

# ***SELECTED FINANCIAL INFORMATION***

***For the First Half of Fiscal 2010  
(Supplementary)***

November 30, 2010

TOKYO  
S T A R  
B A N K 

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東京スター銀行

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**Note:**

In this information, "Combined" means simple aggregate on a non-consolidated of The Tokyo Star Bank, Ltd. ("The Bank") and TSB Strategic Partners, Ltd. ("TSBSP").

**I. Selected Financial Information for the First Half of Fiscal 2010****1. Operating Results****1) Consolidated***(in millions of yen)*

	For the First Half of Fiscal 2010	For the First Half of Fiscal 2009	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b> (Note 1)	<b>27,359</b>	<b>18,693</b>	<b>8,666</b>
Net Interest Income	17,443	17,918	(475)
Net Fees and Commissions	4,281	3,036	1,245
Net Other Ordinary Income	5,635	(2,261)	7,896
General & Administrative Expenses	14,694	14,921	(227)
<b>Net Operating Income (before General Allowance and Goodwill)</b> (Note 2)	<b>12,665</b>	<b>3,772</b>	<b>8,893</b>
Provision of General Allowance for Loan Losses	4,575	(966)	5,541
<b>Net Operating Income</b> (Note 3)	<b>8,089</b>	<b>4,738</b>	<b>3,351</b>
Other Income & Expenses	(11,589)	(4,782)	(6,807)
Net Gain & Loss on Stocks and Other Securities	32	(4)	36
Problem Claims related Costs	12,776	6,167	6,609
Written-offs of Loans	194	1,625	(1,431)
Provision of Specific Allowance for Loan Losses	12,581	4,542	8,039
Net Gains & Loss on Sales of Loans	-	-	-
Other	1,153	1,389	(236)
<b>Ordinary Profit (Loss)</b>	<b>(3,500)</b>	<b>(44)</b>	<b>(3,456)</b>
Extraordinary Income & Loss	(118)	145	(263)
Net Gain & Loss on Disposal of Noncurrent Assets	(31)	(33)	2
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	31	33	(2)
Recoveries of Written-off Claims	88	199	(111)
Reversal of Allowance for Loan Losses	-	-	-
Other	(175)	(20)	(155)
<b>Income (Loss) before Income Taxes</b>	<b>(3,618)</b>	<b>101</b>	<b>(3,719)</b>
Income Taxes	(512)	4	(516)
Income Taxes - Current	1,307	420	887
Income Taxes - Deferred	(1,819)	(415)	(1,404)
<b>Income (Loss) before Minority Interests</b>	<b>(3,105)</b>	<b>96</b>	<b>(3,201)</b>
Minority Interests in Income (Loss)	-	-	-
<b>Net Income (Loss)</b>	<b>(3,105)</b>	<b>96</b>	<b>(3,201)</b>

Notes: 1. Gross Operating Profit = (Interest Income - Interest Expenses) + (Fees and Commissions - Fees and Commissions Payments)  
+ (Other Ordinary Income - Other Ordinary Expenses)

2. Net Operating Income (before General Allowance and Goodwill) = Gross Operating Profit - General & Administrative Expenses

3. Net Operating Income = Gross Operating Profit - General & Administrative Expenses - Provision of General Allowance for Loan Losses

	For the First Half of Fiscal 2010	For the First Half of Fiscal 2009	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	4	2	2

