

SELECTED FINANCIAL INFORMATION

***For the First Half of Fiscal 2011
(Supplementary)***

November 21, 2011

TOKYO
S T A R
B A N K 

東京スター銀行

CONTENTS

	Page
I. Selected Financial Information for the First Half of Fiscal 2011	
1. Operating Results	1
2. Return on Equity	4
3. Net Interest Margin after General & Administrative Expenses	4
4. Gain & Loss on Securities	4
5. Financial Instruments at Fair Value	4
6. Securities at Fair Value	5
7. Capital Adequacy Ratio (Preliminary)	6
II. Loan Portfolio & Deposits	
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	11
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 First Half of Fiscal 2011

1. Operating Results

1) Consolidated

(in millions of yen)

	For the First Half of Fiscal 2011	For the First Half of Fiscal 2010	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit (Note 1)	23,498	27,359	(3,861)
Net Interest Income	16,369	17,443	(1,074)
Net Fees and Commissions	3,289	4,281	(992)
Net Other Ordinary Income	3,839	5,635	(1,796)
General & Administrative Expenses	15,998	14,694	1,304
Net Operating Income (before General Allowance and Goodwill) (Note 2)	7,499	12,665	(5,166)
Provision of General Allowance for Loan Losses	(3,108)	4,575	(7,683)
Net Operating Income (Note 3)	10,608	8,089	2,519
Other Income & Expenses	(4,458)	(11,589)	7,131
Net Gain & Loss on Stocks and Other Securities	(1)	32	(33)
Problem Claims related Costs	6,545	12,776	(6,231)
Written-offs of Loans	30	194	(164)
Provision of Specific Allowance for Loan Losses	7,140	12,581	(5,441)
Net Gains & Loss on Sales of Loans	(625)	-	(625)
Reversal of Allowance for Loan Losses	-	-	-
Recoveries of Written-off Claims	104	-	104
Other	1,984	1,153	831
Ordinary Profit (Loss)	6,149	(3,500)	9,649
Extraordinary Income & Loss	(58)	(118)	60
Net Gain & Loss on Disposal of Noncurrent Assets	(51)	(31)	(20)
Gain on Disposal of Noncurrent Assets	0	-	0
Loss on Disposal of Noncurrent Assets	52	31	21
Recoveries of Written-off Claims	-	88	(88)
Reversal of Allowance for Loan Losses	-	-	-
Other	(7)	(175)	168
Income (Loss) before Income Taxes	6,090	(3,618)	9,708
Income Taxes	2,752	(512)	3,264
Income Taxes - Current	1,387	1,307	80
Income Taxes - Deferred	1,365	(1,819)	3,184
Income (Loss) before Minority Interests	3,338	(3,105)	6,443
Minority Interests in Income (Loss)	7	-	7
Net Income (Loss)	3,330	(3,105)	6,435

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

Credit Costs (Note 4)	3,868	17,865	(13,997)
excluding Recoveries of Written-off Claims	3,973	17,954	(13,981)

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

	For the First Half of Fiscal 2011	For the First Half of Fiscal 2010	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Number of Consolidated Subsidiaries	4	4	-

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

	For the First Half of Fiscal 2011	For the First Half of Fiscal 2010	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit	21,024	23,932	(2,908)
Net Interest Income	16,123	17,015	(892)
Net Fees and Commissions	1,060	1,281	(221)
Net Other Ordinary Income	3,839	5,635	(1,796)
of which Net Gain & Loss on Bonds	(366)	1,922	(2,288)
General & Administrative Expenses	15,238	14,050	1,188
Personnel Expenses	5,664	5,575	89
Nonpersonnel Expenses	8,743	7,819	924
Taxes	831	656	175
Net Operating Income (before General Allowance and Goodwill)	5,785	9,881	(4,096)
Core Net Operating Income (excluding Net Gain & Loss on Bonds)	6,152	7,959	(1,807)
Provision of General Allowance for Loan Losses	(3,270)	4,968	(8,238)
Amortization of Goodwill	-	-	-
Net Operating Income	9,056	4,913	4,143
Other Income & Expenses	(4,229)	(8,335)	4,106
Net Gain & Loss on Stocks and Other Securities	(1)	32	(33)
Problem Claims related Costs	5,869	9,238	(3,369)
Written-offs of Loans	14	162	(148)
Provision of Specific Allowance for Loan Losses	6,482	9,076	(2,594)
Net Gains & Loss on Sales of Loans	(628)	-	(628)
Reversal of Allowance for Loan Losses	-	-	-
Recoveries of Written-off Claims	40	-	40
Other	1,601	870	731
Ordinary Profit (Loss)	4,827	(3,422)	8,249
Extraordinary Income & Loss	0	(163)	163
Net Gain & Loss on Disposal of Noncurrent Assets	0	(30)	30
Gain on Disposal of Noncurrent Assets	0	-	0
Loss on Disposal of Noncurrent Assets	0	30	(30)
Recoveries of Written-off Claims	-	32	(32)
Reversal of Allowance for Loan Losses	-	-	-
Other	-	(165)	165
Income (Loss) before Income Taxes	4,827	(3,586)	8,413
Income Taxes	2,182	(1,305)	3,487
Income Taxes - Current	1,007	94	913
Income Taxes - Deferred	1,174	(1,400)	2,574
Net Income (Loss)	2,644	(2,280)	4,924

