,199,038	86,857
	Non-consolidated (Ending Bal.)	1,274,970	1,256,373	18,597	1,191,064	83,906
	Non-consolidated (Average)	1,262,037	1,208,544	53,493	1,196,041	65,996