**1. Operating Results (continued)****2) Non-consolidated***(in millions of yen)*

	For the First Half of Fiscal 2010	For the First Half of Fiscal 2009	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b>	<b>23,932</b>	<b>15,092</b>	<b>8,840</b>
Net Interest Income	17,015	17,723	(708)
Net Fees and Commissions	1,281	(364)	1,645
Net Other Ordinary Income	5,635	(2,267)	7,902
of which Net Gain & Loss on Bonds	1,922	(3,078)	5,000
General & Administrative Expenses	14,050	14,783	(733)
Personnel Expenses	5,575	5,529	46
Nonpersonnel Expenses	7,819	8,667	(848)
Taxes	656	586	70
<b>Net Operating Income (before General Allowance and Goodwill)</b>	<b>9,881</b>	<b>308</b>	<b>9,573</b>
<b>Core Net Operating Income (excluding Net Gain &amp; Loss on Bonds)</b>	<b>7,959</b>	<b>3,386</b>	<b>4,573</b>
Provision of General Allowance for Loan Losses	4,968	(1,018)	5,986
Amortization of Goodwill	-	-	-
<b>Net Operating Income</b>	<b>4,913</b>	<b>1,327</b>	<b>3,586</b>
Other Income & Expenses	(8,335)	(3,800)	(4,535)
Net Gain & Loss on Stocks and Other Securities	32	(0)	32
Problem Claims related Costs	9,238	5,309	3,929
Written-offs of Loans	162	136	26
Provision of Specific Allowance for Loan Losses	9,076	5,172	3,904
Net Gains & Loss on Sales of Loans	-	-	-
Other	870	1,508	(638)
<b>Ordinary Profit (Loss)</b>	<b>(3,422)</b>	<b>(2,473)</b>	<b>(949)</b>
Extraordinary Income & Loss	(163)	(53)	(110)
Net Gain & Loss on Disposal of Noncurrent Assets	(30)	(33)	3
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	30	33	(3)
Recoveries of Written-off Claims	32	0	32
Reversal of Allowance for Loan Losses	-	-	-
Other	(165)	(20)	(145)
<b>Income (Loss) before Income Taxes</b>	<b>(3,586)</b>	<b>(2,527)</b>	<b>(1,059)</b>
Income Taxes	(1,305)	(472)	(833)
Income Taxes - Current	94	66	28
Income Taxes - Deferred	(1,400)	(539)	(861)
<b>Net Income (Loss)</b>	<b>(2,280)</b>	<b>(2,054)</b>	<b>(226)</b>

**1. Operating Results (continued)****3) Combined (The Bank & TSBSP)***(in millions of yen)*

	For the First Half of Fiscal 2010	For the First Half of Fiscal 2009	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b>	<b>24,181</b>	<b>15,092</b>	<b>9,089</b>
Net Interest Income	17,264	17,723	(459)
Net Fees and Commissions	1,281	(364)	1,645
Net Other Ordinary Income	5,635	(2,267)	7,902
of which Net Gain & Loss on Bonds	1,922	(3,078)	5,000
General & Administrative Expenses	14,219	14,783	(564)
Personnel Expenses	5,583	5,529	54
Nonpersonnel Expenses	7,963	8,667	(704)
Taxes	671	586	85
<b>Net Operating Income (before General Allowance and Goodwill)</b>	<b>9,961</b>	<b>308</b>	<b>9,653</b>
<b>Core Net Operating Income (excluding Net Gain &amp; Loss on Bonds)</b>	<b>8,039</b>	<b>3,386</b>	<b>4,653</b>
Provision of General Allowance for Loan Losses	5,094	(1,018)	6,112
Amortization of Goodwill	-	-	-
<b>Net Operating Income</b>	<b>4,867</b>	<b>1,327</b>	<b>3,540</b>
Other Income & Expenses	(10,077)	(3,800)	(6,277)
Net Gain & Loss on Stocks and Other Securities	32	(0)	32
Problem Claims related Costs	10,979	5,309	5,670
Written-offs of Loans	162	136	26
Provision of Specific Allowance for Loan Losses	10,817	5,172	5,645
Net Gains & Loss on Sales of Loans	-	-	-
Other	869	1,508	(639)
<b>Ordinary Profit (Loss)</b>	<b>(5,210)</b>	<b>(2,473)</b>	<b>(2,737)</b>
Extraordinary Income & Loss	(163)	(53)	(110)
Net Gain & Loss on Disposal of Noncurrent Assets	(30)	(33)	3
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	30	33	(3)
Recoveries of Written-off Claims	32	0	32
Reversal of Allowance for Loan Losses	-	-	-
Other	(165)	(20)	(145)
<b>Income (Loss) before Income Taxes</b>	<b>(5,373)</b>	<b>(2,527)</b>	<b>(2,846)</b>
Income Taxes	(1,287)	(472)	(815)
Income Taxes - Current	95	66	29
Income Taxes - Deferred	(1,382)	(539)	(843)
<b>Net Income (Loss)</b>	<b>(4,086)</b>	<b>(2,054)</b>	<b>(2,032)</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 other financial institutions ("Loan Purchase Revenue"). We manage "Organic Revenue" and "Loan Purchase Revenue" separately.

