

***SELECTED FINANCIAL  
INFORMATION***

***For the Fiscal Year Ended March 31, 2011  
(Supplementary)***

May 27, 2011

TOKYO  
S T A R  
B A N K 

---

東京スター銀行

## CONTENTS

|   | Page |
|---|------|
| <b>I. Selected Financial Information for the Fiscal Year Ended March 31, 2011</b> |      |
| 1. Operating Results .....  | 1    |
| Composition of Revenue .....  | 4    |
| Credit Costs .....  | 4    |
| 2. Return on Equity .....   | 5    |
| 3. Net Interest Margin after General & Administrative Expenses .....              | 5    |
| 4. Gain & Loss on Securities .....  | 5    |
| 5. Financial Instruments at Fair Value .....                                      | 5    |
| 6. Securities at Fair Value .....   | 6    |
| 7. Capital Adequacy Ratio (Preliminary) .....                                     | 6    |
| <br>  |      |
| <b>II. Loan Portfolio &amp; Deposits</b>  |      |
| 1. Status of Risk-Managed Loans & Bills Discounted .....                          | 7    |
| 2. Disclosed Claims under Financial Revitalization Law .....                      | 9    |
| 3. Allowance for Loan Losses .....  | 10   |
| 4. Classifications of Loans & Bills Discounted                                    |      |
| 1) Classification by Type of Borrower Industry .....                              | 11   |
| 2) Consumer Loans .....   | 12   |
| 3) Loans to Small- and Medium-sized Enterprises and Individuals .....             | 12   |
| 5. Balances of Loans and Deposits .....   | 12   |

**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 Fiscal Year Ended March 31, 2011****1. Operating Results****1) Consolidated***(in millions of yen)*

|  | For the Year Ended<br>March 31, 2011 | For the Year Ended<br>March 31, 2010 | Increase/<br>(Decrease) |
|--|--------------------------------------|--------------------------------------|-------------------------|
|  | (A)                                  | (B)                                  | (A)-(B)                 |
| <b>Gross Operating Profit</b> (Note 1)   | <b>51,442</b>                        | <b>39,219</b>                        | <b>12,223</b>           |
| Net Interest Income  | 34,105                               | 34,237                               | (132)                   |
| Net Fees and Commissions   | 8,384                                | 7,050                                | 1,334                   |
| Net Other Ordinary Income  | 8,952                                | (2,067)                              | 11,019                  |
| General & Administrative Expenses  | 28,074                               | 29,549                               | (1,475)                 |
| <b>Net Operating Income<br/>(before General Allowance and Goodwill)</b> (Note 2) | <b>23,367</b>                        | <b>9,670</b>                         | <b>13,697</b>           |
| Provision of General Allowance for Loan Losses                                   | 6,151                                | 18                                   | 6,133                   |
| <b>Net Operating Income</b> (Note 3)   | <b>17,216</b>                        | <b>9,651</b>                         | <b>7,565</b>            |
| Other Income & Expenses  | (20,941)                             | (11,917)                             | (9,024)                 |
| Net Gain & Loss on Stocks and Other Securities                                   | 21                                   | (0)                                  | 21                      |
| Problem Claims related Costs   | 22,136                               | 14,611                               | 7,525                   |
| Written-offs of Loans  | 1,488                                | 3,584                                | (2,096)                 |
| Provision of Specific Allowance for Loan Losses                                  | 20,466                               | 11,027                               | 9,439                   |
| Net Gains & Loss on Sales of Loans   | 180                                  | -                                    | 180                     |
| Other  | 1,172                                | 2,693                                | (1,521)                 |
| <b>Ordinary Profit (Loss)</b>  | <b>(3,725)</b>                       | <b>(2,266)</b>                       | <b>(1,459)</b>          |
| Extraordinary Income & Loss  | (592)                                | (2,364)                              | 1,772                   |
| Net Gain & Loss on Disposal of Noncurrent Assets                                 | (65)                                 | (48)                                 | (17)                    |
| Gain on Disposal of Noncurrent Assets  | 29                                   | -                                    | 29                      |
| Loss on Disposal of Noncurrent Assets  | 95                                   | 48                                   | 47                      |
| Recoveries of Written-off Claims   | 158                                  | 585                                  | (427)                   |
| Reversal of Allowance for Loan Losses  | -                                    | -                                    | -                       |
| Other  | (685)                                | (2,901)                              | 2,216                   |
| <b>Income (Loss) before Income Taxes</b>   | <b>(4,318)</b>                       | <b>(4,631)</b>                       | <b>313</b>              |
| Income Taxes   | 352                                  | (1,850)                              | 2,202                   |
| Income Taxes - Current   | 5,914                                | 871                                  | 5,043                   |
| Income Taxes - Deferred  | (5,561)                              | (2,721)                              | (2,840)                 |
| <b>Income (Loss) before Minority Interests</b>                                   | <b>(4,670)</b>                       | <b>(2,780)</b>                       | <b>(1,890)</b>          |
| Minority Interests in Income (Loss)  | -                                    | -                                    | -                       |
| <b>Net Income (Loss)</b>   | <b>(4,670)</b>                       | <b>(2,780)</b>                       | <b>(1,890)</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 Year Ended<br>March 31, 2011 | For the Year Ended<br>March 31, 2010 | Increase/<br>(Decrease) |
|-------------------------------------|--------------------------------------|--------------------------------------|-------------------------|
|                                     | (A)                                  | (B)                                  | (A)-(B)                 |
| Number of Consolidated Subsidiaries | 4                                    | 3                                    | 1                       |

