

**Consolidated Financial Results**  
*for the 3rd Quarter of Fiscal 2008*

TOKYO  
S T A R  
B A N K 

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東京スター銀行

For Immediate Press Release:

## Consolidated Financial Results for the 3rd Quarter of Fiscal 2008 ended December 31, 2008

Company Name : **The Tokyo Star Bank, Limited**  
(URL <http://www.tokyostarbank.co.jp/>)

*The financial information presented here has not been audited.  
Simplified accounting treatments are used for the depreciation of fixed assets, allowance for loan losses 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 2008 Ended December 31, 2008

|                                   | (in millions of yen except per share data and percentages) |           |
|-----------------------------------|--|-----------|
|                                   | For the nine months ended December 31,                     |           |
|                                   | 2008   | 2007      |
| Ordinary income                   | 53,704   | 59,527    |
| Change from the previous period   | (9.7)%   | 4.3 %     |
| Ordinary profit                   | 3,440  | 17,406    |
| Change from the previous period   | (80.2)%  | (18.4)%   |
| Net income                        | (3,479)  | 20,035    |
| Change from the previous period   | -  | 43.0 %    |
| Net income per common share (yen) | (4,970.46)   | 28,622.78 |

|   | (in millions of yen except per share data and percentages) |                         |
|---|--|-------------------------|
|   | As of December 31,<br>2008                                 | As of March 31,<br>2008 |
| Total assets                            | 1,821,739  | 1,857,176               |
| Net assets                              | 104,080  | 110,328                 |
| Ratio of net assets to total assets (*) | 5.7%   | 5.9%                    |
| Net assets per common share (yen)       | 148,685.77   | 157,612.10              |

(\*) Ratio of net assets to total assets = (Net assets - Stock acquisition rights - Minority interests) / Total assets X 100

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

December 31, 2008: 104,080 million yen

March 31, 2008: 110,328 million yen

### 2. Others

- (1) Significant Change in the Scope of Consolidation: no
- (2) Change in Policies in preparation of Consolidated Financial Statements
- 1.changes due to revision accounting standards etc.: yes
- 2.changes other than 1.above : no
- (3) Number of shares outstanding as of:
- December 31, 2008 (Common stock) : 700,000 shares
- March 31, 2008 (Common stock) : 700,000 shares
- (4) Average number of shares outstanding during the third quarter of fiscal 2008 ended:
- December 31, 2008 (Common stock) : 700,000 shares
- December 31, 2007 (Common stock) : 700,000 shares

