

**Consolidated Financial Results**  
*for the 1st Quarter of Fiscal 2011*

**August 2, 2011**



**Consolidated Financial Results**  
**for the 1st Quarter of Fiscal 2011 ended June 30, 2011**  
*[ under Japanese GAAP ]*

Company Name : **The Tokyo Star Bank, Limited**

(URL <http://www.tokyostarbank.co.jp/>)

Headquarters : Tokyo

Note: - The financial information presented here has not been audited.  
 - The amounts are rounded down to the nearest million of yen.

**1. Summary of Consolidated Financial Results**  
**for the 1st Quarter of Fiscal 2011 Ended June 30, 2011**

**(1) Operating Results** (in millions of yen except per share data and percentages)

	For the three months ended	
	June 30, 2011	June 30, 2010
Ordinary income	19,132	16,974
Change from the previous period	12.7%	14.9%
Ordinary profit	3,402	2,904
Change from the previous period	17.1%	-
Net income	1,839	1,652
Change from the previous period	11.3%	-
Net income per common share (yen)	2,627.28	2,360.30
Diluted net income per common share (yen)	-	-

Note: Comprehensive income for the three months ended :

June 30, 2011 :	2,304 million yen	17.1 %
June 30, 2010 :	1,966 million yen	- %

**(2) Financial Conditions** (in millions of yen except percentages)

	As of	
	June 30, 2011	March 31, 2011
Total assets	2,236,164	2,188,598
Net assets	96,677	94,880
Ratio of net assets to total assets	4.3%	4.3%

Notes: 1. Net assets, excluding Stock acquisition rights and Minority interests, as of :

June 30, 2011 :	96,535 million yen
March 31, 2011 :	94,730 million yen

2. Ratio of net assets to total assets

= (Net assets - Stock acquisition rights - Minority interests) / Total assets X 100

## 2. Others

(1) Significant Change in the Scope of Consolidation : No

(2) Application of Special Accounting Methods  
for Quarterly Consolidated Financial Statements : Yes

- Application of special accounting methods  
for quarterly consolidated financial statements to : Income taxes

(3) Changes in Accounting Policies, Changes in Accounting Estimates  
and Correction of Prior Period Errors for Quarterly Consolidated Financial Statements

- ① Changes accounting policies  
due to revision of accounting standards etc. : No
- ② Changes accounting policies other than ① above : No
- ③ Changes in accounting estimates : No
- ④ Correction of prior period errors : No

(Additional information)

From this quarter, the Tokyo Star Bank, Limited ("the Bank") and its subsidiaries have applied "Accounting Standard for Accounting Changes and Error Corrections" (ASBJ Statement No.24, December 4, 2009) and "Guidance on the Accounting Standard for Accounting Changes and Error Corrections" (ASBJ Guidance No.24, December 4, 2009).

"Recoveries of Written-off Claims" is included in "Other income" in the consolidated statement of income for this quarter, according to "Practical Guidelines on Accounting Standards for Financial Instruments" (JICPA Accounting Practice Committee Statement No.14). However, the Bank and its subsidiaries have not applied a new accounting standard and a new guidance retroactively for the previous quarter ended June 30, 2010.

(4) Number of Shares Outstanding (Common stock)

① Number of Shares Outstanding as of :

June 30, 2011 : 700,000 shares  
March 31, 2011 : 700,000 shares

② Number of Treasury Shares Outstanding as of :

June 30, 2011 : - shares  
March 31, 2011 : - shares

③ Average Number of Shares Outstanding for the three months ended :