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

|   | For the Year Ended<br>March 31, 2011 | For the Year Ended<br>March 31, 2010 | Increase/<br>(Decrease) |
|---|--------------------------------------|--------------------------------------|-------------------------|
|   | (A)                                  | (B)                                  | (A)-(B)                 |
| <b>Gross Operating Profit</b>   | <b>44,792</b>                        | <b>32,349</b>                        | <b>12,443</b>           |
| Net Interest Income   | 33,441                               | 33,892                               | (451)                   |
| Net Fees and Commissions  | 2,398                                | 524                                  | 1,874                   |
| Net Other Ordinary Income   | 8,952                                | (2,067)                              | 11,019                  |
| of which Net Gain & Loss on Bonds   | (612)                                | (5,522)                              | 4,910                   |
| General & Administrative Expenses   | 26,860                               | 28,817                               | (1,957)                 |
| Personnel Expenses  | 10,248                               | 11,520                               | (1,272)                 |
| Nonpersonnel Expenses   | 15,516                               | 16,315                               | (799)                   |
| Taxes   | 1,095                                | 981                                  | 114                     |
| <b>Net Operating Income<br/>(before General Allowance and Goodwill)</b>       | <b>17,931</b>                        | <b>3,532</b>                         | <b>14,399</b>           |
| <b>Core Net Operating Income<br/>(excluding Net Gain &amp; Loss on Bonds)</b> | <b>18,543</b>                        | <b>9,054</b>                         | <b>9,489</b>            |
| Provision of General Allowance for Loan Losses                                | 7,348                                | (352)                                | 7,700                   |
| Amortization of Goodwill  | -                                    | -                                    | -                       |
| <b>Net Operating Income</b>   | <b>10,583</b>                        | <b>3,884</b>                         | <b>6,699</b>            |
| Other Income & Expenses   | (13,692)                             | (9,033)                              | (4,659)                 |
| Net Gain & Loss on Stocks and Other Securities                                | 21                                   | (0)                                  | 21                      |
| Problem Claims related Costs  | 14,441                               | 11,468                               | 2,973                   |
| Written-offs of Loans   | 449                                  | 286                                  | 163                     |
| Provision of Specific Allowance for Loan Losses                               | 13,872                               | 11,181                               | 2,691                   |
| Net Gains & Loss on Sales of Loans  | 119                                  | -                                    | 119                     |
| Other   | 727                                  | 2,434                                | (1,707)                 |
| <b>Ordinary Profit (Loss)</b>   | <b>(3,109)</b>                       | <b>(5,148)</b>                       | <b>2,039</b>            |
| Extraordinary Income & Loss   | (698)                                | (2,924)                              | 2,226                   |
| Net Gain & Loss on Disposal of Noncurrent Assets                              | (73)                                 | (48)                                 | (25)                    |
| Gain on Disposal of Noncurrent Assets   | 0                                    | -                                    | 0                       |
| Loss on Disposal of Noncurrent Assets   | 73                                   | 48                                   | 25                      |
| Recoveries of Written-off Claims  | 56                                   | 16                                   | 40                      |
| Reversal of Allowance for Loan Losses   | -                                    | -                                    | -                       |
| Other   | (680)                                | (2,893)                              | 2,213                   |
| <b>Income (Loss) before Income Taxes</b>                                      | <b>(3,807)</b>                       | <b>(8,073)</b>                       | <b>4,266</b>            |
| Income Taxes  | (1,628)                              | (2,607)                              | 979                     |
| Income Taxes - Current  | 3,968                                | 82                                   | 3,886                   |
| Income Taxes - Deferred   | (5,597)                              | (2,690)                              | (2,907)                 |
| <b>Net Income (Loss)</b>  | <b>(2,178)</b>                       | <b>(5,465)</b>                       | <b>3,287</b>            |

