

SELECTED FINANCIAL INFORMATION

***For the First Half of Fiscal 2009
(Supplementary)***

November 19, 2009

TOKYO
S T A R
B A N K 

東京スター銀行

CONTENTS

	Page
I. Selected Financial Information for the First Half of Fiscal 2009	
1. Operating Results	1
Composition of Revenue	3
Credit Costs	3
2. Return on Equity	4
3. Net Interest Margin after General & Administrative Expenses	4
4. Gain & Loss on Securities	4
5. Securities at Fair Value	4
6. Capital Adequacy Ratio (Preliminary)	5
II. Loan Portfolio & Deposits	
1. Status of Risk-Managed Loans & Bills Discounted	6
2. Disclosed Claims under Financial Revitalization Law	7
3. Allowance for Loan Losses	8
4. Classifications of Loans & Bills Discounted	
1) Classification by Type of Borrower Industry	9
2) Consumer Loans	9
3) Loans to Small- and Medium-sized Enterprises and Individuals	9
5. Balances of Loans and Deposits	9

I. Selected Financial Information for the First Half of Fiscal 2009

1. Operating Results

【Consolidated basis】

(in millions of yen)

	For the First Half of Fiscal 2009	For the First Half of Fiscal 2008	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit	18,693	24,551	(5,858)
Net Interest Income	17,918	19,798	(1,880)
Net Fees and Commissions	3,036	4,247	(1,211)
Net Other Ordinary Income	(2,261)	505	(2,766)
General & Administrative Expenses	14,921	15,568	(647)
Provision of General Allowance for Loan Losses	(966)	(717)	(249)
Other Income & Expenses	(4,782)	(4,486)	(296)
Net Gain & Loss on Stocks and Other Securities	(4)	(165)	161
Problem Claims related Costs	6,167	7,157	(990)
Written-offs of Loans	1,625	1,089	536
Provision of Specific Allowance for Loan Losses	4,542	6,059	(1,517)
Net Gains & Loss on Sales of Loans	-	7	(7)
Other	1,389	2,836	(1,447)
Ordinary Profit	(44)	5,214	(5,258)
Extraordinary Income & Loss	145	(6,429)	6,574
Net Gain & Loss on Disposal of Noncurrent Assets	(33)	(4)	(29)
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	33	4	29
Recoveries of Written-off Claims	199	296	(97)
Reversal of Allowance for Loan Losses	-	-	-
Other	(20)	(6,721)	6,701
Income before Income Taxes	101	(1,214)	1,315
Income Taxes	4	(443)	447
Income Taxes - Current	420	504	(84)
Income Taxes - Deferred	(415)	(948)	533
Net Income	96	(770)	866

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

	For the First Half of Fiscal 2009	For the First Half of Fiscal 2008	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	2	2	-

【Non-consolidated basis】

(in millions of yen)

	For the First Half of Fiscal 2009	For the First Half of Fiscal 2008	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit	15,092	20,738	(5,646)
Net Interest Income	17,723	19,525	(1,802)
Net Fees and Commissions	(364)	709	(1,073)
Net Other Ordinary Income	(2,267)	504	(2,771)
General & Administrative Expenses	14,783	15,064	(281)
Personnel Expenses	5,529	5,962	(433)
Nonpersonnel Expenses	8,667	8,536	131
Taxes	586	565	21
Net Operating Income (before General Allowance and Goodwill)	308	5,674	(5,366)
Provision of General Allowance for Loan Losses	(1,018)	114	(1,132)
Amortization of Goodwill	-	-	-
Net Operating Income	1,327	5,559	(4,232)
of which Net Gain & Loss on Bonds	(3,078)	23	(3,101)
Other Income & Expenses	(3,800)	(2,276)	(1,524)
Net Gain & Loss on Stocks and Other Securities	(0)	(162)	162
Problem Claims related Costs	5,309	4,844	465
Written-offs of Loans	136	0	136
Provision of Specific Allowance for Loan Losses	5,172	4,843	329
Net Gains & Loss on Sales of Loans	-	0	(0)
Other	1,508	2,730	(1,222)
Ordinary Profit	(2,473)	3,283	(5,756)
Extraordinary Income & Loss	(53)	(6,608)	6,555
Net Gain & Loss on Disposal of Noncurrent Assets	(33)	(4)	(29)
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	33	4	29
Recoveries of Written-off Claims	0	117	(117)
Reversal of Allowance for Loan Losses	-	-	-
Other	(20)	(6,721)	6,701
Income before Income Taxes	(2,527)	(3,324)	797
Income Taxes	(472)	(1,314)	842
Income Taxes - Current	66	(71)	137
Income Taxes - Deferred	(539)	(1,243)	704
Net Income	(2,054)	(2,009)	(45)