June 30, 2011 : 700,000 shares  
June 30, 2010 : 700,000 shares

## FINANCIAL STATEMENTS

### 1. Consolidated Balance Sheets

(in millions of yen)	As of June 30, 2011	As of March 31, 2011
<b>Assets:</b>		
Cash and due from banks	147,800	150,068
Call loans	6,635	5,968
Monetary claims bought	19,369	19,801
Money held in trust	2,577	2,632
Securities	496,761	451,318
Loans and bills discounted	1,544,764	1,539,991
Foreign exchanges	655	885
Other assets	29,909	27,766
Tangible fixed assets	6,629	6,927
Intangible fixed assets	2,577	2,462
Deferred tax assets	19,590	20,124
Customers' liabilities for acceptances and guarantees	21,860	22,558
Allowance for loan losses	(62,966)	(61,906)
<b>Total assets</b>	<b>2,236,164</b>	<b>2,188,598</b>
<b>Liabilities:</b>		
Deposits	2,008,964	1,943,508
Borrowed money	6,770	6,800
Foreign exchanges	1	38
Bonds payable	49,000	68,100
Other liabilities	51,348	50,806
Provision for bonuses	539	899
Provision for directors' bonuses	173	173
Provision for directors' retirement benefits	88	86
Provision for losses on dormant deposit repayments	130	130
Provision for possible losses on refund of interest	36	36
Provision for office moving expenses	574	580
Acceptances and guarantees	21,860	22,558
<b>Total liabilities</b>	<b>2,139,486</b>	<b>2,093,717</b>
<b>Net assets:</b>		
Capital stock	26,000	26,000
Capital surplus	24,000	24,000
Retained earnings	43,002	41,663
<b>Total shareholders' equity</b>	<b>93,002</b>	<b>91,663</b>
Valuation difference on available-for-sale securities	874	111
Deferred gains or losses on hedges	2,657	2,955
<b>Total accumulated other comprehensive income</b>	<b>3,532</b>	<b>3,066</b>
Minority interests	142	150
<b>Total net assets</b>	<b>96,677</b>	<b>94,880</b>
<b>Total liabilities and net assets</b>	<b>2,236,164</b>	<b>2,188,598</b>

## 2. Consolidated Statements of Income

( in millions of yen)	For the three months ended	
	June 30, 2011	June 30, 2010
<b>Ordinary income:</b>	19,132	16,974
Interest income and dividends	11,598	11,630
<i>Interest on loans and discounts</i>	9,750	9,852
<i>Interest and dividends on securities</i>	1,370	1,204
Fees and commissions	2,952	2,803
Other ordinary income	3,911	2,025
Other income	670	515
<b>Ordinary expenses:</b>	15,729	14,069
Interest expenses	3,575	3,337
<i>Interest on deposits</i>	3,205	3,050
Fees and commissions payments	1,465	1,334
Other ordinary expenses	630	39
General and administrative expenses	7,968	7,283
Other expenses	2,089	2,074
<b>Ordinary profit (loss)</b>	<b>3,402</b>	<b>2,904</b>
Extraordinary income	-	54
Extraordinary loss	53	5
<b>Income (Loss) before income taxes and minority interests</b>	<b>3,349</b>	<b>2,954</b>
Income taxes - current and deferred	1,509	1,301
<b>Income (Loss) before minority interests</b>	<b>1,839</b>	<b>1,652</b>
Minority interests in income	-	-
<b>Net income (loss)</b>	<b>1,839</b>	<b>1,652</b>

### 3. Consolidated Statements of Comprehensive Income

( in millions of yen)	For the three months ended	
	June 30, 2011	June 30, 2010
Income (Loss) before minority interests	1,839	1,652
Other comprehensive income	465	314
Valuation difference on available- for-sale securities	762	(49)
Deferred gains or losses on hedges	(297)	364
<b>Comprehensive income</b>	<b>2,304</b>	<b>1,966</b>
Comprehensive income attributable to owners of the parent	2,304	1,966
Comprehensive income attributable to minority interests	-	-

### 4. Going Concern Assumption

There is no applicable information.

### 5. Remarkable Changes in Shareholders' Equity

There is no applicable information.

