

SELECTED FINANCIAL INFORMATION

***For the Fiscal Year Ended March 31, 2010
(Supplementary)***

May 24, 2010

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 Fiscal Year Ended March 31, 2010

1. Operating Results

【Consolidated basis】

(in millions of yen)

	For the Year Ended March 31, 2010 (A)	For the Year Ended March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)
Gross Operating Profit	39,219	50,366	(11,147)
Net Interest Income	34,237	38,263	(4,026)
Net Fees and Commissions	7,050	7,707	(657)
Net Other Ordinary Income	(2,067)	4,394	(6,461)
General & Administrative Expenses	29,549	30,760	(1,211)
Provision of General Allowance for Loan Losses	18	(225)	243
Other Income & Expenses	(11,917)	(9,696)	(2,221)
Net Gain & Loss on Stocks and Other Securities	(0)	(210)	210
Problem Claims related Costs	14,611	14,413	198
Written-offs of Loans	3,584	2,717	867
Provision of Specific Allowance for Loan Losses	11,027	11,109	(82)
Net Gain & Loss on Sales of Loans	—	586	(586)
Other	2,693	4,928	(2,235)
Ordinary Profit	(2,266)	10,134	(12,400)
Extraordinary Income & Loss	(2,364)	(9,393)	7,029
Net Gain & Loss on Disposal of Noncurrent Assets	(48)	(42)	(6)
Gain on Disposal of Noncurrent Assets	—	—	—
Loss on Disposal of Noncurrent Assets	48	42	6
Recoveries of Written-off Claims	585	446	139
Reversal of Allowance for Loan Losses	—	—	—
Other	(2,901)	(9,796)	6,895
Income before Income Taxes	(4,631)	741	(5,372)
Income Taxes	(1,850)	396	(2,246)
Income Taxes - Current	871	1,096	(225)
Income Taxes - Deferred	(2,721)	(700)	(2,021)
Net Income	(2,780)	345	(3,125)

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

	For the Year Ended March 31, 2010 (A)	For the Year Ended March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)
Number of Consolidated Subsidiaries	3	2	1

【Non-consolidated basis】

(in millions of yen)

	For the Year Ended March 31, 2010 (A)	For the Year Ended March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)
Gross Operating Profit	32,349	42,818	(10,469)
Net Interest Income	33,892	37,753	(3,861)
Net Fees and Commissions	524	671	(147)
Net Other Ordinary Income	(2,067)	4,393	(6,460)
General & Administrative Expenses	28,817	29,653	(836)
Personnel Expenses	11,520	12,005	(485)
Nonpersonnel Expenses	16,315	16,669	(354)
Taxes	981	978	3
Net Operating Income (before General Allowance and Goodwill)	3,532	13,164	(9,632)
Provision of General Allowance for Loan Losses	(352)	315	(667)
Amortization of Goodwill	—	—	—
Net Operating Income	3,884	12,848	(8,964)
of which Net Gain & Loss on Bonds	(5,522)	864	(6,386)
Other Income & Expenses	(9,033)	(5,014)	(4,019)
Net Gain & Loss on Stocks and Other Securities	(0)	(203)	203
Problem Claims related Costs	11,468	9,458	2,010
Written-offs of Loans	286	336	(50)
Provision of Specific Allowance for Loan Losses	11,181	8,621	2,560
Net Gain & Loss on Sales of Loans	—	499	(499)
Other	2,434	4,647	(2,213)
Ordinary Profit	(5,148)	7,834	(12,982)
Extraordinary Income & Loss	(2,924)	(9,706)	6,782
Net Gain & Loss on Disposal of Noncurrent Assets	(48)	(42)	(6)
Gain on Disposal of Noncurrent Assets	—	—	—
Loss on Disposal of Noncurrent Assets	48	42	6
Recoveries of Written-off Claims	16	132	(116)
Reversal of Allowance for Loan Losses	—	—	—
Other	(2,893)	(9,796)	6,903
Income before Income Taxes	(8,073)	(1,872)	(6,201)
Income Taxes	(2,607)	(761)	(1,846)
Income Taxes - Current	82	41	41
Refund of income taxes for prior periods	—	62	(62)
Income Taxes - Deferred	(2,690)	(739)	(1,951)
Net Income	(5,465)	(1,110)	(4,355)

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 and others ("**Loan Purchase Revenue**"), we measure our performance based on "**Organic Revenue**."