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

	For the First Half of Fiscal 2011	For the First Half of Fiscal 2010	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
Gross Operating Profit	21,109	24,181	(3,072)
Net Interest Income	16,209	17,264	(1,055)
Net Fees and Commissions	1,060	1,281	(221)
Net Other Ordinary Income	3,839	5,635	(1,796)
of which Net Gain & Loss on Bonds	(366)	1,922	(2,288)
General & Administrative Expenses	15,387	14,219	1,168
Personnel Expenses	5,679	5,583	96
Nonpersonnel Expenses	8,870	7,963	907
Taxes	837	671	166
Net Operating Income (before General Allowance and Goodwill)	5,722	9,961	(4,239)
Core Net Operating Income (excluding Net Gain & Loss on Bonds)	6,089	8,039	(1,950)
Provision of General Allowance for Loan Losses	(3,269)	5,094	(8,363)
Amortization of Goodwill	-	-	-
Net Operating Income	8,992	4,867	4,125
Other Income & Expenses	(3,996)	(10,077)	6,081
Net Gain & Loss on Stocks and Other Securities	(1)	32	(33)
Problem Claims related Costs	5,636	10,979	(5,343)
Written-offs of Loans	14	162	(148)
Provision of Specific Allowance for Loan Losses	6,247	10,817	(4,570)
Net Gains & Loss on Sales of Loans	(625)	-	(625)
Reversal of Allowance for Loan Losses	-	-	-
Recoveries of Written-off Claims	40	-	40
Other	1,601	869	732
Ordinary Profit (Loss)	4,995	(5,210)	10,205
Extraordinary Income & Loss	0	(163)	163
Net Gain & Loss on Disposal of Noncurrent Assets	0	(30)	30
Gain on Disposal of Noncurrent Assets	0	-	0
Loss on Disposal of Noncurrent Assets	0	30	(30)
Recoveries of Written-off Claims	-	32	(32)
Reversal of Allowance for Loan Losses	-	-	-
Other	-	(165)	165
Income (Loss) before Income Taxes	4,995	(5,373)	10,368
Income Taxes	2,313	(1,287)	3,600
Income Taxes - Current	1,008	95	913
Income Taxes - Deferred	1,304	(1,382)	2,686
Net Income (Loss)	2,682	(4,086)	6,768

2. Return on Equity

(%)

	For the First Half of Fiscal 2011 (A)	For the First Half of Fiscal 2010 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	6.91	(6.24)	13.15
Non-consolidated Basis	4.45	(4.06)	8.51

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

(%)

	For the First Half of Fiscal 2011 (A)	For the First Half of Fiscal 2010 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.99	2.24	(0.25)
(a) Yields on Loans and Bills discounted	2.38	2.71	(0.33)
(b) Yields on Securities	0.79	0.82	(0.03)
(2) Financing Costs including General & Administrative Expenses (b)	2.12	2.06	0.06
(a) Yields on Deposits	0.59	0.62	(0.03)
(b) Yields on Other External Liabilities	0.97	3.77	(2.80)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.13)	0.18	(0.31)