## Selected Financial Information of 1st Quarter Results

## 1. Operating Results

## (1) Consolidated

(in millions of yen)

	For the three months ended June 30,		Increase/ (Decrease) (A)-(B)
	2011 (A)	2010 (B)	
<b>Gross Operating Profit</b> (Note 1)	<b>12,790</b>	<b>11,747</b>	<b>1,043</b>
Net Interest Income	8,022	8,292	(270)
Net Fees and Commissions	1,486	1,469	17
Net Other Ordinary Income	3,280	1,986	1,294
General and Administrative Expenses	7,968	7,283	685
<b>Net Operating Income (Loss) before General Allowance and Goodwill</b> (Note 2)	<b>4,821</b>	<b>4,464</b>	<b>357</b>
Provision for General Allowance for Loan Losses	(2,551)	(247)	(2,304)
<b>Net Operating Income (Loss)</b> (Note 3)	<b>7,372</b>	<b>4,712</b>	<b>2,660</b>
Other Income and Expenses	(3,970)	(1,807)	(2,163)
Net Gain and Loss on Stocks and Other Securities	(1)	32	(33)
Problem Claims related Costs	4,603	2,238	2,365
Written-offs of Loans	25	815	(790)
Provision for Specific Allowance for Loan Losses	4,577	1,422	3,155
Net Gain and Loss on Sales of Loans	-	-	-
Reversal of Allowance for Loan Losses	-	-	-
Recoveries of Written-off Claims	51	-	51
Other	583	398	185
<b>Ordinary Profit (Loss)</b>	<b>3,402</b>	<b>2,904</b>	<b>498</b>
Extraordinary Income and Loss	(53)	49	(102)
Net Gain and Loss on Disposal of Noncurrent Assets	(53)	(5)	(48)
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	53	5	48
Reversal of Allowance for Loan Losses	-	-	-
Recoveries of Written-off Claims	-	54	(54)
Other	-	-	-
<b>Income (Loss) before Income Taxes and Minority Interests</b>	<b>3,349</b>	<b>2,954</b>	<b>395</b>
Income Taxes -Current and Deferred	1,509	1,301	208
<b>Income (Loss) before Minority Interests</b>	<b>1,839</b>	<b>1,652</b>	<b>187</b>
Minority Interests in Income (Loss)	-	-	-
<b>Net Income (Loss)</b>	<b>1,839</b>	<b>1,652</b>	<b>187</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 (Loss) before General Allowance and Goodwill = Gross Operating Profit - General and Administrative Expenses

3. Net Operating Income (Loss) = Gross Operating Profit - General and Administrative Expenses  
- Provision for General Allowance for Loan Losses

Credit Costs (Note 4)	2,296	2,367	(71)
excluding Recoveries of Written-off Claims	2,348	2,421	(73)

Note: 4. Credit Costs = (Provision for General Allowance for Loan Losses + Problem Claims related Costs)  
- (Reversal of Allowance for Loan Losses + Recoveries of Written-off Claims) + Adjustment on purchased loan

(2) Non-consolidated

(in millions of yen)