Loan Purchase Revenue

(in millions of yen)

	For the Year Ended March 31, 2010 (A)	For the Year Ended March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)
Loan Purchase Revenue	4,585	3,765	820
Amortization included in Interest Income (a)	2,202	1,774	428
Amortization of Unearned Loan Purchase	2,830	1,876	954
Offset of Provision of General Allowance for Loan Losses	(627)	(101)	(526)
Amortization included in Fees and Commissions (b)	68	74	(6)
Revenue included in Other Income	1,687	1,813	(126)
Add-back of Offset of Provision for General Allowance for Loan Losses	627	101	526

Gross Operating Profit

(in millions of yen)

	For the Year Ended March 31, 2010 (A)	For the Year Ended March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)
Gross Operating Profit (incl. Loan Purchase Revenue)	39,219	50,366	(11,147)
Net Interest Income	34,237	38,263	(4,026)
Organic Revenue (c)	32,035	36,489	(4,454)
Loan Purchase Revenue (=a)	2,202	1,774	428
Net Fees and Commissions	7,050	7,707	(657)
Organic Revenue (d)	6,981	7,632	(651)
Loan Purchase Revenue (=b)	68	74	(6)
Net Other Ordinary Income (e)	(2,067)	4,394	(6,461)
Gross Operating Profit related to Organic Revenue (c+d+e)	36,948	48,516	(11,568)

Credit Costs (Consolidated basis)

Credit Costs

(in millions of yen)

	For the Year Ended March 31, 2010 (A)	For the Year Ended March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)
Provision of General Allowance for Loan	18	(225)	243
Provision of Specific Allowance for Loan	11,027	11,109	(82)
Written-offs of Loans	3,584	2,717	867
Net Gain & Loss on Sales of Loans	—	586	(586)
Credit Costs excluding Offset of Provision of General Allowance for Loan Losses with respect to Purchased Loans against Loan Purchase Revenue	14,629	14,188	441
Offset of Provision of General Allowance for Loan Losses with respect to Purchased Loans against Loan Purchase Revenue	627	101	526
Credit Costs before offsetting Recoveries of Written-off Claims	15,257	14,290	967
Offset of Recoveries of Written-off Claims	(585)	(446)	(139)
Credit Costs (Adjusted)	14,672	13,844	828

2. Return on Equity

(%)

	For the Year Ended March 31, 2010 (A)	For the Year Ended March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	(2.84)	0.32	(3.16)
Non-consolidated Basis	(5.87)	(1.07)	(4.80)

3. Net Interest Margin after General & Administrative Expenses

(excluding International Operations, Non-consolidated)

(%)

	For the Year Ended March 31, 2010 (A)	For the Year Ended March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	2.46	2.76	(0.30)
(a) Yields on Loans and Bills discounted	3.07	3.16	(0.09)
(b) Yields on Securities	0.88	2.08	(1.20)
(2) Financing Costs including General & Administrative Expenses (b)	2.28	2.39	(0.11)
(a) Yields on Deposits	0.66	0.68	(0.02)
(b) Yields on Other External Liabilities	3.73	0.47	3.26
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	0.18	0.37	(0.19)

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

(in millions of yen)

	For the Year Ended March 31, 2010 (A)	For the Year Ended March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	(5,522)	864	(6,386)
Gain on Sales	250	921	(671)
Gain on Redemption	—	—	—
Loss on Sales	1,810	57	1,753
Loss on Redemption	—	—	—
Loss on Devaluation	3,962	—	3,962
Net Gain & Loss on Stock and Other Securities	(0)	(203)	203
Gain on Sales	—	—	—
Loss on Sales	—	—	—
Loss on Devaluation	0	203	(203)

5. Financial Instruments at Fair Value (Consolidated)

(in millions of yen)