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

	For the First Half of Fiscal 2011 (A)	For the First Half of Fiscal 2010 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	(366)	1,922	(2,288)
Gain on Sales	1,910	1,539	371
Gain on Redemption	736	666	70
Loss on Sales	628	46	582
Loss on Redemption	-	13	(13)
Loss on Devaluation	2,384	223	2,161
Net Gain & Loss on Stocks and Other Securities	(1)	32	(33)
Gain on Sales	-	32	(32)
Loss on Sales	1	-	1
Loss on Devaluation	-	-	-

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

	As of September 30, 2011			As of March 31, 2011			As of September 30, 2010		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	62,707	62,707	-	150,068	150,068	-	75,843	75,843	-
Call loans	89,259	89,259	-	5,968	5,968	-	71,898	71,898	-
Securities	524,362	522,714	(1,648)	450,407	450,407	-	413,809	413,809	-
Held-to-maturity securities	13,797	12,149	(1,648)	-	-	-	-	-	-
Available-for-sale securities	510,565	510,565	-	450,407	450,407	-	413,809	413,809	-
Loans and bills discounted	1,572,941			1,539,991			1,504,925		
Allowance for loan losses	(58,611)			(60,735)			(53,335)		
	1,514,329	1,517,911	3,582	1,479,256	1,497,978	18,722	1,451,590	1,476,378	24,788
Total Assets	2,190,659	2,192,593	1,934	2,085,701	2,104,423	18,722	2,013,141	2,037,930	24,788
Deposits	2,037,446	2,054,132	16,686	1,943,508	1,960,772	17,264	1,873,065	1,894,028	20,962
Bonds payable	63,100	62,470	(630)	68,100	67,258	(841)	68,500	68,183	(316)
Total Liabilities	2,100,546	2,116,602	16,056	2,011,608	2,028,031	16,423	1,941,565	1,962,211	20,645
Derivative transactions									
Hedge accounting not applied	(340)	(340)	-	1,479	1,479	-	583	583	-
Hedge accounting applied	4,588	4,588	-	5,455	5,455	-	5,765	5,765	-
Total Derivative transactions	4,248	4,248	-	6,935	6,935	-	6,348	6,348	-

6. Securities at Fair Value (Consolidated)**Held-to-maturity securities**

(millions of yen)

		As of September 30, 2011			As of March 31, 2011			As of September 30, 2010		
		Balance sheet amount	Fair Value	Net unrealized gain/(loss)	Balance sheet amount	Fair Value	Net unrealized gain/(loss)	Balance sheet amount	Fair Value	Net unrealized gain/(loss)
Fair value in excess of Balance sheet amount	Government bonds	-	-	-	-	-	-	-	-	-
	Municipal bonds	-	-	-	-	-	-	-	-	-
	Short-term bonds	-	-	-	-	-	-	-	-	-
	Corporate bonds	-	-	-	-	-	-	-	-	-
	Others	-	-	-	-	-	-	-	-	-
	Sub-Total	-	-	-	-	-	-	-	-	-
Fair Value not in excess of Balance sheet amount	Government bonds	-	-	-	-	-	-	-	-	-
	Municipal bonds	-	-	-	-	-	-	-	-	-
	Short-term bonds	-	-	-	-	-	-	-	-	-
	Corporate bonds	-	-	-	-	-	-	-	-	-
	Others	13,797	12,149	(1,648)	-	-	-	-	-	-
	Sub-Total	13,797	12,149	(1,648)	-	-	-	-	-	-
Total		13,797	12,149	(1,648)	-	-	-	-	-	-

Available-for-sale securities

(millions of yen)

		As of September 30, 2011			As of March 31, 2011			As of September 30, 2010		
		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	293,299	290,863	2,436	132,607	130,811	1,796	180,436	177,728	2,708
	Government bonds	227,325	226,452	873	82,452	82,251	201	108,574	107,812	762
	Municipal bonds	105	103	2	105	103	2	606	602	3
	Short-term bonds	-	-	-	-	-	-	4,997	4,996	0
	Corporate bonds	65,868	64,307	1,560	50,049	48,456	1,592	66,258	64,316	1,941
	Others	49,917	48,995	922	56,377	55,814	563	122,479	120,549	1,930
Sub-Total	343,217	339,858	3,358	188,985	186,625	2,359	302,916	298,278	4,638	
Balance sheet amount not in excess of Cost	Domestic equities	-	-	-	12	12	-	18	23	(4)
	Domestic bonds	104,941	106,196	(1,255)	181,731	182,822	(1,090)	100,119	102,361	(2,242)
	Government bonds	61,620	61,652	(31)	143,417	143,915	(498)	65,587	65,771	(184)
	Municipal bonds	-	-	-	-	-	-	-	-	-
	Short-term bonds	-	-	-	-	-	-	-	-	-
	Corporate bonds	43,321	44,544	(1,223)	38,314	38,906	(591)	34,531	36,589	(2,058)
	Others	72,897	74,608	(1,710)	90,178	91,259	(1,081)	21,468	22,273	(804)
Sub-Total	177,839	180,805	(2,965)	271,921	274,093	(2,171)	121,606	124,658	(3,051)	
Total		521,057	520,664	392	460,907	460,719	187	424,523	422,936	1,586