### Loan Purchase Revenue

(in millions of yen)

	For the First Half of Fiscal 2010 (A)	For the First Half of Fiscal 2009 (B)	Increase/ (Decrease) (A)-(B)
<b>Loan Purchase Revenue</b>	<b>2,536</b>	<b>2,016</b>	<b>520</b>
Amortization included in Interest Income (a)	961	767	194
Amortization of Unearned Loan Purchase Revenue	1,563	1,239	324
Offset of Provision of General Allowance for Loan Losses	(602)	(471)	(131)
Amortization included in Fees and Commissions (b)	31	35	(4)
Revenue included in Other Income	941	741	200
Add-back of Offset of Provision for General Allowance for Loan Losses	602	471	131

### Gross Operating Profit

(in millions of yen)

	For the First Half of Fiscal 2010 (A)	For the First Half of Fiscal 2009 (B)	Increase/ (Decrease) (A)-(B)
<b>Gross Operating Profit (incl. Loan Purchase Revenue)</b>	<b>27,359</b>	<b>18,693</b>	<b>8,666</b>
Net Interest Income	17,443	17,918	(475)
Organic Revenue (c)	16,482	17,150	(668)
Loan Purchase Revenue (=a)	961	767	194
Net Fees and Commissions	4,281	3,036	1,245
Organic Revenue (d)	4,249	3,001	1,248
Loan Purchase Revenue (=b)	31	35	(4)
Net Other Ordinary Income (e)	5,635	(2,261)	7,896
<b>Gross Operating Profit related to Organic Revenue (c+d+e)</b>	<b>26,366</b>	<b>17,890</b>	<b>8,476</b>

## Credit Costs (Consolidated)

### Credit Costs

(in millions of yen)

	For the First Half of Fiscal 2010 (A)	For the First Half of Fiscal 2009 (B)	Increase/ (Decrease) (A)-(B)
Provision of General Allowance for Loan Losses	4,575	(966)	5,541
Provision of Specific Allowance for Loan Losses	12,581	4,542	8,039
Written-offs of Loans	194	1,625	(1,431)
Net Gains & Loss on Sales of Loans	-	-	-
Credit Costs excluding Offset of Provision of General Allowance for Loan Losses with respect to Purchased Loans against Loan Purchase Revenue	17,351	5,201	12,150
Offset of Provision of General Allowance for Loan Losses with respect to Purchased Loans against Loan Purchase Revenue	602	471	131
Credit Costs before offsetting Recoveries of Written-off Claims	17,954	5,673	12,281
Offset of Recoveries of Written-off Claims	(88)	(199)	111
<b>Credit Costs (Adjusted)</b>	<b>17,865</b>	<b>5,473</b>	<b>12,392</b>

**2. Return on Equity**

(%)

	For the First Half of Fiscal 2010 (A)	For the First Half of Fiscal 2009 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	(6.24)	0.19	(6.43)
Non-consolidated Basis	(4.06)	(4.22)	0.16

**3. Net Interest Margin after General & Administrative Expenses****(excluding International Operations, Non-consolidated)**

(%)

	For the First Half of Fiscal 2010 (A)	For the First Half of Fiscal 2009 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	2.24	2.62	(0.38)
(a) Yields on Loans and Bills discounted	2.71	3.14	(0.43)
(b) Yields on Securities	0.82	1.19	(0.37)
(2) Financing Costs including General & Administrative Expenses (b)	2.06	2.41	(0.35)
(a) Yields on Deposits	0.62	0.64	(0.02)
(b) Yields on Other External Liabilities	3.77	-	3.77
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	0.18	0.21	(0.03)

**4. Gain & Loss on Securities (Non-consolidated)***(in millions of yen)*

	For the First Half of Fiscal 2010 (A)	For the First Half of Fiscal 2009 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	1,922	(3,078)	5,000
Gain on Sales	1,539	71	1,468
Gain on Redemption	666	-	666
Loss on Sales	46	51	(5)
Loss on Redemption	13	-	13
Loss on Devaluation	223	3,097	(2,874)
Net Gain & Loss on Stocks and Other Securities	32	(0)	32
Gain on Sales	32	-	32
Loss on Sales	-	-	-
Loss on Devaluation	-	0	(0)

**5. Financial Instruments at Fair Value (Consolidated)***(in millions of yen)*

	As of September 30, 2010			As of March 31, 2010		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	75,843	75,843	—	57,384	57,384	—
Call loans	71,898	71,898	—	62,190	62,190	—
Securities						
Available-for-sale securities	413,809	413,809	—	499,742	499,742	—
Loans and bills discounted	1,504,925			1,439,861		
Allowance for loan losses	(53,335)			(43,829)		
	1,451,590	1,476,378	24,788	1,396,032	1,434,098	38,066
Total Assets	2,013,140	2,037,928	24,788	2,015,348	2,053,414	38,066
Deposits	1,873,065	1,894,028	20,963	1,904,286	1,921,583	17,297
Bonds payable	68,500	68,183	(317)	60,700	59,797	(903)
Total Liabilities	1,941,565	1,962,211	20,646	1,964,986	1,981,380	16,394
Derivative transactions						
Hedge accounting not applied	583	583	—	401	401	—
Hedge accounting applied	5,765	5,765	—	3,808	3,808	—
Total Derivative transactions	6,348	6,348	—	4,209	4,209	—