	For the three months ended June 30,		Increase/ (Decrease) (A)-(B)
	2011 (A)	2010 (B)	
<b>Gross Operating Profit</b>	<b>11,528</b>	<b>10,117</b>	<b>1,411</b>
Net Interest Income	7,895	8,181	(286)
Net Fees and Commissions	352	(50)	402
Net Other Ordinary Income	3,280	1,986	1,294
of which Net Gain and Loss on Bonds	781	1,166	(385)
General and Administrative Expenses	7,767	7,057	710
Personnel Expenses	2,802	2,818	(16)
Nonpersonnel Expenses	4,580	3,846	734
Taxes	383	392	(9)
<b>Net Operating Income (Loss) before General Allowance and Goodwill</b>	<b>3,761</b>	<b>3,059</b>	<b>702</b>
<b>Core Net Operating Income (Loss) (excluding Net Gain and Loss on Bonds)</b>	<b>2,980</b>	<b>1,893</b>	<b>1,087</b>
Provision for General Allowance for Loan Losses	(2,478)	196	(2,674)
Amortization of Goodwill	-	-	-
<b>Net Operating Income (Loss)</b>	<b>6,240</b>	<b>2,862</b>	<b>3,378</b>
Other Income and Expenses	(3,630)	(907)	(2,723)
Net Gain and Loss on Stocks and Other Securities	(1)	32	(33)
Problem Claims related Costs	4,189	1,208	2,981
Written-offs of Loans	3	1	2
Provision for Specific Allowance for Loan Losses	4,185	1,207	2,978
Net Gain and Loss on Sales of Loans	-	-	-
Reversal of Allowance for Loan Losses	-	-	-
Recoveries of Written-off Claims	15	-	15
Other	545	268	277
<b>Ordinary Profit (Loss)</b>	<b>2,609</b>	<b>1,955</b>	<b>654</b>
Extraordinary Income and Loss	(3)	19	(22)
Net Gain and Loss on Disposal of Noncurrent Assets	(3)	(5)	2
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	3	5	(2)
Reversal of Allowance for Loan Losses	-	-	-
Recoveries of Written-off Claims	-	24	24
Other	-	-	-
<b>Income (Loss) before Income Taxes</b>	<b>2,606</b>	<b>1,975</b>	<b>631</b>
Income Taxes -Current and Deferred	1,111	829	282
<b>Net Income (Loss)</b>	<b>1,495</b>	<b>1,145</b>	<b>350</b>



(3) Combined (The Bank & TSBSP)

(in millions of yen)

	For the three months ended June 30,		Increase/ (Decrease) (A)-(B)
	2011 (A)	2010 (B)	
<b>Gross Operating Profit</b>	<b>11,578</b>	<b>10,135</b>	<b>1,443</b>
Net Interest Income	7,945	8,199	(254)
Net Fees and Commissions	352	(50)	402
Net Other Ordinary Income	3,280	1,986	1,294
of which Net Gain and Loss on Bonds	781	1,166	(385)
General and Administrative Expenses	7,831	7,059	772
Personnel Expenses	2,810	2,818	(8)
Nonpersonnel Expenses	4,634	3,847	787
Taxes	385	393	(8)
<b>Net Operating Income (Loss) before General Allowance and Goodwill</b>	<b>3,747</b>	<b>3,076</b>	<b>671</b>
<b>Core Net Operating Income (Loss) (excluding Net Gain and Loss on Bonds)</b>	<b>2,966</b>	<b>1,909</b>	<b>1,057</b>
Provision for General Allowance for Loan Losses	(2,478)	233	(2,711)
Amortization of Goodwill	-	-	-
<b>Net Operating Income (Loss)</b>	<b>6,226</b>	<b>2,842</b>	<b>3,384</b>
Other Income and Expenses	(3,524)	(907)	(2,617)
Net Gain and Loss on Stocks and Other Securities	(1)	32	(33)
Problem Claims related Costs	4,082	1,208	2,874
Written-offs of Loans	3	1	2
Provision for Specific Allowance for Loan Losses	4,079	1,206	2,873
Net Gain and Loss on Sales of Loans	-	-	-
Recoveries of Written-off Claims	-	-	-
Reversal of Allowance for Loan Losses	15	-	15
Other	545	268	277
<b>Ordinary Profit (Loss)</b>	<b>2,702</b>	<b>1,934</b>	<b>768</b>
Extraordinary Income and Loss	(3)	19	(22)
Net Gain and Loss on Disposal of Noncurrent Assets	(3)	(5)	2
Gain on Disposal of Noncurrent Assets	-	-	-
Loss on Disposal of Noncurrent Assets	3	5	(2)
Reversal of Allowance for Loan Losses	-	-	-
Recoveries of Written-off Claims	-	24	24
Other	-	-	-
<b>Income (Loss) before Income Taxes</b>	<b>2,698</b>	<b>1,954</b>	<b>744</b>
Income Taxes -Current and Deferred	1,217	836	381
<b>Net Income (Loss)</b>	<b>1,481</b>	<b>1,117</b>	<b>364</b>

Note: "Combined" means simple aggregate on a non-consolidated of the Bank and TSB Strategic Partners, Ltd. ("TSBSP") which is one of its subsidiaries.