	As of March 31, 2010		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	57,384	57,384	—
Call loans	62,190	62,190	—
Securities			
Available-for-sale securities	499,742	499,742	—
Loans and bills discounted	1,439,861		
Allowance for loan losses	(43,829)		
	1,396,032	1,434,098	38,066
Total Assets	2,015,348	2,053,414	38,066
Deposits	1,904,286	1,921,583	17,297
Bonds payable	60,700	59,797	(903)
Total Liabilities	1,964,986	1,981,380	16,394
Derivative transactions			
Hedge accounting not applied	401	401	—
Hedge accounting applied	3,808	3,808	—
Total Derivative transactions	4,209	4,209	—

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

(millions of yen)

		As of March 31, 2010		
		Balance sheet amount	Cost	Net unrealized gain/(loss)
Balance sheet amount in excess of Cost	Domestic equities	24	23	0
	Domestic bonds	232,058	229,652	2,405
	Government bonds	166,239	165,673	566
	Municipal bonds	608	602	5
	Corporate bonds	65,210	63,376	1,833
	Others	37,143	35,794	1,349
	Sub-Total	269,226	265,470	3,755
Balance sheet amount not in excess of Cost	Domestic equities	—	—	—
	Domestic bonds	218,370	220,004	(1,634)
	Government bonds	197,894	197,951	(57)
	Municipal bonds	—	—	—
	Corporate bonds	20,476	22,053	(1,577)
	Others	23,613	24,936	(1,322)
	Sub-Total	241,984	244,940	(2,956)
Total	511,210	510,410	799	

(Reference)

(millions of yen)

	As of March 31, 2009		
	Carrying value	Cost	Net unrealized gain/(loss)
Domestic equities	23	23	—
Domestic bonds	174,333	175,485	(1,151)
Government bonds	160,766	160,762	3
Municipal bonds	606	602	4
Corporate bonds	12,961	14,119	(1,158)
Others	64,796	69,687	(4,890)
Total	239,153	245,195	(6,041)

Note: "Available-for-sale securities" include "Securities" and Trust certificates in "Monetary claims bought".

7. Capital Adequacy Ratio (Preliminary)**【Consolidated】**

(in millions of yen)

		As of	As of	Increase/ (Decrease) (A)-(B)
		March 31, 2010 Preliminary (A)	March 31, 2009 (B)	
(1)	Capital Adequacy Ratio	8.54%	9.02%	(0.48)%
(2)	Tier I Capital	86,376	100,234	(13,858)
	Tier I Ratio	6.37%	7.67%	(1.30)%
(3)	Tier II Capital	31,069	20,660	10,409
(4)	Reductions	1,606	3,029	(1,423)
(5)	Capital (2)+(3)-(4)	115,839	117,865	(2,026)
(6)	Credit Risk-adjusted Assets	1,255,734	1,201,117	54,617
(7)	Operational Risks	99,306	104,610	(5,304)
(8)	Risk-adjusted Assets (6)+(7)	1,355,041	1,305,728	49,313

【Non-consolidated】

(in millions of yen)

		As of	As of	Increase/ (Decrease) (A)-(B)
		March 31, 2010 Preliminary (A)	March 31, 2009 (B)	
(1)	Capital Adequacy Ratio	8.46%	8.91%	(0.45)%
(2)	Tier I Capital	80,289	96,839	(16,550)
	Tier I Ratio	6.09%	7.62%	(1.53)%
(3)	Tier II Capital	32,792	19,416	13,376
(4)	Reductions	1,606	3,029	(1,423)
(5)	Capital (2)+(3)-(4)	111,475	113,227	(1,752)
(6)	Credit Risk-adjusted Assets	1,231,490	1,178,640	52,850
(7)	Operational Risks	85,692	91,626	(5,934)
(8)	Risk-adjusted Assets (6)+(7)	1,317,182	1,270,267	46,915

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 March 31, 2010 (A)	As of March 31, 2009 (B)	Increase/(Decrease) (A)-(B)
Loans to Bankrupt Borrowers	6,206	15,076	(8,870)
Past Due Loans	34,199	29,656	4,543
Loans Past Due 3 Months or More	7,987	6,689	1,298
Restructured Loans	1,544	2,090	(546)
Total (a)	49,937	53,513	(3,576)
Ending Balance of Loans and Bills Discounted (b)	1,414,403	1,227,470	186,933
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	3.53	4.35	(0.82)
Amounts Secured (c)	38,628	44,804	(6,176)
Coverage Ratio (%) (c/a X 100)	77.35	83.72	(6.37)