COMPARISON OF CONSOLIDATED BALANCE SHEETS

| (in millions of yen)                                  | As of December 31,<br>2008 | As of March 31,<br>2008 |
|---|----------------------------|-------------------------|
| <b>Assets:</b>  |                            |                         |
| Cash and due from banks                               | 60,001                     | 74,323                  |
| Call loans and bills bought                           | 100,608                    | 196,183                 |
| Monetary claims bought                                | 35,217                     | 41,573                  |
| Trading account securities                            | -                          | 1                       |
| Money held in trust                                   | 3,532                      | 3,577                   |
| Securities  | 346,936                    | 256,552                 |
| Loans and bills discounted                            | 1,257,198                  | 1,266,086               |
| Foreign exchanges                                     | 381                        | 419                     |
| Other assets  | 30,739                     | 18,331                  |
| Tangible fixed assets                                 | 5,560                      | 5,884                   |
| Intangible fixed assets                               | 3,618                      | 3,955                   |
| Deferred tax assets                                   | 13,690                     | 16,029                  |
| Customers' liabilities for acceptances and guarantees | 1,562                      | 1,687                   |
| Allowance for loan losses                             | (37,308)                   | (27,429)                |
| <b>Total assets</b>                                   | <b>1,821,739</b>           | <b>1,857,176</b>        |
| <b>Liabilities and net assets</b>                     |                            |                         |
| <b>Liabilities:</b>                                   |                            |                         |
| Deposits  | 1,619,582                  | 1,655,960               |
| Foreign exchanges                                     | 3                          | 10                      |
| Bonds payable   | 55,500                     | 55,500                  |
| Other liabilities                                     | 39,655                     | 31,286                  |
| Provision for bonuses                                 | 569                        | 1,478                   |
| Provision for directors' bonuses                      | 297                        | 366                     |
| Provision for directors' retirement benefits          | 16                         | 28                      |
| Provision for loss on dormant deposit repayments      | 454                        | 512                     |
| Provision for possible losses on refund of interest   | 17                         | 17                      |
| Acceptances and guarantees                            | 1,562                      | 1,687                   |
| <b>Total liabilities</b>                              | <b>1,717,659</b>           | <b>1,746,847</b>        |
| <b>Net assets:</b>                                    |                            |                         |
| Capital stock   | 21,000                     | 21,000                  |
| Capital surplus                                       | 19,000                     | 19,000                  |
| Retained earnings                                     | 65,169                     | 74,389                  |
| Total Shareholders' equity                            | 105,169                    | 114,389                 |
| Valuation difference on available-for-sale securities | (2,490)                    | (4,759)                 |
| Deferred gains or losses on hedges                    | 1,401                      | 699                     |
| Total Valuation and translation adjustments           | (1,089)                    | (4,060)                 |
| <b>Total net assets</b>                               | <b>104,080</b>             | <b>110,328</b>          |
| <b>Total liabilities and net assets</b>               | <b>1,821,739</b>           | <b>1,857,176</b>        |

COMPARISON OF CONSOLIDATED STATEMENTS OF INCOME

| ( in millions of yen)                       | For the nine months ended December 31, |        |
|---|--|--------|
|   | 2008                                   | 2007   |
| <b>Ordinary income:</b>                     | <b>53,704</b>                          | 59,527 |
| Interest income                             | <b>38,900</b>                          | 40,284 |
| <i>Interest on loans and discounts</i>      | 30,685                                 | 32,360 |
| <i>Interest and dividends on securities</i> | 6,035                                  | 5,495  |
| Fees and commissions                        | <b>9,932</b>                           | 11,123 |
| Other ordinary income                       | <b>852</b>                             | 1,515  |
| Other income                                | <b>4,019</b>                           | 6,603  |
| <b>Ordinary expenses:</b>                   | <b>50,264</b>                          | 42,121 |
| Interest expenses                           | <b>9,743</b>                           | 8,401  |
| <i>Interest on deposits</i>                 | 9,006                                  | 7,693  |
| Fees and commissions payments               | <b>4,233</b>                           | 3,865  |
| Other ordinary expenses                     | <b>183</b>                             | 1,305  |
| General and administrative expenses         | <b>22,845</b>                          | 24,297 |
| Other expenses                              | <b>13,258</b>                          | 4,251  |
| <b>Ordinary profit</b>                      | <b>3,440</b>                           | 17,406 |
| Extraordinary income                        | <b>368</b>                             | 19,792 |
| Extraordinary loss                          | <b>9,547</b>                           | 3,050  |
| <b>Income before income taxes</b>           | <b>(5,738)</b>                         | 34,148 |
| Income taxes - current and deferred         | <b>(2,259)</b>                         | 14,112 |
| <b>Net income</b>                           | <b>(3,479)</b>                         | 20,035 |

## Selected Financial Information of 3rd Quarter Results

## 1. Operating Results

(1) 【Consolidated】

(in millions of yen)