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 September 30, 2011 Preliminary (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
(1)	Capital Adequacy Ratio	10.30%	9.19%	1.11%	8.90%	1.40%
(2)	Tier I Capital	94,644	91,313	3,331	87,178	7,466
	Tier I Ratio	6.66%	6.47%	0.19%	6.19%	0.47%
(3)	Tier II Capital	54,169	40,015	14,154	39,989	14,180
(4)	Deductions	2,636	1,701	935	1,879	757
(5)	Capital (2)+(3)-(4)	146,176	129,627	16,549	125,288	20,888
(6)	Credit Risk-adjusted Assets	1,320,491	1,311,179	9,312	1,308,260	12,231
(7)	Operational Risks	98,575	99,255	(680)	98,107	468
(8)	Risk-adjusted Assets (6)+(7)	1,419,066	1,410,434	8,632	1,406,368	12,698

2) Non-consolidated

(in millions of yen)

		As of September 30, 2011 Preliminary (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
(1)	Capital Adequacy Ratio	10.11%	9.27%	0.84%	8.92%	1.19%
(2)	Tier I Capital	90,209	87,564	2,645	81,762	8,447
	Tier I Ratio	6.44%	6.31%	0.13%	5.95%	0.49%
(3)	Tier II Capital	53,847	42,870	10,977	42,788	11,059
(4)	Deductions	2,636	1,701	935	1,879	757
(5)	Capital (2)+(3)-(4)	141,419	128,734	12,685	122,671	18,748
(6)	Credit Risk-adjusted Assets	1,312,642	1,301,361	11,281	1,289,635	23,007
(7)	Operational Risks	86,163	85,997	166	84,479	1,684
(8)	Risk-adjusted Assets (6)+(7)	1,398,806	1,387,359	11,447	1,374,114	24,692

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 September 30, 2011 (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	2,037	2,858	(821)	3,845	(1,808)
Past Due Loans	84,692	82,179	2,513	54,536	30,156
Loans Past Due 3 Months or More	-	5,051	(5,051)	4,513	(4,513)
Restructured Loans	515	6,784	(6,269)	5,357	(4,842)
Total (a)	87,246	96,874	(9,628)	68,252	18,994
Ending Balance of Loans and Bills Discounted (b)	1,544,768	1,509,994	34,774	1,473,187	71,581
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	5.64	6.41	(0.77)	4.63	1.01
Amounts Secured (c)	79,562	84,756	(5,194)	58,126	21,436
Coverage Ratio (%) (c/a X 100)	91.19	87.49	3.70	85.16	6.03

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

(in millions of yen)

	As of September 30, 2011 (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	7,419	9,674	(2,255)	15,508	(8,089)
Past Due Loans	107,484	105,361	2,123	74,611	32,873
Loans Past Due 3 Months or More	-	5,051	(5,051)	4,513	(4,513)
Restructured Loans	515	6,784	(6,269)	5,357	(4,842)
Total (a)	115,419	126,872	(11,453)	99,990	15,429
Ending Balance of Loans and Bills Discounted (b)	1,572,941	1,539,991	32,950	1,504,925	68,016
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	7.33	8.23	(0.90)	6.64	0.69
Amounts Secured (c)	107,735	114,754	(7,019)	89,864	17,871
Coverage Ratio (%) (c/a X 100)	93.34	90.44	2.90	89.87	3.47