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

|   | For the Year Ended<br>March 31, 2011 | For the Year Ended<br>March 31, 2010 | Increase/<br>(Decrease) |
|---|--------------------------------------|--------------------------------------|-------------------------|
|   | (A)                                  | (B)                                  | (A)-(B)                 |
| <b>Gross Operating Profit</b>   | <b>45,122</b>                        | <b>32,349</b>                        | <b>12,773</b>           |
| Net Interest Income   | 33,771                               | 33,892                               | (121)                   |
| Net Fees and Commissions  | 2,398                                | 524                                  | 1,874                   |
| Net Other Ordinary Income   | 8,952                                | (2,067)                              | 11,019                  |
| of which Net Gain & Loss on Bonds   | (612)                                | (5,522)                              | 4,910                   |
| General & Administrative Expenses   | 27,226                               | 28,817                               | (1,591)                 |
| Personnel Expenses  | 10,271                               | 11,520                               | (1,249)                 |
| Nonpersonnel Expenses   | 15,833                               | 16,315                               | (482)                   |
| Taxes   | 1,121                                | 981                                  | 140                     |
| <b>Net Operating Income<br/>(before General Allowance and Goodwill)</b>       | <b>17,896</b>                        | <b>3,532</b>                         | <b>14,364</b>           |
| <b>Core Net Operating Income<br/>(excluding Net Gain &amp; Loss on Bonds)</b> | <b>18,508</b>                        | <b>9,054</b>                         | <b>9,454</b>            |
| Provision of General Allowance for Loan Losses                                | 7,145                                | (352)                                | 7,497                   |
| Amortization of Goodwill  | -                                    | -                                    | -                       |
| <b>Net Operating Income</b>   | <b>10,750</b>                        | <b>3,884</b>                         | <b>6,866</b>            |
| Other Income & Expenses   | (17,806)                             | (9,033)                              | (8,773)                 |
| Net Gain & Loss on Stocks and Other Securities                                | 21                                   | (0)                                  | 21                      |
| Problem Claims related Costs  | 18,554                               | 11,468                               | 7,086                   |
| Written-offs of Loans   | 722                                  | 286                                  | 436                     |
| Provision of Specific Allowance for Loan Losses                               | 17,651                               | 11,181                               | 6,470                   |
| Net Gains & Loss on Sales of Loans  | 180                                  | -                                    | 180                     |
| Other   | 726                                  | 2,434                                | (1,708)                 |
| <b>Ordinary Profit (Loss)</b>   | <b>(7,055)</b>                       | <b>(5,148)</b>                       | <b>(1,907)</b>          |
| Extraordinary Income & Loss   | (698)                                | (2,924)                              | 2,226                   |
| Net Gain & Loss on Disposal of Noncurrent Assets                              | (73)                                 | (48)                                 | (25)                    |
| Gain on Disposal of Noncurrent Assets   | 0                                    | -                                    | 0                       |
| Loss on Disposal of Noncurrent Assets   | 73                                   | 48                                   | 25                      |
| Recoveries of Written-off Claims  | 56                                   | 16                                   | 40                      |
| Reversal of Allowance for Loan Losses   | -                                    | -                                    | -                       |
| Other   | (680)                                | (2,893)                              | 2,213                   |
| <b>Income (Loss) before Income Taxes</b>                                      | <b>(7,753)</b>                       | <b>(8,073)</b>                       | <b>320</b>              |
| Income Taxes  | (1,156)                              | (2,607)                              | 1,451                   |
| Income Taxes - Current  | 3,969                                | 82                                   | 3,887                   |
| Income Taxes - Deferred   | (5,125)                              | (2,690)                              | (2,435)                 |
| <b>Net Income (Loss)</b>  | <b>(6,597)</b>                       | <b>(5,465)</b>                       | <b>(1,132)</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 Year Ended<br>March 31, 2011<br>(A) | For the Year Ended<br>March 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|---|---|------------------------------------|
| <b>Loan Purchase Revenue</b>  | <b>4,761</b>                                | <b>4,585</b>                                | <b>176</b>                         |
| Amortization included in Interest Income (a)                          | 2,124                                       | 2,202                                       | (78)                               |
| Amortization of Unearned Loan Purchase Revenue                        | 2,962                                       | 2,830                                       | 132                                |
| Offset of Provision of General Allowance for Loan Losses              | (838)                                       | (627)                                       | (211)                              |
| Amortization included in Fees and Commissions (b)                     | 56  | 68  | (12)                               |
| Revenue included in Other Income                                      | 1,742                                       | 1,687                                       | 55                                 |
| Add-back of Offset of Provision for General Allowance for Loan Losses | 838   | 627   | 211                                |

### Gross Operating Profit

(in millions of yen)

|  | For the Year Ended<br>March 31, 2011<br>(A) | For the Year Ended<br>March 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|--|---|---|------------------------------------|
| <b>Gross Operating Profit (incl. Loan Purchase Revenue)</b>      | <b>51,442</b>                               | <b>39,219</b>                               | <b>12,223</b>                      |
| Net Interest Income  | 34,105                                      | 34,237                                      | (132)                              |
| Organic Revenue (c)  | 31,981                                      | 32,035                                      | (54)                               |
| Loan Purchase Revenue (=a)                                       | 2,124                                       | 2,202                                       | (78)                               |
| Net Fees and Commissions   | 8,384                                       | 7,050                                       | 1,334                              |
| Organic Revenue (d)  | 8,327                                       | 6,981                                       | 1,346                              |
| Loan Purchase Revenue (=b)                                       | 56  | 68  | (12)                               |
| Net Other Ordinary Income (e)                                    | 8,952                                       | (2,067)                                     | 11,019                             |
| <b>Gross Operating Profit related to Organic Revenue (c+d+e)</b> | <b>49,260</b>                               | <b>36,948</b>                               | <b>12,312</b>                      |

## Credit Costs (Consolidated)

### Credit Costs

(in millions of yen)

|   | For the Year Ended<br>March 31, 2011<br>(A) | For the Year Ended<br>March 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|---|---|------------------------------------|
| Provision of General Allowance for Loan Losses  | 6,151                                       | 18  | 6,133                              |
| Provision of Specific Allowance for Loan Losses   | 20,466                                      | 11,027                                      | 9,439                              |
| Written-offs of Loans   | 1,488                                       | 3,584                                       | (2,096)                            |
| Net Gains & Loss on Sales of Loans  | 180   | -   | 180                                |
| Credit Costs excluding Offset of Provision of General Allowance for Loan Losses with respect to Purchased Loans against Loan Purchase Revenue | 28,288                                      | 14,629                                      | 13,659                             |
| Offset of Provision of General Allowance for Loan Losses with respect to Purchased Loans against Loan Purchase Revenue                        | 838   | 627   | 211                                |
| Credit Costs before offsetting Recoveries of Written-off Claims   | 29,126                                      | 15,257                                      | 13,869                             |
| Offset of Recoveries of Written-off Claims  | (158)                                       | (585)                                       | 427                                |
| <b>Credit Costs (Adjusted)</b>  | <b>28,967</b>                               | <b>14,672</b>                               | <b>14,295</b>                      |

**2. Return on Equity** (%)

|                        | For the Year Ended<br>March 31, 2011<br>(A) | For the Year Ended<br>March 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|------------------------|---|---|------------------------------------|
| Consolidated Basis     | (5.03)                                      | (2.84)                                      | (2.19)                             |
| Non-consolidated Basis | (1.85)                                      | (5.87)                                      | 4.02                               |