|  | For the nine months<br>ended December 31, |               | Increase/<br>(Decrease)<br>(A)-(B) |
|--|---|---------------|------------------------------------|
|  | 2008 (A)                                  | 2007 (B)      |                                    |
| <b>Gross Operating Profit</b>                    | <b>35,524</b>                             | <b>39,351</b> | <b>(3,827)</b>                     |
| Net Interest Income                              | 29,156                                    | 31,882        | (2,726)                            |
| Net Fees and Commissions                         | 5,698                                     | 7,258         | (1,560)                            |
| Net Other Ordinary Income                        | 668                                       | 210           | 458                                |
| General and Administrative Expenses              | 22,845                                    | 24,297        | (1,452)                            |
| Provision for General Allowance for Loan Losses  | (690)                                     | (2,930)       | 2,240                              |
| Other Income & Expenses                          | (9,929)                                   | (578)         | (9,351)                            |
| Net Gain & Loss on Stocks and Other Securities   | (165)                                     | 385           | (550)                              |
| Problem Claims related Costs                     | 13,506                                    | 3,786         | 9,720                              |
| Written-offs of Loans                            | 1,663                                     | 1,154         | 509                                |
| Provision for Specific Allowance for Loan Losses | 11,827                                    | 5,587         | 6,240                              |
| Net Gain & Loss on Sales of Loans                | 16  | (2,956)       | 2,972                              |
| Other  | 3,743                                     | 2,822         | 921                                |
| <b>Ordinary Profit</b>                           | <b>3,440</b>                              | <b>17,406</b> | <b>(13,966)</b>                    |
| Extraordinary Income & Loss                      | (9,178)                                   | 16,742        | (25,920)                           |
| Net Gain & Loss on Disposal of Noncurrent Assets | (17)                                      | 18,038        | (18,055)                           |
| Gain on Disposal of Noncurrent Assets            | -   | 19,044        | (19,044)                           |
| Loss on Disposal of Noncurrent Assets            | 17  | 1,005         | (988)                              |
| Recoveries of Written-off Claims                 | 368                                       | 748           | (380)                              |
| Reversal of Allowance for Loan Losses            | -   | -             | -                                  |
| Other  | (9,530)                                   | (2,045)       | (7,485)                            |
| <b>Income before Income Taxes</b>                | <b>(5,738)</b>                            | <b>34,148</b> | <b>(39,886)</b>                    |
| Income Taxes (Current & Deferred)                | (2,259)                                   | 14,112        | (16,371)                           |
| <b>Net Income</b>                                | <b>(3,479)</b>                            | <b>20,035</b> | <b>(23,514)</b>                    |

(2) 【Non-consolidated】

(in millions of yen)

|   | For the nine months ended December 31, |               | Increase/<br>(Decrease)<br>(A)-(B) |
|---|--|---------------|------------------------------------|
|   | 2008 (A)                               | 2007 (B)      |                                    |
| <b>Gross Operating Profit</b>   | <b>29,827</b>                          | <b>34,046</b> | <b>(4,219)</b>                     |
| Net Interest Income   | 28,761                                 | 31,361        | (2,600)                            |
| Net Fees and Commissions  | 399                                    | 2,455         | (2,056)                            |
| Net Other Ordinary Income   | 666                                    | 229           | 437                                |
| General and Administrative Expenses                                       | 22,035                                 | 23,465        | (1,430)                            |
| Personnel Expenses  | 8,714                                  | 9,394         | (680)                              |
| Nonpersonnel Expenses   | 12,566                                 | 12,810        | (244)                              |
| Taxes   | 753                                    | 1,261         | (508)                              |
| <b>Net Operating Income<br/>(before General Allowance &amp; Goodwill)</b> | <b>7,791</b>                           | <b>10,580</b> | <b>(2,789)</b>                     |
| Provision for General Allowance for Loan Losses                           | 97                                     | -             | 97                                 |
| Amortization of Goodwill  | -                                      | -             | -                                  |
| <b>Net Operating Income</b>   | <b>7,694</b>                           | <b>10,580</b> | <b>(2,886)</b>                     |
| of which Net Gain & Loss on Bonds   | 23                                     | (41)          | 64                                 |
| Other Income and Expenses   | (6,423)                                | 5,882         | (12,305)                           |
| Net Gain & Loss on Stocks and Other Securities                            | (162)                                  | 390           | (552)                              |
| Problem Claims related Costs  | 9,786                                  | (2,997)       | 12,783                             |
| Written-offs of Loans   | 0                                      | 2             | (2)                                |
| Provision for Specific Allowance for Loan Losses                          | 9,777                                  | -             | 9,777                              |
| Net Gain & Loss on Sales of Loans   | 8                                      | (2,999)       | 3,007                              |
| Other   | 3,525                                  | 2,494         | 1,031                              |
| <b>Ordinary Profit</b>  | <b>1,270</b>                           | <b>16,462</b> | <b>(15,192)</b>                    |
| Extraordinary Income & Loss   | (9,429)                                | 17,155        | (26,584)                           |
| Net Gain and Loss on Disposal of Noncurrent Assets                        | (16)                                   | 18,040        | (18,056)                           |
| Gain on Disposal of Noncurrent Assets                                     | -                                      | 19,044        | (19,044)                           |
| Loss on Disposal of Noncurrent Assets                                     | 16                                     | 1,003         | (987)                              |
| Recoveries of Written-off Claims  | 117                                    | 191           | (74)                               |
| Reversal of Allowance for Loan Losses                                     | -                                      | 968           | (968)                              |
| Other   | (9,530)                                | (2,045)       | (7,485)                            |
| <b>Income before Income Taxes</b>   | <b>(8,159)</b>                         | <b>33,617</b> | <b>(41,776)</b>                    |
| Income Taxes (Current & Deferred)   | (3,407)                                | 13,716        | (17,123)                           |
| <b>Net Income</b>   | <b>(4,751)</b>                         | <b>19,901</b> | <b>(24,652)</b>                    |