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 September 30, 2011 (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	813	1,539	(726)	1,803	(990)
Past Due Loans	70,694	66,813	3,881	45,043	25,651
Loans Past Due 3 Months or More	-	5,051	(5,051)	739	(739)
Restructured Loans	515	6,784	(6,269)	5,357	(4,842)
Total (a)	72,023	80,189	(8,166)	52,944	19,079
Ending Balance of Loans and Bills Discounted (b)	1,527,806	1,492,803	35,003	1,452,560	75,246
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	4.71	5.37	(0.66)	3.64	1.07
Amounts Secured (c)	69,963	74,010	(4,047)	49,396	20,567
Coverage Ratio (%) (c/a X 100)	97.14	92.29	4.85	93.29	3.85

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

	As of September 30, 2011 (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	4,190	6,176	(1,986)	9,689	(5,499)
Past Due Loans	84,637	80,227	4,410	56,136	28,501
Loans Past Due 3 Months or More	-	5,051	(5,051)	739	(739)
Restructured Loans	515	6,784	(6,269)	5,357	(4,842)
Total (a)	89,343	98,241	(8,898)	71,922	17,421
Ending Balance of Loans and Bills Discounted (b)	1,545,126	1,510,855	34,271	1,471,538	73,588
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	5.78	6.50	(0.72)	4.88	0.90
Amounts Secured (c)	87,284	92,062	(4,778)	68,374	18,910
Coverage Ratio (%) (c/a X 100)	97.69	93.71	3.98	95.06	2.63

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

	As of September 30, 2011 (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	1,320	2,147	(827)	3,307	(1,987)
Past Due Loans	81,031	78,379	2,652	51,795	29,236
Loans Past Due 3 Months or More	-	5,051	(5,051)	4,513	(4,513)
Restructured Loans	515	6,784	(6,269)	5,357	(4,842)
Total (a)	82,868	92,363	(9,495)	64,973	17,895
Ending Balance of Loans and Bills Discounted (b)	1,539,070	1,505,400	33,670	1,469,852	69,218
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	5.38	6.13	(0.75)	4.42	0.96
Amounts Secured (c)	80,809	86,186	(5,377)	61,316	19,493
Coverage Ratio (%) (c/a X 100)	97.51	93.31	4.20	94.37	3.14

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

	As of September 30, 2011 (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
Loans to Bankrupt Borrowers	5,541	7,632	(2,091)	13,145	(7,604)
Past Due Loans	98,564	95,919	2,645	64,854	33,710
Loans Past Due 3 Months or More	-	5,051	(5,051)	4,513	(4,513)
Restructured Loans	515	6,784	(6,269)	5,357	(4,842)
Total (a)	104,621	115,389	(10,768)	87,870	16,751
Ending Balance of Loans and Bills Discounted (b)	1,560,823	1,528,426	32,397	1,492,749	68,074
Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)	6.70	7.54	(0.84)	5.88	0.82
Amounts Secured (c)	102,562	109,212	(6,650)	84,213	18,349
Coverage Ratio (%) (c/a X 100)	98.03	94.64	3.39	95.83	2.20

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, 2011 (A)	March 31, 2011 (B)		September 30, 2010 (C)	
Bankruptcy and Quasi-Bankruptcy	39,227	30,133	9,094	21,127	18,100
Doubtful	47,779	55,144	(7,365)	38,420	9,359
Sub-standard	515	11,836	(11,321)	9,870	(9,355)
Sub-Total (a)	87,523	97,114	(9,591)	69,418	18,105
Normal	1,481,437	1,438,720	42,717	1,432,341	49,096
Total (b)	1,568,961	1,535,835	33,126	1,501,759	67,202
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	5.57	6.32	(0.75)	4.62	0.95
Amounts Secured (c)	79,740	84,926	(5,186)	59,244	20,496
Coverage Ratio (%) (c/a X 100)	91.10	87.45	3.65	85.34	5.76

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, 2011 (A)	March 31, 2011 (B)		September 30, 2010 (C)	
Bankruptcy and Quasi-Bankruptcy	67,400	60,131	7,269	51,934	15,466
Doubtful	47,779	55,144	(7,365)	38,420	9,359
Sub-standard	515	11,836	(11,321)	9,870	(9,355)
Sub-Total (a)	115,696	127,112	(11,416)	100,225	15,471
Normal	1,481,437	1,438,720	42,717	1,432,341	49,096
Total (b)	1,597,134	1,565,832	31,302	1,532,566	64,568
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	7.24	8.11	(0.87)	6.53	0.71
Amounts Secured (c)	107,913	114,924	(7,011)	90,051	17,862
Coverage Ratio (%) (c/a X 100)	93.27	90.41	2.86	89.84	3.43