## 6. Securities at Fair Value (Consolidated)

### Available-for-sale securities

(millions of yen)

		As of September 30, 2010			As of March 31, 2010		
		Balance sheet amount	Cost	Net unrealized gain/(loss)	Balance sheet amount	Cost	Net unrealized gain/(loss)
Balance sheet amount in excess of Cost	Domestic equities	—	—	—	24	23	0
	Domestic bonds	180,436	177,728	2,708	232,058	229,652	2,405
	Government bonds	108,574	107,812	762	166,239	165,673	566
	Municipal bonds	606	602	3	608	602	5
	Short-term bonds	4,997	4,996	0			
	Corporate bonds	66,258	64,316	1,941	65,210	63,376	1,833
	Others	122,479	120,549	1,930	37,143	35,794	1,349
	Sub-Total	302,916	298,278	4,638	269,226	265,470	3,755
Balance sheet amount not in excess of Cost	Domestic equities	18	23	△ 4	—	—	—
	Domestic bonds	100,119	102,361	(2,242)	218,370	220,004	(1,634)
	Government bonds	65,587	65,771	(184)	197,894	197,951	(57)
	Municipal bonds	—	—	—	—	—	—
	Short-term bonds	—	—	—	—	—	—
	Corporate bonds	34,531	36,589	(2,058)	20,476	22,053	(1,577)
	Others	21,468	22,273	(804)	23,613	24,936	(1,322)
	Sub-Total	121,606	124,658	(3,051)	241,984	244,940	(2,956)
	Total	424,523	422,936	1,586	511,210	510,410	799

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

## 7. Capital Adequacy Ratio (Preliminary)

### 1) Consolidated

(in millions of yen)

		As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
		September 30, 2010 Preliminary (A)	March 31, 2010 (B)		September 30, 2009 Preliminary (C)	
(1)	<b>Capital Adequacy Ratio</b>	<b>8.90%</b>	<b>8.54%</b>	<b>0.36%</b>	<b>8.91%</b>	<b>(0.01)%</b>
(2)	Tier I Capital	87,178	86,376	802	93,950	(6,772)
	Tier I Ratio	6.19%	6.37%	(0.18)%	7.26%	(1.07)%
(3)	Tier II Capital	39,989	31,069	8,920	23,986	16,003
(4)	Reductions	1,879	1,606	273	2,538	(659)
(5)	<b>Capital (2)+(3)-(4)</b>	<b>125,288</b>	<b>115,839</b>	<b>9,449</b>	<b>115,398</b>	<b>9,890</b>
(6)	Credit Risk-adjusted Assets	1,308,260	1,255,734	52,526	1,191,172	117,088
(7)	Operational Risks	98,107	99,306	(1,199)	102,713	(4,606)
(8)	<b>Risk-adjusted Assets (6)+(7)</b>	<b>1,406,368</b>	<b>1,355,041</b>	<b>51,327</b>	<b>1,293,885</b>	<b>112,483</b>

### 2) Non-consolidated

(in millions of yen)

		As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
		September 30, 2010 Preliminary (A)	March 31, 2010 (B)		September 30, 2009 Preliminary (C)	
(1)	<b>Capital Adequacy Ratio</b>	<b>8.92%</b>	<b>8.46%</b>	<b>0.46%</b>	<b>8.59%</b>	<b>0.33%</b>
(2)	Tier I Capital	81,762	80,289	1,473	88,400	(6,638)
	Tier I Ratio	5.95%	6.09%	(0.14)%	7.02%	(1.07)%
(3)	Tier II Capital	42,788	32,792	9,996	22,270	20,518
(4)	Reductions	1,879	1,606	273	2,538	(659)
(5)	<b>Capital (2)+(3)-(4)</b>	<b>122,671</b>	<b>111,475</b>	<b>11,196</b>	<b>108,133</b>	<b>14,538</b>
(6)	Credit Risk-adjusted Assets	1,289,635	1,231,490	58,145	1,169,272	120,363
(7)	Operational Risks	84,479	85,692	(1,213)	88,710	(4,231)
(8)	<b>Risk-adjusted Assets (6)+(7)</b>	<b>1,374,114</b>	<b>1,317,182</b>	<b>56,932</b>	<b>1,257,983</b>	<b>116,131</b>