## Composition of Revenue (Consolidated)

Our ordinary income includes revenue that is derived from 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.**"

### (1) Loan Purchase Revenue

(in millions of yen)

|   | For the nine months<br>ended<br>December 31, 2008 | For the nine months<br>ended<br>December 31, 2007 | Increase/<br>(Decrease) |
|---|---|---|-------------------------|
| <b>Loan Purchase Revenue</b>  | <b>2,960</b>                                      | <b>5,368</b>                                      | <b>(2,408)</b>          |
| Amortization included in Interest Income (A)                          | 1,473   | 2,916   | (1,443)                 |
| Amortization of Unearned Loan Purchase Revenue                        | 1,473   | 2,962   | (1,489)                 |
| Offset of Provision for General Allowance for Loan Losses             | -   | (45)  | 45                      |
| Amortization included in Fees and Commissions (B)                     | 56  | 61  | (5)                     |
| Revenue included in Other Ordinary Income                             | 1,430   | 2,344   | (914)                   |
| Add-back of Offset of Provision for General Allowance for Loan Losses | -   | 45  | (45)                    |

### (2) Gross Operating Profit

(in millions of yen)

|  | For the nine months<br>ended<br>December 31, 2008 | For the nine months<br>ended<br>December 31, 2007 | Increase/<br>(Decrease) |
|--|---|---|-------------------------|
| <b>Gross Operating Profit</b><br>(including Loan Purchase Revenue)         | <b>35,524</b>                                     | <b>39,351</b>                                     | <b>(3,827)</b>          |
| Net Interest Income  | 29,156  | 31,882  | (2,726)                 |
| Organic Revenue (C)  | 27,683  | 28,966  | (1,283)                 |
| Loan Purchase Revenue (=A)   | 1,473   | 2,916   | (1,443)                 |
| Net Fees and Commissions   | 5,698   | 7,258   | (1,560)                 |
| Organic Revenue (D)  | 5,641   | 7,196   | (1,555)                 |
| Loan Purchase Revenue (=B)   | 56  | 61  | (5)                     |
| Net Other Ordinary Income (E)  | 668   | 210   | 458                     |
| <b>Gross Operating Profit related to Organic Revenue</b><br><b>(C+D+E)</b> | <b>33,994</b>                                     | <b>36,373</b>                                     | <b>(2,379)</b>          |