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

(in millions of yen)

	For the First Half of Fiscal 2009 (A)	For the First Half of Fiscal 2008 (B)	Increase/ (Decrease) (A)-(B)
Loan Purchase Revenue	2,016	1,766	250
Amortization included in Interest Income (a)	767	988	(221)
Amortization of Unearned Loan Purchase Revenue	1,239	988	251
Offset of Provision of General Allowance for Loan Losses	(471)	-	(471)
Amortization included in Fees and Commissions (b)	35	38	(3)
Revenue included in Other Income	741	739	2
Add-back of Offset of Provision for General Allowance for Loan Losses	471	-	471

Gross Operating Profit

(in millions of yen)

	For the First Half of Fiscal 2009 (A)	For the First Half of Fiscal 2008 (B)	Increase/ (Decrease) (A)-(B)
Gross Operating Profit (incl. Loan Purchase Revenue)	18,693	24,551	(5,858)
Net Interest Income	17,918	19,798	(1,880)
Organic Revenue (c)	17,150	18,809	(1,659)
Loan Purchase Revenue (=a)	767	988	(221)
Net Fees and Commissions	3,036	4,247	(1,211)
Organic Revenue (d)	3,001	4,209	(1,208)
Loan Purchase Revenue (=b)	35	38	(3)
Net Other Ordinary Income (e)	(2,261)	505	(2,766)
Gross Operating Profit related to Organic Revenue (c+d+e)	17,890	23,524	(5,634)

Credit Costs (Consolidated basis)

Credit Costs

(in millions of yen)

	For the First Half of Fiscal 2009 (A)	For the First Half of Fiscal 2008 (B)	Increase/ (Decrease) (A)-(B)
Provision of General Allowance for Loan Losses	(966)	(717)	(249)
Provision of Specific Allowance for Loan Losses	4,542	6,059	(1,517)
Written-offs of Loans	1,625	1,089	536
Net Gains & Loss on Sales of Loans	-	7	(7)
Credit Costs excluding Offset of Provision of General Allowance for Loan Losses with respect to Purchased Loans against Loan Purchase Revenue	5,201	6,439	(1,238)
Offset of Provision of General Allowance for Loan Losses with respect to Purchased Loans against Loan Purchase Revenue	471	-	471
Credit Costs before offsetting Recoveries of Written-off Claims	5,673	6,439	(766)
Offset of Recoveries of Written-off Claims	(199)	(296)	97
Credit Costs (Adjusted)	5,473	6,142	(669)

2. Return on Equity

(%)

	For the First Half of Fiscal 2009 (A)	For the First Half of Fiscal 2008 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	0.19	(1.43)	1.62
Non-consolidated Basis	(4.22)	(3.84)	(0.38)

3. Net Interest Margin after General & Administrative Expenses

(excluding International Operations, Non-consolidated)

(%)

	For the First Half of Fiscal 2009 (A)	For the First Half of Fiscal 2008 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	2.62	2.78	(0.16)
(a) Yields on Loans and Bills discounted	3.14	3.14	-
(b) Yields on Securities	1.19	2.73	(1.54)
(2) Financing Costs including General & Administrative Expenses (b)	2.41	2.45	(0.04)
(a) Yields on Deposits	0.64	0.69	(0.05)
(b) Yields on Other External Liabilities	-	0.48	-
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	0.21	0.33	(0.12)