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

(in millions of yen)

	As of March 31, 2010 (A)	As of March 31, 2009 (B)	Increase/(Decrease) (A)-(B)
Loans to Bankrupt Borrowers	15,177	22,964	(7,787)
Past Due Loans	50,686	38,747	11,939
Loans Past Due 3 Months or More	7,987	6,689	1,298
Restructured Loans	1,544	2,090	(546)
Total (a)	75,395	70,492	4,903
Ending Balance of Loans and Bills Discounted (b)	1,439,861	1,244,449	195,412
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	5.23	5.66	(0.43)
Amounts Secured (c)	64,086	61,783	2,303
Coverage Ratio (%) (c/a X 100)	84.99	87.64	(2.65)

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 March 31, 2010 (A)	As of March 31, 2009 (B)	Increase/(Decrease) (A)-(B)
Loans to Bankrupt Borrowers	5,715	14,764	(9,049)
Past Due Loans	31,066	27,616	3,450
Loans Past Due 3 Months or More	7,987	6,689	1,298
Restructured Loans	1,544	2,090	(546)
Total (a)	46,313	51,161	(4,848)
Ending Balance of Loans and Bills Discounted (b)	1,410,289	1,221,699	188,590
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	3.28	4.18	(0.90)
Amounts Secured (c)	40,946	45,721	(4,775)
Coverage Ratio (%) (c/a X 100)	88.41	89.36	(0.95)

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

	As of March 31, 2010 (A)	As of March 31, 2009 (B)	Increase/(Decrease) (A)-(B)
Loans to Bankrupt Borrowers	12,836	21,299	(8,463)
Past Due Loans	41,219	31,813	9,406
Loans Past Due 3 Months or More	7,987	6,689	1,298
Restructured Loans	1,544	2,090	(546)
Total (a)	63,587	61,894	1,693
Ending Balance of Loans and Bills Discounted (b)	1,427,563	1,232,431	195,132
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	4.45	5.02	(0.57)
Amounts Secured (c)	58,221	56,454	1,767
Coverage Ratio (%) (c/a X 100)	91.56	91.21	0.35

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 March 31, 2010 (A)	As of March 31, 2009 (B)	Increase/(Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	19,255	23,898	(4,643)
Doubtful	21,398	21,055	343
Sub-standard	9,531	8,780	751
Sub-Total (a)	50,185	53,734	(3,549)
Normal	1,393,593	1,178,308	215,285
Total (b)	1,443,779	1,232,042	211,737
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	3.47	4.36	(0.89)
Amounts Secured (c)	38,798	46,412	(7,614)
Coverage Ratio (%) (c/a X 100)	77.30	86.37	(9.07)

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

	As of March 31, 2010 (A)	As of March 31, 2009 (B)	Increase/(Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	44,713	40,877	3,836
Doubtful	21,398	21,055	343
Sub-standard	9,531	8,780	751
Sub-Total (a)	75,643	70,713	4,930
Normal	1,393,593	1,178,308	215,285
Total (b)	1,469,237	1,249,021	220,216
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	5.14	5.66	(0.52)
Amounts Secured (c)	64,256	63,391	865
Coverage Ratio (%) (c/a X 100)	84.94	89.64	(4.70)

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 March 31, 2010 (A)	As of March 31, 2009 (B)	Increase/(Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	15,925	21,851	(5,926)
Doubtful	21,092	20,902	190
Sub-standard	9,531	8,780	751
Sub-Total (a)	46,549	51,534	(4,985)
Normal	1,368,123	1,174,877	193,246
Total (b)	1,414,672	1,226,411	188,261
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	3.29	4.20	(0.91)
Amounts Secured (c)	41,166	46,082	(4,916)
Coverage Ratio (%) (c/a X 100)	88.43	89.42	(0.99)