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

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

(in millions of yen except percentages)

	As of June 30,		Increase/ (Decrease) (A)-(B)	As of March 31, 2011
	2011 (A)	2010 (B)		
Bankruptcy and Quasi-Bankruptcy	31,283	19,631	11,652	30,133
Doubtful	66,731	21,210	45,521	55,144
Sub-standard	2,626	12,791	(10,165)	11,836
<b>Sub-Total (A)</b>	<b>100,642</b>	<b>53,633</b>	<b>47,009</b>	<b>97,114</b>
Normal	1,439,674	1,407,135	32,539	1,438,720
Total (B)	1,540,317	1,460,768	79,549	1,535,835
<b>Ratio of Problem Loans to Total Claims (A / B × 100)</b>	<b>6.53%</b>	<b>3.67%</b>	<b>2.86%</b>	<b>6.32%</b>

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

(in millions of yen except percentages)

	As of June 30,		Increase/ (Decrease) (A)-(B)	As of March 31, 2011
	2011 (A)	2010 (B)		
Bankruptcy and Quasi-Bankruptcy	61,320	45,748	15,572	60,131
Doubtful	66,731	21,210	45,521	55,144
Sub-standard	2,626	12,791	(10,165)	11,836
<b>Sub-Total (A)</b>	<b>130,679</b>	<b>79,750</b>	<b>50,929</b>	<b>127,112</b>
Normal	1,439,674	1,407,135	32,539	1,438,720
Total (B)	1,570,354	1,486,885	83,469	1,565,832
<b>Ratio of Problem Loans to Total Claims (A / B × 100)</b>	<b>8.32%</b>	<b>5.36%</b>	<b>2.96%</b>	<b>8.11%</b>

Note:

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

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

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

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

## 3. Securities at Fair Value (Consolidated)

### Available-for-sale securities

(in millions of yen)

	As of June 30, 2011 (A)			As of June 30, 2010 (B)			As of March 31, 2011			
	Balance sheet amount	Cost	Net unrealized gain/(loss)	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	—	—	—	—	—	—	—	—	
	Domestic bonds	228,227	225,877	2,350	183,634	181,502	2,131	132,607	130,811	1,796
	Government bonds	172,436	171,635	801	117,594	117,314	279	82,452	82,251	201
	Municipal bonds	105	103	2	607	602	4	105	103	2
	Corporate bonds	55,685	54,139	1,546	65,432	63,585	1,846	50,049	48,456	1,592
	Others	89,804	88,814	990	66,184	64,771	1,413	56,377	55,814	563
	<b>Sub-Total</b>	<b>318,032</b>	<b>314,692</b>	<b>3,340</b>	<b>249,819</b>	<b>246,273</b>	<b>3,545</b>	<b>188,985</b>	<b>186,625</b>	<b>2,359</b>
Balance sheet amount not in excess of Cost	Domestic equities	—	—	—	20	23	(2)	12	12	—
	Domestic bonds	111,826	112,829	(1,002)	226,815	228,682	(1,867)	181,731	182,822	(1,090)
	Government bonds	60,383	60,398	(15)	207,497	207,689	(192)	143,417	143,915	(498)
	Municipal bonds	—	—	—	—	—	—	—	—	—
	Corporate bonds	51,443	52,430	(986)	19,318	20,993	(1,674)	38,314	38,906	(591)
	Others	61,897	62,760	(863)	35,008	35,969	(960)	90,178	91,259	(1,081)
	<b>Sub-Total</b>	<b>173,724</b>	<b>175,590</b>	<b>(1,865)</b>	<b>261,844</b>	<b>264,674</b>	<b>(2,830)</b>	<b>271,921</b>	<b>274,093</b>	<b>(2,171)</b>
	<b>Total</b>	<b>491,756</b>	<b>490,282</b>	<b>1,474</b>	<b>511,663</b>	<b>510,948</b>	<b>715</b>	<b>460,907</b>	<b>460,719</b>	<b>187</b>