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

|   | For the Year Ended<br>March 31, 2011<br>(A) | For the Year Ended<br>March 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|---|---|------------------------------------|
| (1) Return on Interest-Earning Assets (a)                                 | 2.25  | 2.46  | (0.21)                             |
| (a) Yields on Loans and Bills discounted                                  | 2.69  | 3.07  | (0.38)                             |
| (b) Yields on Securities  | 0.85  | 0.88  | (0.03)                             |
| (2) Financing Costs including General & Administrative Expenses (b)       | 2.02  | 2.28  | (0.26)                             |
| (a) Yields on Deposits  | 0.61  | 0.66  | (0.05)                             |
| (b) Yields on Other External Liabilities                                  | 2.07  | 3.73  | (1.66)                             |
| (3) Net Interest Margin after General & Administrative Expenses (a) - (b) | 0.23  | 0.18  | 0.05                               |

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

|  | For the Year Ended<br>March 31, 2011<br>(A) | For the Year Ended<br>March 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|--|---|---|------------------------------------|
| Net Gain & Loss on Bonds                       | (612)                                       | (5,522)                                     | 4,910                              |
| Gain on Sales                                  | 2,388                                       | 250   | 2,138                              |
| Gain on Redemption                             | 668   | -   | 668                                |
| Loss on Sales                                  | 46  | 1,810                                       | (1,764)                            |
| Loss on Redemption                             | 13  | -   | 13                                 |
| Loss on Devaluation                            | 3,609                                       | 3,962                                       | (353)                              |
| Net Gain & Loss on Stocks and Other Securities | 21  | (0)   | 21                                 |
| Gain on Sales                                  | 32  | -   | 32                                 |
| Loss on Sales                                  | -   | -   | -                                  |
| Loss on Devaluation                            | 11  | 0   | 11                                 |

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

|                                      | As of<br>March 31, 2011 |                  |                               | As of<br>March 31, 2010 |                  |                               |
|--------------------------------------|-------------------------|------------------|-------------------------------|-------------------------|------------------|-------------------------------|
|                                      | Balance sheet<br>amount | Fair value       | Net unrealized<br>gain/(loss) | Balance sheet<br>amount | Fair value       | Net unrealized<br>gain/(loss) |
| Cash and due from banks              | 150,068                 | 150,068          | -                             | 57,384                  | 57,384           | -                             |
| Call loans                           | 5,968                   | 5,968            | -                             | 62,190                  | 62,190           | -                             |
| Securities                           |                         |                  |                               |                         |                  |                               |
| Available-for-sale securities        | 450,407                 | 450,407          | -                             | 499,742                 | 499,742          | -                             |
| Loans and bills discounted           | 1,539,991               |                  |                               | 1,439,861               |                  |                               |
| Allowance for loan losses            | (60,735)                |                  |                               | (43,829)                |                  |                               |
|                                      | 1,479,256               | 1,497,978        | 18,722                        | 1,396,032               | 1,434,098        | 38,066                        |
| <b>Total Assets</b>                  | <b>2,085,701</b>        | <b>2,104,423</b> | <b>18,722</b>                 | <b>2,015,348</b>        | <b>2,053,414</b> | <b>38,066</b>                 |
| Deposits                             | 1,943,508               | 1,960,772        | 17,264                        | 1,904,286               | 1,921,583        | 17,297                        |
| Bonds payable                        | 68,100                  | 67,258           | (841)                         | 60,700                  | 59,797           | (903)                         |
| <b>Total Liabilities</b>             | <b>2,011,608</b>        | <b>2,028,031</b> | <b>16,423</b>                 | <b>1,964,986</b>        | <b>1,981,380</b> | <b>16,394</b>                 |
| Derivative transactions              |                         |                  |                               |                         |                  |                               |
| Hedge accounting not applied         | 1,479                   | 1,479            | -                             | 401                     | 401              | -                             |
| Hedge accounting applied             | 5,455                   | 5,455            | -                             | 3,808                   | 3,808            | -                             |
| <b>Total Derivative transactions</b> | <b>6,935</b>            | <b>6,935</b>     | <b>-</b>                      | <b>4,209</b>            | <b>4,209</b>     | <b>-</b>                      |

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

(millions of yen)

|  |                   | As of<br>March 31, 2011 |                |                            | As of<br>Mach 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    | 132,607                 | 130,811        | 1,796                      | 232,058                | 229,652        | 2,405                      |
|  | Government bonds  | 82,452                  | 82,251         | 201                        | 166,239                | 165,673        | 566                        |
|  | Municipal bonds   | 105                     | 103            | 2                          | 608                    | 602            | 5                          |
|  | Corporate bonds   | 50,049                  | 48,456         | 1,592                      | 65,210                 | 63,376         | 1,833                      |
|  | Others            | 56,377                  | 55,814         | 563                        | 37,143                 | 35,794         | 1,349                      |
|  | <b>Sub-Total</b>  | <b>188,985</b>          | <b>186,625</b> | <b>2,359</b>               | <b>269,226</b>         | <b>265,470</b> | <b>3,755</b>               |
| Balance sheet amount not in excess of Cost | Domestic equities | 12                      | 12             | -                          | -                      | -              | -                          |
|  | Domestic bonds    | 181,731                 | 182,822        | (1,090)                    | 218,370                | 220,004        | (1,634)                    |
|  | Government bonds  | 143,417                 | 143,915        | (498)                      | 197,894                | 197,951        | (57)                       |
|  | Municipal bonds   | -                       | -              | -                          | -                      | -              | -                          |
|  | Corporate bonds   | 38,314                  | 38,906         | (591)                      | 20,476                 | 22,053         | (1,577)                    |
|  | Others            | 90,178                  | 91,259         | (1,081)                    | 23,613                 | 24,936         | (1,322)                    |
|  | <b>Sub-Total</b>  | <b>271,921</b>          | <b>274,093</b> | <b>(2,171)</b>             | <b>241,984</b>         | <b>244,940</b> | <b>(2,956)</b>             |
| <b>Total</b>                               |                   | <b>460,907</b>          | <b>460,719</b> | <b>187</b>                 | <b>511,210</b>         | <b>510,410</b> | <b>799</b>                 |