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

(in millions of yen)

	For the First Half of Fiscal 2009 (A)	For the First Half of Fiscal 2008 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	(3,078)	23	(3,101)
Gain on Sales	71	24	47
Gain on Redemption	-	-	-
Loss on Sales	51	1	50
Loss on Redemption	-	-	-
Loss on Devaluation	3,097	-	3,097
Net Gain & Loss on Stocks and Other Securities	(0)	(162)	162
Gain on Sales	-	-	-
Loss on Sales	-	-	-
Loss on Devaluation	0	162	(162)

5. Securities at Fair Value (Consolidated)**1) Available-for sale securities**

(in millions of yen)

	As of September 30, 2009			As of March 31, 2009			As of September 30, 2008		
	Cost	Carrying value	Net unrealized gain (loss)	Cost	Carrying value	Net unrealized gain (loss)	Cost	Carrying value	Net unrealized gain (loss)
Domestic equities	23	58	35	23	23	-	64	64	-
Domestic bonds	375,239	374,978	(260)	175,485	174,333	(1,151)	164,846	164,419	(427)
Government bonds	363,541	363,915	374	160,762	160,766	3	150,239	150,289	49
Municipal bonds	602	609	6	602	606	4	602	602	0
Corporate bonds	11,095	10,454	(641)	14,119	12,961	(1,158)	14,004	13,527	(477)
Others	59,485	57,997	(1,487)	69,687	64,796	(4,890)	78,534	72,441	(6,092)
Total	434,747	433,034	(1,712)	245,195	239,153	(6,041)	243,444	236,924	(6,519)

2) Securities with no readily determinable fair value

Balance sheet amount

(in millions of yen)

	As of September 30, 2009	As of March 31, 2009	As of September 30, 2008
Available-for-sale securities			
Unlisted shares (excluding shares of stock traded on the OTC market)	809	809	512
Corporate bonds	71,983	83,496	77,026
Other securities	26	419	622
Trust Certificates in monetary claims bought	11,799	11,975	-

6. Capital Adequacy Ratio (Preliminary)

【Consolidated】

(in millions of yen)

		As of September 30, 2009 Preliminary (A)	As of March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2008 (C)	Increase/ (Decrease) (A)-(C)
(1)	Capital Adequacy Ratio	8.91%	9.02%	(0.11)%	9.29%	(0.38)%
(2)	Tier I Capital	93,950	100,234	(6,284)	103,997	(10,047)
	Tier I Ratio	7.26%	7.67%	(0.41)%	7.63%	(0.37)%
(3)	Tier II Capital	23,986	20,660	3,326	24,009	(23)
(4)	Reductions	2,538	3,029	(491)	1,408	1,130
(5)	Capital (2)+(3)-(4)	115,398	117,865	(2,467)	126,597	(11,199)
(6)	Credit Risk-adjusted Assets	1,191,172	1,201,117	(9,945)	1,257,135	(65,963)
(7)	Operational Risks	102,713	104,610	(1,897)	104,306	(1,593)
(8)	Risk-adjusted Assets (6)+(7)	1,293,885	1,305,728	(11,843)	1,361,442	(67,557)

【Non-consolidated】

(in millions of yen)

		As of September 30, 2009 Preliminary (A)	As of March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2008 (C)	Increase/ (Decrease) (A)-(C)
(1)	Capital Adequacy Ratio	8.59%	8.91%	(0.32)%	9.00%	(0.41)%
(2)	Tier I Capital	88,400	96,839	(8,439)	100,822	(12,422)
	Tier I Ratio	7.02%	7.62%	(0.60)%	7.47%	(0.45)%
(3)	Tier II Capital	22,270	19,416	2,854	22,111	159
(4)	Reductions	2,538	3,029	(491)	1,408	1,130
(5)	Capital (2)+(3)-(4)	108,133	113,227	(5,094)	121,525	(13,392)
(6)	Credit Risk-adjusted Assets	1,169,272	1,178,640	(9,368)	1,256,365	(87,093)
(7)	Operational Risks	88,710	91,626	(2,916)	92,782	(4,072)
(8)	Risk-adjusted Assets (6)+(7)	1,257,983	1,270,267	(12,284)	1,349,147	(91,164)

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

Risk-Managed Loans & Bills Discounted ("**Risk-Managed Loans**") and Disclosed Claims under Financial Revitalization Law ("**Disclosed Claims**") are 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 ("**Chart-A**") or fully reserved against ("**Chart-B**").