## Credit Costs (Consolidated)

(in millions of yen)

|  | For the nine months<br>ended<br>December 31, 2008 | For the nine months<br>ended<br>December 31, 2007 | Increase/<br>(Decrease) |
|--|---|---|-------------------------|
| Provision for General Allowance for Loan Losses  | (690)   | (2,930)   | 2,240                   |
| Provision for Specific Allowance for Loan Losses   | 11,827  | 5,587   | 6,240                   |
| Written-offs of Loans  | 1,663   | 1,154   | 509                     |
| Net Gain & Loss on Sales of Loans  | 16  | (2,956)   | 2,972                   |
| Credit Costs excluding Offset of Provision for General Allowance for Loan Losses with respect to Purchased Loans against Loan Purchase Revenue | 12,815  | 855   | 11,960                  |
| Offset of Provision for 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  | 12,815  | 901   | 11,914                  |
| Offset of Recoveries of Written-off Claims   | (368)   | (748)   | 380                     |
| <b>Credit Costs (Adjusted)</b>   | <b>12,447</b>                                     | <b>152</b>  | <b>12,295</b>           |

## 2. Disclosed Claims under Financial Revitalization Law (Consolidated)

### <Disclosed Claims under Financial Revitalization Law after writing-off Category IV Claims>

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

|   |                                 | As of<br>December 31, 2008 | As of<br>December 31, 2007 | As of<br>September 30, 2008 |
|---|---------------------------------|----------------------------|----------------------------|-----------------------------|
|   | Bankruptcy and Quasi-Bankruptcy | 26,447                     | 3,906                      | 21,601                      |
|   | Doubtful                        | 15,685                     | 13,031                     | 13,365                      |
|   | Sub-standard                    | 6,967                      | 12,578                     | 11,025                      |
|   | <b>Sub-Total (A)</b>            | <b>49,100</b>              | <b>29,517</b>              | <b>45,991</b>               |
|   | Normal                          | 1,195,169                  | 1,191,522                  | 1,230,985                   |
| Total (B)   |                                 | 1,244,270                  | 1,221,039                  | 1,276,976                   |
| <b>Ratio of Problem Loans to Total Claims<br/>(A / B × 100)</b> |                                 | <b>3.94%</b>               | <b>2.42%</b>               | <b>3.60%</b>                |

### <Disclosed Claims under Financial Revitalization Law including Category IV Claims>

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

|   |                                 | As of<br>December 31, 2008 | As of<br>December 31, 2007 | As of<br>September 30, 2008 |
|---|---------------------------------|----------------------------|----------------------------|-----------------------------|
|   | Bankruptcy and Quasi-Bankruptcy | 44,226                     | 12,032                     | 34,953                      |
|   | Doubtful                        | 15,685                     | 13,031                     | 13,365                      |
|   | Sub-standard                    | 6,967                      | 12,578                     | 11,025                      |
|   | <b>Sub-Total (A)</b>            | <b>66,879</b>              | <b>37,642</b>              | <b>59,343</b>               |
|   | Normal                          | 1,195,169                  | 1,191,522                  | 1,230,985                   |
| Total (B)   |                                 | 1,262,049                  | 1,229,165                  | 1,290,329                   |
| <b>Ratio of Problem Loans to Total Claims<br/>(A / B × 100)</b> |                                 | <b>5.29%</b>               | <b>3.06%</b>               | <b>4.59%</b>                |

Note:

Disclosed Claims under Financial Revitalization Law ("Disclosed Claims") is shown under two calculation methods.

Category IV claims are defined as those claims against legally or virtually bankrupt borrowers that have been judged as uncollectible. In such claims, any amount in excess of the value of the collateral or guarantees are either fully written-off (top chart) or fully reserved against (bottom chart).

The top chart has excluded all Category IV claims from Disclosed Claims since these claims have been deemed as uncollectible and the remaining balance is fully covered with collateral and guarantees after writing off the excess. Most Japanese banks have adopted this method for reporting Disclosed Claims.

The bottom chart has included all Category IV claims in Disclosed Claims even though any amount in excess of collateral and guarantees has been fully reserved against. The Bank has adopted this method and thus, Category IV claims are not deducted from Disclosed Claims until such claims are collected, legally settled, or sold. This results in a higher Disclosed amount and ratio than the calculation method used in the top chart.