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<br>March 31, 2011 | As of<br>Mach 31, 2010 | Increase/<br>(Decrease)<br>(A)-(B) |
|-----|-------------------------------------|-------------------------|------------------------|------------------------------------|
|     |                                     | Preliminary (A)         | (B)                    |                                    |
| (1) | <b>Capital Adequacy Ratio</b>       | <b>9.19%</b>            | <b>8.54%</b>           | <b>0.65%</b>                       |
| (2) | Tier I Capital                      | 91,313                  | 86,376                 | 4,937                              |
|     | Tier I Ratio                        | 6.47%                   | 6.37%                  | 0.10%                              |
| (3) | Tier II Capital                     | 40,015                  | 31,069                 | 8,946                              |
| (4) | Deductions                          | 1,701                   | 1,606                  | 95                                 |
| (5) | <b>Capital (2)+(3)-(4)</b>          | <b>129,627</b>          | <b>115,839</b>         | <b>13,788</b>                      |
| (6) | Credit Risk-adjusted Assets         | 1,311,179               | 1,255,734              | 55,445                             |
| (7) | Operational Risks                   | 99,255                  | 99,306                 | (51)                               |
| (8) | <b>Risk-adjusted Assets (6)+(7)</b> | <b>1,410,434</b>        | <b>1,355,041</b>       | <b>55,393</b>                      |

**2) Non-consolidated**

|     |                                     | As of<br>March 31, 2011 | As of<br>Mach 31, 2010 | Increase/<br>(Decrease)<br>(A)-(B) |
|-----|-------------------------------------|-------------------------|------------------------|------------------------------------|
|     |                                     | Preliminary (A)         | (B)                    |                                    |
| (1) | <b>Capital Adequacy Ratio</b>       | <b>9.27%</b>            | <b>8.46%</b>           | <b>0.81%</b>                       |
| (2) | Tier I Capital                      | 87,564                  | 80,289                 | 7,275                              |
|     | Tier I Ratio                        | 6.31%                   | 6.09%                  | 0.22%                              |
| (3) | Tier II Capital                     | 42,870                  | 32,792                 | 10,078                             |
| (4) | Deductions                          | 1,701                   | 1,606                  | 95                                 |
| (5) | <b>Capital (2)+(3)-(4)</b>          | <b>128,734</b>          | <b>111,475</b>         | <b>17,259</b>                      |
| (6) | Credit Risk-adjusted Assets         | 1,301,361               | 1,231,490              | 69,871                             |
| (7) | Operational Risks                   | 85,997                  | 85,692                 | 305                                |
| (8) | <b>Risk-adjusted Assets (6)+(7)</b> | <b>1,387,359</b>        | <b>1,317,182</b>       | <b>70,177</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<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|--|--------------------------------|-------------------------------|------------------------------------|
| Loans to Bankrupt Borrowers  | 2,858                          | 6,206                         | (3,348)                            |
| Past Due Loans   | 82,179                         | 34,199                        | 47,980                             |
| Loans Past Due 3 Months or More  | 5,051                          | 7,987                         | (2,936)                            |
| Restructured Loans   | 6,784                          | 1,544                         | 5,240                              |
| <b>Total (a)</b>   | <b>96,874</b>                  | <b>49,937</b>                 | <b>46,937</b>                      |
| Ending Balance of Loans and Bills Discounted (b)                                       | 1,509,994                      | 1,414,403                     | 95,591                             |
| <b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b> | <b>6.41</b>                    | <b>3.53</b>                   | <b>2.88</b>                        |
| Amounts Secured (c)  | 84,756                         | 38,628                        | 46,128                             |
| <b>Coverage Ratio (%) (c/a X 100)</b>  | <b>87.49</b>                   | <b>77.35</b>                  | <b>10.14</b>                       |

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

(in millions of yen)

|  | As of<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|--|--------------------------------|-------------------------------|------------------------------------|
| Loans to Bankrupt Borrowers  | 9,674                          | 15,177                        | (5,503)                            |
| Past Due Loans   | 105,361                        | 50,686                        | 54,675                             |
| Loans Past Due 3 Months or More  | 5,051                          | 7,987                         | (2,936)                            |
| Restructured Loans   | 6,784                          | 1,544                         | 5,240                              |
| <b>Total (a)</b>   | <b>126,872</b>                 | <b>75,395</b>                 | <b>51,477</b>                      |
| Ending Balance of Loans and Bills Discounted (b)                                       | 1,539,991                      | 1,439,861                     | 100,130                            |
| <b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b> | <b>8.23</b>                    | <b>5.23</b>                   | <b>3.00</b>                        |
| Amounts Secured (c)  | 114,754                        | 64,086                        | 50,668                             |
| <b>Coverage Ratio (%) (c/a X 100)</b>  | <b>90.44</b>                   | <b>84.99</b>                  | <b>5.45</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<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|--|--------------------------------|-------------------------------|------------------------------------|
| Loans to Bankrupt Borrowers  | 1,539                          | 5,715                         | (4,176)                            |
| Past Due Loans   | 66,813                         | 31,066                        | 35,747                             |
| Loans Past Due 3 Months or More  | 5,051                          | 7,987                         | (2,936)                            |
| Restructured Loans   | 6,784                          | 1,544                         | 5,240                              |
| <b>Total (a)</b>   | <b>80,189</b>                  | <b>46,313</b>                 | <b>33,876</b>                      |
| Ending Balance of Loans and Bills Discounted (b)                                       | 1,492,803                      | 1,410,289                     | 82,514                             |
| <b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b> | <b>5.37</b>                    | <b>3.28</b>                   | <b>2.09</b>                        |
| Amounts Secured (c)  | 74,010                         | 40,946                        | 33,064                             |
| <b>Coverage Ratio (%) (c/a X 100)</b>  | <b>92.29</b>                   | <b>88.41</b>                  | <b>3.88</b>                        |