The Chart-A's have excluded all Category IV claims from Risk-Managed Loans/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 Risk-Managed Loans/Disclosed Claims.

The Chart-B's have included all Category IV claims in Risk-Managed Loans/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 Risk-Managed Loans/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 Chart-A.

1. Status of Risk-Managed Loans & Bills Discounted

1) Consolidated basis

Chart-A: Risk-Managed Loans after writing-off Category IV Claims

(in millions of yen)

	As of	As of	Increase/	As of	Increase/
	September 30, 2009 (A)	March 31, 2009 (B)	(Decrease) (A)-(B)	September 30, 2008 (C)	(Decrease) (A)-(C)
Loans to Bankrupt Borrowers	10,913	15,076	(4,163)	16,269	(5,356)
Past Due Loans	36,536	29,656	6,880	18,462	18,074
Loans Past Due 3 Months or More	4,975	6,689	(1,714)	839	4,136
Restructured Loans	1,560	2,090	(530)	10,185	(8,625)
Total (a)	53,985	53,513	472	45,757	8,228
Ending Balance of Loans and Bills Discounted (b)	1,290,878	1,227,470	63,408	1,272,543	18,335
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	4.18	4.35	(0.17)	3.59	0.59
Amounts Secured (c)	43,134	44,804	(1,670)	33,439	9,695
Coverage Ratio (%) (c/a X 100)	79.89	83.72	(3.83)	73.07	6.82

Chart-B: Risk-Managed Loans including Category IV Claims

(in millions of yen)

	As of	As of	Increase/	As of	Increase/
	September 30, 2009 (A)	March 31, 2009 (B)	(Decrease) (A)-(B)	September 30, 2008 (C)	(Decrease) (A)-(C)
Loans to Bankrupt Borrowers	20,563	22,964	(2,401)	22,512	(1,949)
Past Due Loans	48,257	38,747	9,510	25,572	22,685
Loans Past Due 3 Months or More	4,975	6,689	(1,714)	839	4,136
Restructured Loans	1,560	2,090	(530)	10,185	(8,625)
Total (a)	75,357	70,492	4,865	59,109	16,248
Ending Balance of Loans and Bills Discounted (b)	1,312,250	1,244,449	67,801	1,285,895	26,355
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	5.74	5.66	0.08	4.59	1.15
Amounts Secured (c)	64,506	61,783	2,723	46,791	17,715
Coverage Ratio (%) (c/a X 100)	85.60	87.64	(2.04)	79.16	6.44

1. Status of Risk-Managed Loans & Bills Discounted (Continued)**2) Non-consolidated basis****Chart-A: Risk-Managed Loans after writing-off Category IV Claims***(in millions of yen)*

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2008 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	10,534	14,764	(4,230)	16,066	(5,532)
Past Due Loans	33,972	27,616	6,356	16,882	17,090
Loans Past Due 3 Months or More	4,975	6,689	(1,714)	839	4,136
Restructured Loans	1,560	2,090	(530)	10,185	(8,625)
Total (a)	51,043	51,161	(118)	43,974	7,069
Ending Balance of Loans and Bills Discounted (b)	1,287,089	1,221,699	65,390	1,267,154	19,935
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	3.96	4.18	(0.22)	3.47	0.49
Amounts Secured (c)	45,744	45,721	23	34,435	11,309
Coverage Ratio (%) (c/a X 100)	89.61	89.36	0.25	78.30	11.31