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

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

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
Loans to Bankrupt Borrowers	3,845	6,206	(2,361)	10,913	(7,068)
Past Due Loans	54,536	34,199	20,337	36,536	18,000
Loans Past Due 3 Months or More	4,513	7,987	(3,474)	4,975	(462)
Restructured Loans	5,357	1,544	3,813	1,560	3,797
<b>Total (a)</b>	<b>68,252</b>	<b>49,937</b>	<b>18,315</b>	<b>53,985</b>	<b>14,267</b>
Ending Balance of Loans and Bills Discounted (b)	1,473,187	1,414,403	58,784	1,290,878	182,309
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>4.63</b>	<b>3.53</b>	<b>1.10</b>	<b>4.18</b>	<b>0.45</b>
Amounts Secured (c)	58,126	38,628	19,498	43,134	14,992
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>85.16</b>	<b>77.35</b>	<b>7.81</b>	<b>79.89</b>	<b>5.27</b>

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

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
Loans to Bankrupt Borrowers	15,508	15,177	331	20,563	(5,055)
Past Due Loans	74,611	50,686	23,925	48,257	26,354
Loans Past Due 3 Months or More	4,513	7,987	(3,474)	4,975	(462)
Restructured Loans	5,357	1,544	3,813	1,560	3,797
<b>Total (a)</b>	<b>99,990</b>	<b>75,395</b>	<b>24,595</b>	<b>75,357</b>	<b>24,633</b>
Ending Balance of Loans and Bills Discounted (b)	1,504,925	1,439,861	65,064	1,312,250	192,675
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>6.64</b>	<b>5.23</b>	<b>1.41</b>	<b>5.74</b>	<b>0.90</b>
Amounts Secured (c)	89,864	64,086	25,778	64,506	25,358
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>89.87</b>	<b>84.99</b>	<b>4.88</b>	<b>85.60</b>	<b>4.27</b>

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

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
Loans to Bankrupt Borrowers	1,803	5,715	(3,912)	10,534	(8,731)
Past Due Loans	45,043	31,066	13,977	33,972	11,071
Loans Past Due 3 Months or More	739	7,987	(7,248)	4,975	(4,236)
Restructured Loans	5,357	1,544	3,813	1,560	3,797
<b>Total (a)</b>	<b>52,944</b>	<b>46,313</b>	<b>6,631</b>	<b>51,043</b>	<b>1,901</b>
Ending Balance of Loans and Bills Discounted (b)	1,452,560	1,410,289	42,271	1,287,089	165,471
<b>Ratio of Risk-Managed Loans and Bills Discounted</b>	<b>3.64</b>	<b>3.28</b>	<b>0.36</b>	<b>3.96</b>	<b>(0.32)</b>
Amounts Secured (c)	49,396	40,946	8,450	45,744	3,652
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>93.29</b>	<b>88.41</b>	<b>4.88</b>	<b>89.61</b>	<b>3.68</b>

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

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
Loans to Bankrupt Borrowers	9,689	12,836	(3,147)	18,524	(8,835)
Past Due Loans	56,136	41,219	14,917	39,585	16,551
Loans Past Due 3 Months or More	739	7,987	(7,248)	4,975	(4,236)
Restructured Loans	5,357	1,544	3,813	1,560	3,797
<b>Total (a)</b>	<b>71,922</b>	<b>63,587</b>	<b>8,335</b>	<b>64,645</b>	<b>7,277</b>
Ending Balance of Loans and Bills Discounted (b)	1,471,538	1,427,563	43,975	1,300,691	170,847
<b>Ratio of Risk-Managed Loans and Bills Discounted</b>	<b>4.88</b>	<b>4.45</b>	<b>0.43</b>	<b>4.97</b>	<b>(0.09)</b>
Amounts Secured (c)	68,374	58,221	10,153	59,346	9,028
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>95.06</b>	<b>91.56</b>	<b>3.50</b>	<b>91.80</b>	<b>3.26</b>

**3) Combined (The Bank & TSBSP)****Chart-A: Risk-Managed Loans after writing-off Category IV Claims***(in millions of yen)*

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
Loans to Bankrupt Borrowers	3,307	5,715	(2,408)	10,534	(7,227)
Past Due Loans	51,795	31,066	20,729	33,972	17,823
Loans Past Due 3 Months or More	4,513	7,987	(3,474)	4,975	(462)
Restructured Loans	5,357	1,544	3,813	1,560	3,797
<b>Total (a)</b>	<b>64,973</b>	<b>46,313</b>	<b>18,660</b>	<b>51,043</b>	<b>13,930</b>
Ending Balance of Loans and Bills Discounted (b)	1,469,852	1,410,289	59,563	1,287,089	182,763
<b>Ratio of Risk-Managed Loans and Bills Discounted</b>	<b>4.42</b>	<b>3.28</b>	<b>1.14</b>	<b>3.96</b>	<b>0.46</b>
Amounts Secured (c)	61,316	40,946	20,370	45,744	15,572
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>94.37</b>	<b>88.41</b>	<b>5.96</b>	<b>89.61</b>	<b>4.76</b>