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

|  | As of<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|--|--------------------------------|-------------------------------|------------------------------------|
| Loans to Bankrupt Borrowers  | 6,176                          | 12,836                        | (6,660)                            |
| Past Due Loans   | 80,227                         | 41,219                        | 39,008                             |
| Loans Past Due 3 Months or More  | 5,051                          | 7,987                         | (2,936)                            |
| Restructured Loans   | 6,784                          | 1,544                         | 5,240                              |
| <b>Total (a)</b>   | <b>98,241</b>                  | <b>63,587</b>                 | <b>34,654</b>                      |
| Ending Balance of Loans and Bills Discounted (b)                                       | 1,510,855                      | 1,427,563                     | 83,292                             |
| <b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b> | <b>6.50</b>                    | <b>4.45</b>                   | <b>2.05</b>                        |
| Amounts Secured (c)  | 92,062                         | 58,221                        | 33,841                             |
| <b>Coverage Ratio (%) (c/a X 100)</b>  | <b>93.71</b>                   | <b>91.56</b>                  | <b>2.15</b>                        |

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

|  | As of<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|--|--------------------------------|-------------------------------|------------------------------------|
| Loans to Bankrupt Borrowers  | 2,147                          | 5,715                         | (3,568)                            |
| Past Due Loans   | 78,379                         | 31,066                        | 47,313                             |
| Loans Past Due 3 Months or More  | 5,051                          | 7,987                         | (2,936)                            |
| Restructured Loans   | 6,784                          | 1,544                         | 5,240                              |
| <b>Total (a)</b>   | <b>92,363</b>                  | <b>46,313</b>                 | <b>46,050</b>                      |
| Ending Balance of Loans and Bills Discounted (b)                                       | 1,505,400                      | 1,410,289                     | 95,111                             |
| <b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b> | <b>6.13</b>                    | <b>3.28</b>                   | <b>2.85</b>                        |
| Amounts Secured (c)  | 86,186                         | 40,946                        | 45,240                             |
| <b>Coverage Ratio (%) (c/a X 100)</b>  | <b>93.31</b>                   | <b>88.41</b>                  | <b>4.90</b>                        |

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

|  | As of<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|--|--------------------------------|-------------------------------|------------------------------------|
| Loans to Bankrupt Borrowers  | 7,632                          | 12,836                        | (5,204)                            |
| Past Due Loans   | 95,919                         | 41,219                        | 54,700                             |
| Loans Past Due 3 Months or More  | 5,051                          | 7,987                         | (2,936)                            |
| Restructured Loans   | 6,784                          | 1,544                         | 5,240                              |
| <b>Total (a)</b>   | <b>115,389</b>                 | <b>63,587</b>                 | <b>51,802</b>                      |
| Ending Balance of Loans and Bills Discounted (b)                                       | 1,528,426                      | 1,427,563                     | 100,863                            |
| <b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b> | <b>7.54</b>                    | <b>4.45</b>                   | <b>3.09</b>                        |
| Amounts Secured (c)  | 109,212                        | 58,221                        | 50,991                             |
| <b>Coverage Ratio (%) (c/a X 100)</b>  | <b>94.64</b>                   | <b>91.56</b>                  | <b>3.08</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<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|--------------------------------|-------------------------------|------------------------------------|
| Bankruptcy and Quasi-Bankruptcy                               | 30,133                         | 19,255                        | 10,878                             |
| Doubtful  | 55,144                         | 21,398                        | 33,746                             |
| Sub-standard  | 11,836                         | 9,531                         | 2,305                              |
| <b>Sub-Total (a)</b>  | <b>97,114</b>                  | <b>50,185</b>                 | <b>46,929</b>                      |
| Normal  | 1,438,720                      | 1,393,593                     | 45,127                             |
| Total (b)   | 1,535,835                      | 1,443,779                     | 92,056                             |
| <b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b> | <b>6.32</b>                    | <b>3.47</b>                   | <b>2.85</b>                        |
| Amounts Secured (c)   | 84,926                         | 38,798                        | 46,128                             |
| <b>Coverage Ratio (%) (c/a X 100)</b>                         | <b>87.45</b>                   | <b>77.30</b>                  | <b>10.15</b>                       |

**Chart-B: Disclosed Claims including Category IV Claims**

(in millions of yen)

|   | As of<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|--------------------------------|-------------------------------|------------------------------------|
| Bankruptcy and Quasi-Bankruptcy                               | 60,131                         | 44,713                        | 15,418                             |
| Doubtful  | 55,144                         | 21,398                        | 33,746                             |
| Sub-standard  | 11,836                         | 9,531                         | 2,305                              |
| <b>Sub-Total (a)</b>  | <b>127,112</b>                 | <b>75,643</b>                 | <b>51,469</b>                      |
| Normal  | 1,438,720                      | 1,393,593                     | 45,127                             |
| Total (b)   | 1,565,832                      | 1,469,237                     | 96,595                             |
| <b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b> | <b>8.11</b>                    | <b>5.14</b>                   | <b>2.97</b>                        |
| Amounts Secured (c)   | 114,924                        | 64,256                        | 50,668                             |
| <b>Coverage Ratio (%) (c/a X 100)</b>                         | <b>90.41</b>                   | <b>84.94</b>                  | <b>5.47</b>                        |