Chart-B: Risk-Managed Loans including Category IV Claims*(in millions of yen)*

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2008 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	18,524	21,299	(2,775)	21,135	(2,611)
Past Due Loans	39,585	31,813	7,772	19,628	19,957
Loans Past Due 3 Months or More	4,975	6,689	(1,714)	839	4,136
Restructured Loans	1,560	2,090	(530)	10,185	(8,625)
Total (a)	64,645	61,894	2,751	51,790	12,855
Ending Balance of Loans and Bills Discounted (b)	1,300,691	1,232,431	68,260	1,274,970	25,721
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	4.97	5.02	(0.05)	4.06	0.91
Amounts Secured (c)	59,346	56,454	2,892	42,251	17,095
Coverage Ratio (%) (c/a X 100)	91.80	91.21	0.59	81.58	10.22

2. Disclosed Claims under Financial Revitalization Law**1) Consolidated basis****Chart-A: Disclosed Claims after writing-off Category IV Claims***(in millions of yen)*

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2008 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	20,716	23,898	(3,182)	21,601	(885)
Doubtful	27,640	21,055	6,585	13,365	14,275
Sub-standard	6,535	8,780	(2,245)	11,025	(4,490)
Sub-Total (a)	54,893	53,734	1,159	45,991	8,902
Normal	1,267,660	1,178,308	89,352	1,230,985	36,675
Total (b)	1,322,553	1,232,042	90,511	1,276,976	45,577
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	4.15	4.36	(0.21)	3.60	0.55
Amounts Secured (c)	43,966	46,412	(2,446)	33,657	10,309
Coverage Ratio (%) (c/a X 100)	80.09	86.37	(6.28)	73.18	6.91

Chart-B: Disclosed Claims including Category IV Claims*(in millions of yen)*

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2008 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	42,088	40,877	1,211	34,953	7,135
Doubtful	27,640	21,055	6,585	13,365	14,275
Sub-standard	6,535	8,780	(2,245)	11,025	(4,490)
Sub-Total (a)	76,265	70,713	5,552	59,343	16,922
Normal	1,267,660	1,178,308	89,352	1,230,985	36,675
Total (b)	1,343,925	1,249,021	94,904	1,290,329	53,596
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	5.67	5.66	0.01	4.59	1.08
Amounts Secured (c)	65,338	63,391	1,947	47,009	18,329
Coverage Ratio (%) (c/a X 100)	85.67	89.64	(3.97)	79.21	6.46

2. Disclosed Claims under Financial Revitalization Law (continued)**2) Non-consolidated basis****Chart-A: Disclosed Claims after writing-off Category IV Claims***(in millions of yen)*

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2008 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	18,028	21,851	(3,823)	20,209	(2,181)
Doubtful	27,354	20,902	6,452	13,121	14,233
Sub-standard	6,535	8,780	(2,245)	11,025	(4,490)
Sub-Total (a)	51,917	51,534	383	44,356	7,561
Normal	1,240,069	1,174,877	65,192	1,227,365	12,704
Total (b)	1,291,987	1,226,411	65,576	1,271,721	20,266
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	4.01	4.20	(0.19)	3.48	0.53
Amounts Secured (c)	46,599	46,082	517	34,802	11,797
Coverage Ratio (%) (c/a X 100)	89.75	89.42	0.33	78.46	11.29

Chart-B: Disclosed Claims including Category IV Claims*(in millions of yen)*

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2008 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	31,630	32,584	(954)	28,025	3,605
Doubtful	27,354	20,902	6,452	13,121	14,233
Sub-standard	6,535	8,780	(2,245)	11,025	(4,490)
Sub-Total (a)	65,519	62,266	3,253	52,172	13,347
Normal	1,240,069	1,174,877	65,192	1,227,365	12,704
Total (b)	1,305,589	1,237,143	68,446	1,279,537	26,052
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	5.01	5.03	(0.02)	4.07	0.94
Amounts Secured (c)	60,201	56,815	3,386	42,618	17,583
Coverage Ratio (%) (c/a X 100)	91.88	91.24	0.64	81.68	10.20

3. Allowance for Loan Losses (Non-consolidated)**Chart-A: Allowance for Loan Losses after writing-off Category IV Claims***(in millions of yen)*