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

(in billions of yen)

|                                | As of December 31, |                            |      |      |                |                            |      |      | As of<br>September 30, 2008 |                            |      |      |
|--------------------------------|--------------------|----------------------------|------|------|----------------|----------------------------|------|------|-----------------------------|----------------------------|------|------|
|                                | 2008               |                            |      |      | 2007           |                            |      |      | Carrying value              | Net unrealized gain (loss) | Gain | Loss |
|                                | Carrying value     | Net unrealized gain (loss) | Gain | Loss | Carrying value | Net unrealized gain (loss) | Gain | Loss |                             |                            |      |      |
| Available-for-sale securities: | 269.5              | (4.1)                      | 0.7  | 4.9  | 180.5          | (6.1)                      | 0.3  | 6.4  | 236.9                       | (6.5)                      | 0.0  | 6.6  |
| Stocks                         | 0.0                | (0.0)                      | -    | 0.0  | 0.2            | 0.0                        | 0.0  | -    | 0.0                         | -                          | -    | -    |
| Bonds                          | 204.7              | (0.8)                      | 0.3  | 1.2  | 103.4          | (0.4)                      | 0.0  | 0.4  | 164.4                       | (0.4)                      | 0.0  | 0.4  |
| Other                          | 64.7               | (3.3)                      | 0.3  | 3.6  | 76.9           | (5.6)                      | 0.3  | 5.9  | 72.4                        | (6.0)                      | 0.0  | 6.1  |



#### 4. Derivatives (Consolidated)

##### (1) Interest Rate Derivatives

(in billions of yen)

|                                 | As of December 31, |            |                            |                  |            |                            | As of              |            |                            |
|---------------------------------|--------------------|------------|----------------------------|------------------|------------|----------------------------|--------------------|------------|----------------------------|
|                                 | 2008               |            |                            | 2007             |            |                            | September 30, 2008 |            |                            |
|                                 | Notional amounts   | Fair value | Net unrealized gain (loss) | Notional amounts | Fair value | Net unrealized gain (loss) | Notional amounts   | Fair value | Net unrealized gain (loss) |
| Over-the-counter:               |                    |            |                            |                  |            |                            |                    |            |                            |
| Interest Rate Forward Contracts | -                  | -          | -                          | -                | -          | -                          | -                  | -          | -                          |
| Interest Rate Swaps             | 756.9              | (0.9)      | (0.9)                      | 751.1            | (0.8)      | (0.8)                      | 796.9              | (1.0)      | (1.0)                      |
| Interest Rate Options           | 67.0               | -          | 0.0                        | 45.4             | -          | 0.0                        | 46.0               | -          | 0.0                        |
| Other                           | -                  | -          | -                          | -                | -          | -                          | -                  | -          | -                          |
| <b>Total</b>                    |                    |            | (0.9)                      |                  |            | (0.7)                      |                    |            | (1.0)                      |

##### (2) Currency Derivatives

(in billions of yen)

|                                    | As of December 31, |            |                            |                  |            |                            | As of              |            |                            |
|------------------------------------|--------------------|------------|----------------------------|------------------|------------|----------------------------|--------------------|------------|----------------------------|
|                                    | 2008               |            |                            | 2007             |            |                            | September 30, 2008 |            |                            |
|                                    | Notional amounts   | Fair value | Net unrealized gain (loss) | Notional amounts | Fair value | Net unrealized gain (loss) | Notional amounts   | Fair value | Net unrealized gain (loss) |
| Over-the-counter:                  |                    |            |                            |                  |            |                            |                    |            |                            |
| Currency Swaps                     | -                  | -          | -                          | -                | -          | -                          | -                  | -          | -                          |
| Forward Foreign Exchange Contracts | 18.3               | (0.0)      | (0.0)                      | 28.0             | (0.0)      | (0.0)                      | 17.0               | 0.2        | 0.2                        |
| Currency Options                   | 25.4               | -          | 0.1                        | -                | -          | -                          | 12.5               | -          | -                          |
| Other                              | -                  | -          | -                          | -                | -          | -                          | -                  | -          | -                          |
| <b>Total</b>                       |                    |            | 0.0                        |                  |            | (0.0)                      |                    |            | 0.2                        |

(3) Equity Derivatives : Not applicable.