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

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
Loans to Bankrupt Borrowers	13,145	12,836	309	18,524	(5,379)
Past Due Loans	64,854	41,219	23,635	39,585	25,269
Loans Past Due 3 Months or More	4,513	7,987	(3,474)	4,975	(462)
Restructured Loans	5,357	1,544	3,813	1,560	3,797
<b>Total (a)</b>	<b>87,870</b>	<b>63,587</b>	<b>24,283</b>	<b>64,645</b>	<b>23,225</b>
Ending Balance of Loans and Bills Discounted (b)	1,492,749	1,427,563	65,186	1,300,691	192,058
<b>Ratio of Risk-Managed Loans and Bills Discounted</b>	<b>5.88</b>	<b>4.45</b>	<b>1.43</b>	<b>4.97</b>	<b>0.91</b>
Amounts Secured (c)	84,213	58,221	25,992	59,346	24,867
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>95.83</b>	<b>91.56</b>	<b>4.27</b>	<b>91.80</b>	<b>4.03</b>

## 2. Disclosed Claims under Financial Revitalization Law

### 1) Consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
Bankruptcy and Quasi-Bankruptcy	21,127	19,255	1,872	20,716	411
Doubtful	38,420	21,398	17,022	27,640	10,780
Sub-standard	9,870	9,531	339	6,535	3,335
<b>Sub-Total (a)</b>	<b>69,418</b>	<b>50,185</b>	<b>19,233</b>	<b>54,893</b>	<b>14,525</b>
Normal	1,432,341	1,393,593	38,748	1,267,660	164,681
Total (b)	1,501,759	1,443,779	57,980	1,322,553	179,206
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>4.62</b>	<b>3.47</b>	<b>1.15</b>	<b>4.15</b>	<b>0.47</b>
Amounts Secured (c)	59,244	38,798	20,446	43,966	15,278
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>85.34</b>	<b>77.30</b>	<b>8.04</b>	<b>80.09</b>	<b>5.25</b>

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
Bankruptcy and Quasi-Bankruptcy	51,934	44,713	7,221	42,088	9,846
Doubtful	38,420	21,398	17,022	27,640	10,780
Sub-standard	9,870	9,531	339	6,535	3,335
<b>Sub-Total (a)</b>	<b>100,225</b>	<b>75,643</b>	<b>24,582</b>	<b>76,265</b>	<b>23,960</b>
Normal	1,432,341	1,393,593	38,748	1,267,660	164,681
Total (b)	1,532,566	1,469,237	63,329	1,343,925	188,641
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>6.53</b>	<b>5.14</b>	<b>1.39</b>	<b>5.67</b>	<b>0.86</b>
Amounts Secured (c)	90,051	64,256	25,795	65,338	24,713
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>89.84</b>	<b>84.94</b>	<b>4.90</b>	<b>85.67</b>	<b>4.17</b>

### 2) Non-consolidated

Chart-A: Disclosed Claims after writing-off Category IV Claims

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
Bankruptcy and Quasi-Bankruptcy	12,041	15,925	(3,884)	18,028	(5,987)
Doubtful	35,000	21,092	13,908	27,354	7,646
Sub-standard	6,097	9,531	(3,434)	6,535	(438)
<b>Sub-Total (a)</b>	<b>53,139</b>	<b>46,549</b>	<b>6,590</b>	<b>51,917</b>	<b>1,222</b>
Normal	1,404,023	1,368,123	35,900	1,240,069	163,954
Total (b)	1,457,163	1,414,672	42,491	1,291,987	165,176
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>3.64</b>	<b>3.29</b>	<b>0.35</b>	<b>4.01</b>	<b>(0.37)</b>
Amounts Secured (c)	49,582	41,166	8,416	46,599	2,983
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>93.30</b>	<b>88.43</b>	<b>4.87</b>	<b>89.75</b>	<b>3.55</b>