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, 2011 (A)	March 31, 2011 (B)		September 30, 2010 (C)	
Bankruptcy and Quasi-Bankruptcy	25,329	15,348	9,981	12,041	13,288
Doubtful	46,357	53,182	(6,825)	35,000	11,357
Sub-standard	515	11,836	(11,321)	6,097	(5,582)
Sub-Total (a)	72,203	80,367	(8,164)	53,139	19,064
Normal	1,459,926	1,416,911	43,015	1,404,023	55,903
Total (b)	1,532,130	1,497,279	34,851	1,457,163	74,967
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	4.71	5.36	(0.65)	3.64	1.07
Amounts Secured (c)	70,132	74,172	(4,040)	49,582	20,550
Coverage Ratio (%) (c/a X 100)	97.13	92.29	4.84	93.30	3.83

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, 2011 (A)	March 31, 2011 (B)		September 30, 2010 (C)	
Bankruptcy and Quasi-Bankruptcy	42,650	33,400	9,250	31,019	11,631
Doubtful	46,357	53,182	(6,825)	35,000	11,357
Sub-standard	515	11,836	(11,321)	6,097	(5,582)
Sub-Total (a)	89,523	98,419	(8,896)	72,117	17,406
Normal	1,459,926	1,416,911	43,015	1,404,023	55,903
Total (b)	1,549,450	1,515,330	34,120	1,476,141	73,309
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	5.77	6.49	(0.72)	4.88	0.89
Amounts Secured (c)	87,453	92,223	(4,770)	68,561	18,892
Coverage Ratio (%) (c/a X 100)	97.68	93.70	3.98	95.06	2.62

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 September 30, 2011 (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	35,059	25,860	9,199	17,184	17,875
Doubtful	47,473	54,846	(7,373)	38,114	9,359
Sub-standard	515	11,836	(11,321)	9,870	(9,355)
Sub-Total (a)	83,048	92,543	(9,495)	65,168	17,880
Normal	1,460,346	1,417,334	43,012	1,409,302	51,044
Total (b)	1,543,395	1,509,878	33,517	1,474,471	68,924
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	5.38	6.12	(0.74)	4.41	0.97
Amounts Secured (c)	80,978	86,348	(5,370)	61,503	19,475
Coverage Ratio (%) (c/a X 100)	97.50	93.30	4.20	94.37	3.13

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

	As of September 30, 2011 (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
Bankruptcy and Quasi-Bankruptcy	56,811	48,885	7,926	40,081	16,730
Doubtful	47,473	54,846	(7,373)	38,114	9,359
Sub-standard	515	11,836	(11,321)	9,870	(9,355)
Sub-Total (a)	104,801	115,569	(10,768)	88,066	16,735
Normal	1,460,346	1,417,334	43,012	1,409,302	51,044
Total (b)	1,565,147	1,532,904	32,243	1,497,368	67,779
Ratio of Problem Loans to Total Claims (%) (a/b X 100)	6.69	7.53	(0.84)	5.88	0.81
Amounts Secured (c)	102,731	109,374	(6,643)	84,400	18,331
Coverage Ratio (%) (c/a X 100)	98.02	94.63	3.39	95.83	2.19

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 September 30, 2011 (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	12,426	15,160	(2,734)	12,545	(119)
Specific Allowance for Loan Losses	13,632	11,711	1,921	10,103	3,529
Total Allowance for Loan Losses (a)	26,058	26,871	(813)	22,648	3,410
Total Loans and Bills Discounted (b)	1,527,806	1,492,803	35,003	1,452,560	75,246
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	1.70	1.80	(0.10)	1.55	0.15

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

	As of September 30, 2011 (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	12,426	15,160	(2,734)	12,545	(119)
Specific Allowance for Loan Losses	30,953	29,762	1,191	29,082	1,871
Total Allowance for Loan Losses (a)	43,379	44,922	(1,543)	41,627	1,752
Total Loans and Bills Discounted (b)	1,545,126	1,510,855	34,271	1,471,538	73,588
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	2.80	2.97	(0.17)	2.82	(0.02)