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2008 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	6,370	6,916	(546)	6,611	(241)
Specific Allowance for Loan Losses	7,040	5,499	1,541	6,429	611
Total Allowance for Loan Losses (a)	13,410	12,416	994	13,040	370
Total Loans and Bills Discounted (b)	1,287,089	1,221,699	65,390	1,267,154	19,935
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	1.04	1.01	0.03	1.02	0.02

Chart-B: Allowance for Loan Losses including Category IV Claims*(in millions of yen)*

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2008 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	6,370	6,916	(546)	6,611	(241)
Specific Allowance for Loan Losses	20,642	16,232	4,410	14,245	6,397
Total Allowance for Loan Losses (a)	27,012	23,148	3,864	20,856	6,156
Total Loans and Bills Discounted (b)	1,300,691	1,232,431	68,260	1,274,970	25,721
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	2.07	1.87	0.20	1.63	0.44

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

1) Classification by Type of Borrower Industry

(in millions of yen)

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	As of September 30, 2008 (C)
Domestic (excluding offshore banking account)	1,300,691	1,232,431	1,274,970
Manufacturing	20,802	24,939	25,047
Agriculture and forestry	141	110	117
Fisheries	179	35	40
Mining and quarrying of stone and gravel	-	181	183
Construction	7,236	-	-
Electricity, gas, heat supply and water	1,830	5,702	11,230
Information and communications	1,285	2,052	2,481
Transport and postal activities	8,981	1,415	1,688
Wholesale and retail trade	26,491	9,163	10,678
Finance and insurance	26,030	24,357	30,026
Real estate and goods rental and leasing	306,213	28,848	51,200
Other services	171,142	275,198	316,856
Government, except elsewhere classified	204	181,384	188,184
Industries unable to classify	730,147	475	504
Other	-	678,566	636,728
Overseas and Offshore Banking Account	-	-	-
Governments and official institutions	-	-	-
Financial institutions	-	-	-
Other	-	-	-
Total	1,300,691	1,232,431	1,274,970

Notes: "Japan Standard Industrial Classification," which is notified by Ministry of Internal Affairs and Communications, was revised at November, 2007. Amounts as of September 30, 2009 are calculated according to new classification.

2) Consumer Loans

(in millions of yen)

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2008 (C)	Increase/ (Decrease) (A)-(C)
Consumer Loans	622,901	581,876	41,025	543,426	79,475
Housing Loans	511,245	467,128	44,117	453,860	57,385
Other Consumer Loans	111,656	114,748	(3,092)	89,566	22,090

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

(in millions of yen)

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2008 (C)	Increase/ (Decrease) (A)-(C)
Loans to Small- and Medium-sized Enterprises and Individuals (a)	1,160,126	1,094,668	65,458	1,128,702	31,424
Total Loans and Bills Discounted (b)	1,300,691	1,232,431	68,260	1,274,970	25,721
Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	89.19	88.82	0.37	88.52	0.67

5. Balances of Loans and Deposits

(in millions of yen)

	As of September 30, 2009 (A)	As of March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2008 (C)	Increase/ (Decrease) (A)-(C)	
Deposits	Consolidated (Ending Bal.)	1,805,162	1,564,294	240,868	1,638,348	166,814
	Individual	1,625,609	1,380,440	245,169	1,429,338	196,271
	Corporate	170,614	162,309	8,305	178,524	(7,910)
	Public money	4,339	10,606	(6,267)	23,671	(19,332)
	Financial institutions	4,598	10,937	(6,339)	6,814	(2,216)
	Non-consolidated (Ending Bal.)	1,811,173	1,570,181	240,992	1,643,871	167,302
Non-consolidated (Average Bal.)	1,669,067	1,627,757	41,310	1,651,356	17,711	
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,312,250	1,244,449	67,801	1,285,895	26,355
	Non-consolidated (Ending Bal.)	1,300,691	1,232,431	68,260	1,274,970	25,721
	Non-consolidated (Average Bal.)	1,264,788	1,256,738	8,050	1,262,037	2,751