### 2) Non-consolidated

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

(in millions of yen)

|   | As of<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|--------------------------------|-------------------------------|------------------------------------|
| Bankruptcy and Quasi-Bankruptcy                               | 15,348                         | 15,925                        | (577)                              |
| Doubtful  | 53,182                         | 21,092                        | 32,090                             |
| Sub-standard  | 11,836                         | 9,531                         | 2,305                              |
| <b>Sub-Total (a)</b>  | <b>80,367</b>                  | <b>46,549</b>                 | <b>33,818</b>                      |
| Normal  | 1,416,911                      | 1,368,123                     | 48,788                             |
| Total (b)   | 1,497,279                      | 1,414,672                     | 82,607                             |
| <b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b> | <b>5.36</b>                    | <b>3.29</b>                   | <b>2.07</b>                        |
| Amounts Secured (c)   | 74,172                         | 41,166                        | 33,006                             |
| <b>Coverage Ratio (%) (c/a X 100)</b>                         | <b>92.29</b>                   | <b>88.43</b>                  | <b>3.86</b>                        |

**Chart-B: Disclosed Claims including Category IV Claims**

(in millions of yen)

|   | As of<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|--------------------------------|-------------------------------|------------------------------------|
| Bankruptcy and Quasi-Bankruptcy                               | 33,400                         | 33,199                        | 201                                |
| Doubtful  | 53,182                         | 21,092                        | 32,090                             |
| Sub-standard  | 11,836                         | 9,531                         | 2,305                              |
| <b>Sub-Total (a)</b>  | <b>98,419</b>                  | <b>63,823</b>                 | <b>34,596</b>                      |
| Normal  | 1,416,911                      | 1,368,123                     | 48,788                             |
| Total (b)   | 1,515,330                      | 1,431,947                     | 83,383                             |
| <b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b> | <b>6.49</b>                    | <b>4.45</b>                   | <b>2.04</b>                        |
| Amounts Secured (c)   | 92,223                         | 58,440                        | 33,783                             |
| <b>Coverage Ratio (%) (c/a X 100)</b>                         | <b>93.70</b>                   | <b>91.56</b>                  | <b>2.14</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<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|--------------------------------|-------------------------------|------------------------------------|
| Bankruptcy and Quasi-Bankruptcy                               | 25,860                         | 15,925                        | 9,935                              |
| Doubtful  | 54,846                         | 21,092                        | 33,754                             |
| Sub-standard  | 11,836                         | 9,531                         | 2,305                              |
| <b>Sub-Total (a)</b>  | <b>92,543</b>                  | <b>46,549</b>                 | <b>45,994</b>                      |
| Normal  | 1,417,334                      | 1,368,123                     | 49,211                             |
| Total (b)   | 1,509,878                      | 1,414,672                     | 95,206                             |
| <b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b> | <b>6.12</b>                    | <b>3.29</b>                   | <b>2.83</b>                        |
| Amounts Secured (c)   | 86,348                         | 41,166                        | 45,182                             |
| <b>Coverage Ratio (%) (c/a X 100)</b>                         | <b>93.30</b>                   | <b>88.43</b>                  | <b>4.87</b>                        |

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

|   | As of<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|--------------------------------|-------------------------------|------------------------------------|
| Bankruptcy and Quasi-Bankruptcy                               | 48,885                         | 33,199                        | 15,686                             |
| Doubtful  | 54,846                         | 21,092                        | 33,754                             |
| Sub-standard  | 11,836                         | 9,531                         | 2,305                              |
| <b>Sub-Total (a)</b>  | <b>115,569</b>                 | <b>63,823</b>                 | <b>51,746</b>                      |
| Normal  | 1,417,334                      | 1,368,123                     | 49,211                             |
| Total (b)   | 1,532,904                      | 1,431,947                     | 100,957                            |
| <b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b> | <b>7.53</b>                    | <b>4.45</b>                   | <b>3.08</b>                        |
| Amounts Secured (c)   | 109,374                        | 58,440                        | 50,934                             |
| <b>Coverage Ratio (%) (c/a X 100)</b>                         | <b>94.63</b>                   | <b>91.56</b>                  | <b>3.07</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<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|--------------------------------|-------------------------------|------------------------------------|
| General Allowance for Loan Losses   | 15,160                         | 7,192                         | 7,968                              |
| Specific Allowance for Loan Losses  | 11,711                         | 7,287                         | 4,424                              |
| Total Allowance for Loan Losses (a)   | 26,871                         | 14,480                        | 12,391                             |
| Total Loans and Bills Discounted (b)  | 1,492,803                      | 1,410,289                     | 82,514                             |
| Ratio of Total Allowance for Loan Losses<br>to Total Loans and Bills Discounted (%) (a/b X 100) | 1.80                           | 1.02                          | 0.78                               |

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

|   | As of<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|--------------------------------|-------------------------------|------------------------------------|
| General Allowance for Loan Losses   | 15,160                         | 7,192                         | 7,968                              |
| Specific Allowance for Loan Losses  | 29,762                         | 24,562                        | 5,200                              |
| Total Allowance for Loan Losses (a)   | 44,922                         | 31,754                        | 13,168                             |
| Total Loans and Bills Discounted (b)  | 1,510,855                      | 1,427,563                     | 83,292                             |
| Ratio of Total Allowance for Loan Losses<br>to Total Loans and Bills Discounted (%) (a/b X 100) | 2.97                           | 2.22                          | 0.75                               |