#### 4. Derivatives (Consolidated)

##### (1) Derivative transactions to which hedge accounting is not applied

##### ① Interest Rate Derivatives

(in millions of yen)

	As of June 30, 2011 (A)			As of June 30, 2010 (B)			As of March 31, 2011		
	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)
Over-the-counter:									
Interest Rate Forward Contracts	-	-	-	-	-	-	-	-	-
Interest Rate Swaps	814,748	622	622	462,560	530	530	678,982	535	535
Interest Rate Options	87,211	-	226	66,426	-	159	87,109	-	274
Other	-	-	-	-	-	-	-	-	-
Total		622	848		530	690		535	809

##### ② Currency Derivatives

(in millions of yen)

	As of June 30, 2011 (A)			As of June 30, 2010 (B)			As of March 31, 2011		
	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)
Over-the-counter:									
Currency Swaps	-	-	-	-	-	-	-	-	-
Forward Foreign Exchange Contracts	86,890	337	337	44,418	(1,060)	(1,060)	38,832	951	951
Currency Options	147,525	-	3,361	102,513	-	824	128,147	-	2,090
Other	-	-	-	-	-	-	-	-	-
Total		337	3,699		(1,060)	(235)		951	3,042

##### ③ Commodity Derivatives

(in millions of yen)

	As of June 30, 2011 (A)			As of June 30, 2010 (B)			As of March 31, 2011		
	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)
Over-the-counter:									
Commodity Forward Contracts	-	-	-	-	-	-	-	-	-
Commodity Options	11,568	-	-	11,284	-	-	11,583	-	-
Total		-	-					-	-

##### ④ Credit Derivatives

(in millions of yen)

	As of June 30, 2011 (A)			As of June 30, 2010 (B)			As of March 31, 2011		
	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)
Over-the-counter:									
Other	18,579	(6)	-	19,642	(11)	-	18,917	(7)	-
Total		(6)	-		(11)	-		(7)	-

##### ⑤ Other

(in millions of yen)

	As of June 30, 2011 (A)			As of June 30, 2010 (B)			As of March 31, 2011		
	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)
Over-the-counter:									
Basket Options	607	-	-	665	-	-	625	-	-
Total		-	-		-	-		-	-

\*Equity Derivatives and Bond Derivatives : Not applicable.

(2) Derivative transactions to which hedge accounting is applied

① Interest Rate Derivatives

(in millions of yen)

Treatments	Products	Major hedged items	As of June 30,				As of	
			2011 (A)		2010 (B)		March 31, 2011	
			Notional amounts	Fair value	Notional amounts	Fair value	Notional amounts	Fair value
Deferral hedge accounting	Interest Rate Swaps	Loans, Available-for-sale Securities(Bonds), Deposits	346,900	4,726	302,496	4,205	347,191	5,455
Total				4,726		4,205		5,455

\*Derivatives transactions other than Interest Rate Derivatives : Not applicable.

5. Balances of Loans and Deposits (Consolidated)

(in millions of yen)

	As of June 30,		As of March 31, 2011
	2011 (A)	2010 (B)	
<b>Total deposits</b>	<b>2,008,964</b>	1,913,217	1,943,508
Individuals	1,822,211	1,724,839	1,764,325
Corporations	165,944	180,693	164,531
Public entities	16,603	3,455	13,436
Financial institutions	4,205	4,228	1,214
<b>Loans and Bills Discounted</b>	<b>1,544,764</b>	1,457,947	1,539,991