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

	As of March 31, 2010 (A)	As of March 31, 2009 (B)	Increase/(Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	33,199	32,584	615
Doubtful	21,092	20,902	190
Sub-standard	9,531	8,780	751
Sub-Total (a)	63,823	62,266	1,557
Normal	1,368,123	1,174,877	193,246
Total (b)	1,431,947	1,237,143	194,804
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	4.45	5.03	(0.58)
Amounts Secured (c)	58,440	56,815	1,625
Coverage Ratio (%) (c/a X 100)	91.56	91.24	0.32

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 March 31, 2010 (A)	As of March 31, 2009 (B)	Increase/(Decrease) (A)-(B)
General Allowance for Loan Losses	7,192	6,916	276
Specific Allowance for Loan Losses	7,287	5,499	1,788
Total Allowance for Loan Losses (a)	14,480	12,416	2,064
Total Loans and Bills Discounted (b)	1,410,289	1,221,699	188,590
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	1.02	1.01	0.01

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

	As of March 31, 2010 (A)	As of March 31, 2009 (B)	Increase/(Decrease) (A)-(B)
General Allowance for Loan Losses	7,192	6,916	276
Specific Allowance for Loan Losses	24,562	16,232	8,330
Total Allowance for Loan Losses (a)	31,754	23,148	8,606
Total Loans and Bills Discounted (b)	1,427,563	1,232,431	195,132
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	2.22	1.87	0.35

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

1) Classification by Type of Borrower Industry

(in millions of yen)

	As of March 31, 2010		As of March 31, 2009
Domestic (excluding offshore banking account)	1,427,563	Domestic (excluding offshore banking account)	1,232,431
Manufacturing	19,362	Manufacturing	24,939
Agriculture and forestry	361	Agriculture	110
Fisheries	177	Forestry	35
Mining and quarrying of stone and gravel	-	Fishery	181
Construction	4,740	Mining	-
Electricity, gas, heat supply and water	2,048	Construction	5,702
Information and communications	1,187	Utilities	2,052
Transport and postal activities	10,897	Communications and information	1,415
Wholesale and retail trade	23,482	Transportation	9,163
Finance and insurance	43,947	Wholesale and retail	24,357
Real estate and goods rental and leasing	291,841	Banks and other financial institutions	28,848
Other services	190,268	Real estate	275,198
Government, except elsewhere classified	192	Services	181,384
Industries unable to classify	839,053	Municipal government	475
Overseas and Offshore Banking Account	-	Other	678,566
Governments and official institutions	-	Overseas and Offshore Banking Account	-
Financial institutions	-	Governments and official institutions	-
Other	-	Financial institutions	-
Other	-	Other	-
Total	1,427,563	Total	1,232,431

Notes: "Japan Standard Industrial Classification," which is notified by Ministry of Internal Affairs and Communications, was revised at November, 2007 .
Amounts as of March 31, 2010 are calculated according to new classification.

2) Consumer Loans

(in millions of yen)

	As of March 31, 2010 (A)	As of March 31, 2009 (B)	Increase/(Decrease) (A)-(B)
Consumer Loans	721,400	581,876	139,524
Housing Loans	563,742	467,128	96,614
Other Consumer Loans	157,658	114,748	42,910

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

(in millions of yen)

	As of March 31, 2010 (A)	As of March 31, 2009 (B)	Increase/(Decrease) (A)-(B)
Loans to Small- and Medium-sized Enterprises and Individuals (a)	1,279,334	1,094,668	184,666
Total Loans and Bills Discounted (b)	1,427,563	1,232,431	195,132
Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	89.61	88.82	0.79

5. Balances of Loans and Deposits

(in millions of yen)

	As of March 31, 2010 (A)	As of March 31, 2009 (B)	Increase/ (Decrease) (A)-(B)	
Deposits	Consolidated (Ending Bal.)	1,904,286	1,564,294	339,992
	Individual	1,714,145	1,380,440	333,705
	Corporate	184,218	162,309	21,909
	Public money	3,430	10,606	(7,176)
	Financial institutions	2,492	10,937	(8,445)
	Non-consolidated (Ending Bal.)	1,907,838	1,570,181	337,657
Non-consolidated (Average Bal.)	1,763,690	1,627,757	135,933	
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,439,861	1,244,449	195,412
	Non-consolidated (Ending Bal.)	1,427,563	1,232,431	195,132
	Non-consolidated (Average Bal.)	1,289,593	1,256,738	32,855