**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<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|--------------------------------|-------------------------------|------------------------------------|
| General Allowance for Loan Losses   | 15,176                         | 7,192                         | 7,984                              |
| Specific Allowance for Loan Losses  | 12,492                         | 7,287                         | 5,205                              |
| Total Allowance for Loan Losses (a)   | 27,668                         | 14,480                        | 13,188                             |
| Total Loans and Bills Discounted (b)  | 1,505,400                      | 1,410,289                     | 95,111                             |
| Ratio of Total Allowance for Loan Losses<br>to Total Loans and Bills Discounted (%) (a/b X 100) | 1.83                           | 1.02                          | 0.81                               |

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

|   | As of<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|--------------------------------|-------------------------------|------------------------------------|
| General Allowance for Loan Losses   | 15,176                         | 7,192                         | 7,984                              |
| Specific Allowance for Loan Losses  | 35,518                         | 24,562                        | 10,956                             |
| Total Allowance for Loan Losses (a)   | 50,694                         | 31,754                        | 18,940                             |
| Total Loans and Bills Discounted (b)  | 1,528,426                      | 1,427,563                     | 100,863                            |
| Ratio of Total Allowance for Loan Losses<br>to Total Loans and Bills Discounted (%) (a/b X 100) | 3.31                           | 2.22                          | 1.09                               |

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

|   | As of<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|--------------------------------|-------------------------------|------------------------------------|
| Domestic (excluding offshore banking account) | 1,510,855                      | 1,427,563                     | 83,292                             |
| Manufacturing                                 | 14,607                         | 19,362                        | (4,755)                            |
| Agriculture and forestry                      | 364                            | 361                           | 3                                  |
| Fisheries                                     | 97                             | 177                           | (80)                               |
| Mining and quarrying of stone and gravel      | -                              | -                             | -                                  |
| Construction                                  | 4,284                          | 4,740                         | (456)                              |
| Electricity, gas, heat supply and water       | 1,644                          | 2,048                         | (404)                              |
| Information and communications                | 3,162                          | 1,187                         | 1,975                              |
| Transport and postal activities               | 19,802                         | 10,897                        | 8,905                              |
| Wholesale and retail trade                    | 28,843                         | 23,482                        | 5,361                              |
| Finance and insurance                         | 47,010                         | 43,947                        | 3,063                              |
| Real estate and goods rental and leasing      | 244,872                        | 291,841                       | (46,969)                           |
| Other services                                | 223,188                        | 190,268                       | 32,920                             |
| Government, except elsewhere classified       | -                              | 192                           | (192)                              |
| Industries unable to classify                 | 922,974                        | 839,053                       | 83,921                             |
| Overseas and Offshore Banking Account         | -                              | -                             | -                                  |
| Governments and official institutions         | -                              | -                             | -                                  |
| Financial institutions                        | -                              | -                             | -                                  |
| Other   | -                              | -                             | -                                  |
| Total   | 1,510,855                      | 1,427,563                     | 83,292                             |

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

**2) Consumer Loans**

(in millions of yen)

|                      | As of<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|----------------------|--------------------------------|-------------------------------|------------------------------------|
| Consumer Loans       | 805,724                        | 727,664                       | 78,060                             |
| Housing Loans        | 642,599                        | 563,742                       | 78,857                             |
| Other Consumer Loans | 163,125                        | 163,922                       | (797)                              |

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 March 31, 2010 have been amended retroactively.

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

(in millions of yen)

|   | As of<br>March 31, 2011<br>(A) | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |
|---|--------------------------------|-------------------------------|------------------------------------|
| Loans to Small- and Medium-sized Enterprises and Individuals (a)  | 1,343,364                      | 1,279,334                     | 64,030                             |
| Total Loans and Bills Discounted (b)  | 1,510,855                      | 1,427,563                     | 83,292                             |
| Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100) | 88.91                          | 89.61                         | (0.70)                             |

**5. Balances of Loans and Deposits**

(in millions of yen)

|                                 | As of<br>March 31, 2011<br>(A)  | As of<br>Mach 31, 2010<br>(B) | Increase/<br>(Decrease)<br>(A)-(B) |          |
|---------------------------------|---------------------------------|-------------------------------|------------------------------------|----------|
| Deposits                        | Consolidated (Ending Bal.)      | 1,943,508                     | 1,904,286                          | 39,222   |
|                                 | Individual                      | 1,764,325                     | 1,714,145                          | 50,180   |
|                                 | Corporate                       | 164,531                       | 184,218                            | (19,687) |
|                                 | Public money                    | 13,436                        | 3,430                              | 10,006   |
|                                 | Financial institutions          | 1,214                         | 2,492                              | (1,278)  |
|                                 | Non-consolidated (Ending Bal.)  | 1,955,310                     | 1,907,838                          | 47,472   |
| Non-consolidated (Average Bal.) | 1,906,253                       | 1,763,690                     | 142,563                            |          |
| Loans and Bills Discounted      | Consolidated (Ending Bal.)      | 1,539,991                     | 1,439,861                          | 100,130  |
|                                 | Non-consolidated (Ending Bal.)  | 1,510,855                     | 1,427,563                          | 83,292   |
|                                 | Non-consolidated (Average Bal.) | 1,457,588                     | 1,289,593                          | 167,995  |
|                                 | Combined (Ending Bal.)          | 1,528,426                     | 1,427,563                          | 100,863  |