(4) Bond Derivatives : Not applicable.

##### (5) Commodity Derivatives

(in billions of yen)

|                             | As of December 31, |            |                            |                  |            |                            | As of              |            |                            |
|-----------------------------|--------------------|------------|----------------------------|------------------|------------|----------------------------|--------------------|------------|----------------------------|
|                             | 2008               |            |                            | 2007             |            |                            | September 30, 2008 |            |                            |
|                             | Notional amounts   | Fair value | Net unrealized gain (loss) | Notional amounts | Fair value | Net unrealized gain (loss) | Notional amounts   | Fair value | Net unrealized gain (loss) |
| Over-the-counter:           |                    |            |                            |                  |            |                            |                    |            |                            |
| Commodity Forward Contracts | -                  | -          | -                          | -                | -          | -                          | -                  | -          | -                          |
| Commodity Options           | 5.0                | -          | -                          | -                | -          | -                          | 6.0                | -          | -                          |
| <b>Total</b>                |                    |            | -                          |                  |            | -                          |                    |            | -                          |

##### (6) Credit Derivatives

(in billions of yen)

|                    | As of December 31, |            |                            |                  |            |                            | As of              |            |                            |
|--------------------|--------------------|------------|----------------------------|------------------|------------|----------------------------|--------------------|------------|----------------------------|
|                    | 2008               |            |                            | 2007             |            |                            | September 30, 2008 |            |                            |
|                    | Notional amounts   | Fair value | Net unrealized gain (loss) | Notional amounts | Fair value | Net unrealized gain (loss) | Notional amounts   | Fair value | Net unrealized gain (loss) |
| Over-the-counter:  |                    |            |                            |                  |            |                            |                    |            |                            |
| Total Return Swaps | 20.9               | 0.0        | -                          | -                | -          | -                          | 20.7               | 0.0        | -                          |
| <b>Total</b>       |                    |            | -                          |                  |            | -                          |                    |            | -                          |

##### (7) Other

(in billions of yen)

|                   | As of December 31, |            |                            |                  |            |                            | As of              |            |                            |
|-------------------|--------------------|------------|----------------------------|------------------|------------|----------------------------|--------------------|------------|----------------------------|
|                   | 2008               |            |                            | 2007             |            |                            | September 30, 2008 |            |                            |
|                   | Notional amounts   | Fair value | Net unrealized gain (loss) | Notional amounts | Fair value | Net unrealized gain (loss) | Notional amounts   | Fair value | Net unrealized gain (loss) |
| Over-the-counter: |                    |            |                            |                  |            |                            |                    |            |                            |
| Basket Options    | 0.6                | -          | -                          | 4.6              | -          | -                          | 0.7                | -          | -                          |
| <b>Total</b>      |                    |            | -                          |                  |            | -                          |                    |            | -                          |

#### 5. Balances of Loans and Deposits (Consolidated)

(in billions of yen)

|                            | As of December 31, |                | As of              |  |
|----------------------------|--------------------|----------------|--------------------|--|
|                            | 2008               | 2007           | September 30, 2008 |  |
| Individuals                | 1,424.8            | 1,258.5        | 1,429.3            |  |
| Corporations               | 179.1              | 193.1          | 178.5              |  |
| Public entities            | 11.6               | 43.0           | 23.6               |  |
| Financial institutions     | 3.9                | 7.5            | 6.8                |  |
| <b>Total deposits</b>      | <b>1,619.5</b>     | <b>1,502.3</b> | <b>1,638.3</b>     |  |
| Loans and Bills Discounted | 1,257.1            | 1,224.5        | 1,285.8            |  |