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, 2011 (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	12,442	15,176	(2,734)	12,888	(446)
Specific Allowance for Loan Losses	14,181	12,492	1,689	11,303	2,878
Total Allowance for Loan Losses (a)	26,624	27,668	(1,044)	24,192	2,432
Total Loans and Bills Discounted (b)	1,539,070	1,505,400	33,670	1,469,852	69,218
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	1.72	1.83	(0.11)	1.64	0.08

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

(in millions of yen)

	As of September 30, 2011 (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
General Allowance for Loan Losses	12,442	15,176	(2,734)	12,888	(446)
Specific Allowance for Loan Losses	35,934	35,518	416	34,200	1,734
Total Allowance for Loan Losses (a)	48,377	50,694	(2,317)	47,089	1,288
Total Loans and Bills Discounted (b)	1,560,823	1,528,426	32,397	1,492,749	68,074
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	3.09	3.31	(0.22)	3.15	(0.06)

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

(in millions of yen)

	As of September 30, 2011 (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
Domestic (excluding offshore banking account)	1,545,126	1,510,855	34,271	1,471,538	73,588
Manufacturing	13,215	14,607	(1,392)	17,467	(4,252)
Agriculture and forestry	282	364	(82)	353	(71)
Fisheries	96	97	(1)	99	(3)
Mining and quarrying of stone and gravel	29	-	29	-	29
Construction	7,157	4,284	2,873	5,426	1,731
Electricity, gas, heat supply and water	939	1,644	(705)	1,616	(677)
Information and communications	6,249	3,162	3,087	3,834	2,415
Transport and postal activities	15,537	19,802	(4,265)	10,111	5,426
Wholesale and retail trade	33,660	28,843	4,817	26,269	7,391
Finance and insurance	55,105	47,010	8,095	57,244	(2,139)
Real estate and goods rental and leasing	225,569	244,872	(19,303)	253,117	(27,548)
Other services	214,054	223,188	(9,134)	209,522	4,532
Government, except elsewhere classified	-	-	-	-	-
Industries unable to classify	973,223	922,974	50,249	886,469	86,754
Overseas and Offshore Banking Account	-	-	-	-	-
Governments and official institutions	-	-	-	-	-
Financial institutions	-	-	-	-	-
Other	-	-	-	-	-
Total	1,545,126	1,510,855	34,271	1,471,538	73,588

2) Consumer Loans

(in millions of yen)

	As of September 30, 2011 (A)	As of March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	As of September 30, 2010 (C)	Increase/ (Decrease) (A)-(C)
Consumer Loans	832,388	805,724	26,664	769,225	63,163
Housing Loans	664,942	642,599	22,343	609,132	55,810
Other Consumer Loans	167,446	163,125	4,321	160,093	7,353

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, 2011 (A)	March 31, 2011 (B)		September 30, 2010 (C)	
Loans to Small- and Medium-sized Enterprises and Individuals (a)	1,342,222	1,343,364	(1,142)	1,300,744	41,478
Total Loans and Bills Discounted (b)	1,545,126	1,510,855	34,271	1,471,538	73,588
Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	86.86	88.91	(2.05)	88.39	(1.53)

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, 2011 (A)	March 31, 2011 (B)		September 30, 2010 (C)	
Deposits	Consolidated (Ending Bal.)	2,037,446	1,943,508	93,938	1,873,065	164,381
	Individual	1,840,935	1,764,325	76,610	1,678,909	162,026
	Corporate	175,307	164,531	10,776	185,030	(9,723)
	Public money	17,498	13,436	4,062	5,360	12,138
	Financial institutions	3,704	1,214	2,490	3,764	(60)
	Non-consolidated (Ending Bal.)	2,049,837	1,955,310	94,527	1,881,229	168,608
Non-consolidated (Average Bal.)		2,017,088	1,906,253	110,835	1,906,028	111,060
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,572,941	1,539,991	32,950	1,504,925	68,016
	Non-consolidated (Ending Bal.)	1,545,126	1,510,855	34,271	1,471,538	73,588
	Non-consolidated (Average Bal.)	1,524,079	1,457,588	66,491	1,430,080	93,999
	Combined (Ending Bal.)	1,560,823	1,528,426	32,397	1,492,749	68,074