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
Bankruptcy and Quasi-Bankruptcy	31,019	33,199	(2,180)	31,630	(611)
Doubtful	35,000	21,092	13,908	27,354	7,646
Sub-standard	6,097	9,531	(3,434)	6,535	(438)
<b>Sub-Total (a)</b>	<b>72,117</b>	<b>63,823</b>	<b>8,294</b>	<b>65,519</b>	<b>6,598</b>
Normal	1,404,023	1,368,123	35,900	1,240,069	163,954
Total (b)	1,476,141	1,431,947	44,194	1,305,589	170,552
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>4.88</b>	<b>4.45</b>	<b>0.43</b>	<b>5.01</b>	<b>(0.13)</b>
Amounts Secured (c)	68,561	58,440	10,121	60,201	8,360
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>95.06</b>	<b>91.56</b>	<b>3.50</b>	<b>91.88</b>	<b>3.18</b>

**2. Disclosed Claims under Financial Revitalization Law (continued)****3) Combined (The Bank & TSBSP)****Chart-A: Disclosed Claims after writing-off Category IV Claims***(in millions of yen)*

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
Bankruptcy and Quasi-Bankruptcy	17,184	15,925	1,259	18,028	(844)
Doubtful	38,114	21,092	17,022	27,354	10,760
Sub-standard	9,870	9,531	339	6,535	3,335
<b>Sub-Total (a)</b>	<b>65,168</b>	<b>46,549</b>	<b>18,619</b>	<b>51,917</b>	<b>13,251</b>
Normal	1,409,302	1,368,123	41,179	1,240,069	169,233
Total (b)	1,474,471	1,414,672	59,799	1,291,987	182,484
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>4.41</b>	<b>3.29</b>	<b>1.12</b>	<b>4.01</b>	<b>0.40</b>
Amounts Secured (c)	61,503	41,166	20,337	46,599	14,904
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>94.37</b>	<b>88.43</b>	<b>5.94</b>	<b>89.75</b>	<b>4.62</b>

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

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
Bankruptcy and Quasi-Bankruptcy	40,081	33,199	6,882	31,630	8,451
Doubtful	38,114	21,092	17,022	27,354	10,760
Sub-standard	9,870	9,531	339	6,535	3,335
<b>Sub-Total (a)</b>	<b>88,066</b>	<b>63,823</b>	<b>24,243</b>	<b>65,519</b>	<b>22,547</b>
Normal	1,409,302	1,368,123	41,179	1,240,069	169,233
Total (b)	1,497,368	1,431,947	65,421	1,305,589	191,779
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>5.88</b>	<b>4.45</b>	<b>1.43</b>	<b>5.01</b>	<b>0.87</b>
Amounts Secured (c)	84,400	58,440	25,960	60,201	24,199
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>95.83</b>	<b>91.56</b>	<b>4.27</b>	<b>91.88</b>	<b>3.95</b>

**3. Allowance for Loan Losses (Non-consolidated)****1) Non-consolidated****Chart-A: Allowance for Loan Losses after writing-off Category IV Claims***(in millions of yen)*

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
General Allowance for Loan Losses	12,545	7,192	5,353	6,370	6,175
Specific Allowance for Loan Losses	10,103	7,287	2,816	7,040	3,063
Total Allowance for Loan Losses (a)	22,648	14,480	8,168	13,410	9,238
Total Loans and Bills Discounted (b)	1,452,560	1,410,289	42,271	1,287,089	165,471
<b>Ratio of Total Allowance for Loan Losses</b>	<b>1.55</b>	<b>1.02</b>	<b>0.53</b>	<b>1.04</b>	<b>0.51</b>

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

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
General Allowance for Loan Losses	12,545	7,192	5,353	6,370	6,175
Specific Allowance for Loan Losses	29,082	24,562	4,520	20,642	8,440
Total Allowance for Loan Losses (a)	41,627	31,754	9,873	27,012	14,615
Total Loans and Bills Discounted (b)	1,471,538	1,427,563	43,975	1,300,691	170,847
<b>Ratio of Total Allowance for Loan Losses</b>	<b>2.82</b>	<b>2.22</b>	<b>0.60</b>	<b>2.07</b>	<b>0.75</b>

**3. Allowance for Loan Losses (Non-consolidated) (continued)****2) Combined (The Bank & TSBSP)****Chart-A: Allowance for Loan Losses after writing-off Category IV Claims**

(in millions of yen)

	As of September 30, 2010 (A)	As of March 31, 2010 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2009 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	12,888	7,192	5,696	6,370	6,518
Specific Allowance for Loan Losses	11,303	7,287	4,016	7,040	4,263
Total Allowance for Loan Losses (a)	24,192	14,480	9,712	13,410	10,782
Total Loans and Bills Discounted (b)	1,469,852	1,410,289	59,563	1,287,089	182,763
Ratio of Total Allowance for Loan Losses	1.64	1.02	0.62	1.04	0.60

**Chart-B: Allowance for Loan Losses including Category IV Claims**

(in millions of yen)

	As of September 30, 2010 (A)	As of March 31, 2010 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2009 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	12,888	7,192	5,696	6,370	6,518
Specific Allowance for Loan Losses	34,200	24,562	9,638	20,642	13,558
Total Allowance for Loan Losses (a)	47,089	31,754	15,335	27,012	20,077
Total Loans and Bills Discounted (b)	1,492,749	1,427,563	65,186	1,300,691	192,058
Ratio of Total Allowance for Loan Losses	3.15	2.22	0.93	2.07	1.08

**4. Classifications of Loans & Bills Discounted (Non-consolidated)****1) Classification by Type of Borrower Industry**

(in millions of yen)

	As of September 30, 2010 (A)	As of March 31, 2010 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2009 (C)	Increase/ (Decrease) (A)-(C)
Domestic (excluding offshore banking account)	1,471,538	1,427,563	43,975	1,300,691	170,847
Manufacturing	17,467	19,362	(1,895)	20,802	(3,335)
Agriculture and forestry	353	361	(8)	141	212
Fisheries	99	177	(78)	179	(80)
Mining and quarrying of stone and gravel	-	-	-	-	-
Construction	5,426	4,740	686	7,236	(1,810)
Electricity, gas, heat supply and water	1,616	2,048	(432)	1,830	(214)
Information and communications	3,834	1,187	2,647	1,285	2,549
Transport and postal activities	10,111	10,897	(786)	8,981	1,130
Wholesale and retail trade	26,269	23,482	2,787	26,491	(222)
Finance and insurance	57,244	43,947	13,297	26,030	31,214
Real estate and goods rental and leasing	253,117	291,841	(38,724)	306,213	(53,096)
Other services	209,522	190,268	19,254	171,142	38,380
Government, except elsewhere classified	-	192	(192)	204	(204)
Industries unable to classify	886,469	839,053	47,416	730,147	156,322
Overseas and Offshore Banking Account	-	-	-	-	-
Governments and official institutions	-	-	-	-	-
Financial institutions	-	-	-	-	-
Other	-	-	-	-	-
Total	1,471,538	1,427,563	43,975	1,300,691	170,847

**2) Consumer Loans**

(in millions of yen)

	As of September 30, 2010 (A)	As of March 31, 2010 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2009 (C)	Increase/ (Decrease) (A)-(C)
Consumer Loans	769,225	727,664	41,561	624,527	144,698
Housing Loans	609,132	563,742	45,390	511,245	97,887
Other Consumer Loans	160,093	163,922	(3,829)	113,282	46,811

Note: Since the Bank has reviewed products under the category of Consumer Loans during the period of the first half year ended September 30, 2010, the balances at September 30, 2009 and March 31, 2010 have been amended retroactively.

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

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

(in millions of yen)

	As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
	September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
Loans to Small- and Medium-sized Enterprises	1,300,744	1,279,334	21,410	1,160,126	140,618
Total Loans and Bills Discounted (b)	1,471,538	1,427,563	43,975	1,300,691	170,847
Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	88.39	89.61	(1.22)	89.19	(0.80)

**5. Balances of Loans and Deposits**

(in millions of yen)

		As of	As of	Increase/ (Decrease) (A)-(B)	As of	Increase/ (Decrease) (A)-(C)
		September 30, 2010 (A)	March 31, 2010 (B)		September 30, 2009 (C)	
Deposits	Consolidated (Ending Bal.)	1,873,065	1,904,286	(31,221)	1,805,162	67,903
	Individual	1,678,909	1,714,145	(35,236)	1,625,609	53,300
	Corporate	185,030	184,218	812	170,614	14,416
	Public money	5,360	3,430	1,930	4,339	1,021
	Financial institutions	3,764	2,492	1,272	4,598	(834)
	Non-consolidated (Ending Bal.)	1,881,229	1,907,838	(26,609)	1,811,173	70,056
	Non-consolidated (Average Bal.)	1,906,028	1,763,690	142,338	1,669,067	236,961
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,504,925	1,439,861	65,064	1,312,250	192,675
	Non-consolidated (Ending Bal.)	1,471,538	1,427,563	43,975	1,300,691	170,847
	Non-consolidated (Average Bal.)	1,430,080	1,289,593	140,487	1,264,788	165,292
	Combined (Ending Bal.)	1,492,749	1,427,563	65,186	1,300,691	192,058