

# ***SELECTED FINANCIAL INFORMATION***

***For the Fiscal Year Ended March 31, 2012  
(Supplementary)***

May 25, 2012

TOKYO  
S T A R  
B A N K 

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東京スター銀行

## CONTENTS

	Page
<b>I. Selected Financial Information for the Fiscal Year Ended March 31, 2012</b>	
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 .....	5
6. Securities at Fair Value .....	5
7. Capital Adequacy Ratio (Preliminary) .....	6
<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, 2012

### 1. Operating Results

#### 1) Consolidated

(in millions of yen)

	For the Year Ended March 31, 2012	For the Year Ended March 31, 2011	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b> (Note 1)	<b>45,540</b>	<b>51,442</b>	<b>(5,902)</b>
Net Interest Income	31,758	34,105	(2,347)
Net Fees and Commissions	7,223	8,384	(1,161)
Net Other Ordinary Income	6,558	8,952	(2,394)
General & Administrative Expenses	30,333	28,074	2,259
<b>Net Operating Income (before General Allowance and Goodwill)</b> (Note 2)	<b>15,206</b>	<b>23,367</b>	<b>(8,161)</b>
Provision of General Allowance for Loan Losses	(1,779)	6,151	(7,930)
<b>Net Operating Income</b> (Note 3)	<b>16,985</b>	<b>17,216</b>	<b>(231)</b>
Other Income & Expenses	(8,380)	(20,941)	12,561
Net Gain & Loss on Stocks and Other Securities	79	21	58
Problem Claims related Costs	11,444	22,136	(10,692)
Written-offs of Loans	395	1,488	(1,093)
Provision of Specific Allowance for Loan Losses	11,676	20,466	(8,790)
Net Gains & Loss on Sales of Loans	(627)	180	(807)
Recoveries of Written-off Claims	222		
Reversal of Allowance for Loan Losses	—		
Other	2,761	1,172	1,589
<b>Ordinary Profit (Loss)</b>	<b>8,604</b>	<b>(3,725)</b>	<b>12,329</b>
Extraordinary Income & Loss	(73)	(592)	519
Net Gain & Loss on Disposal of Noncurrent Assets	(63)	(65)	2
Gain on Disposal of Noncurrent Assets	0	29	(29)
Loss on Disposal of Noncurrent Assets	63	95	(32)
Recoveries of Written-off Claims		158	
Reversal of Allowance for Loan Losses		—	
Other	(10)	(685)	675
<b>Income (Loss) before Income Taxes</b>	<b>8,531</b>	<b>(4,318)</b>	<b>12,849</b>
Income Taxes	5,846	352	5,494
Income Taxes - Current	2,087	5,914	(3,827)
Income Taxes - Deferred	3,759	(5,561)	9,320
<b>Income (Loss) before Minority Interests</b>	<b>2,684</b>	<b>(4,670)</b>	<b>7,354</b>
Minority Interests in Income (Loss)	7	—	7
<b>Net Income (Loss)</b>	<b>2,676</b>	<b>(4,670)</b>	<b>7,346</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

Credit Costs (Note 4)	10,225	28,967	(18,742)
excluding Recoveries of Written-off Claims	10,447	29,126	(18,679)

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 Year Ended March 31, 2012	For the Year Ended March 31, 2011	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 Year Ended March 31, 2012	For the Year Ended March 31, 2011	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b>	<b>41,005</b>	<b>44,792</b>	<b>(3,787)</b>
Net Interest Income	31,287	33,441	(2,154)
Net Fees and Commissions	3,160	2,398	762
Net Other Ordinary Income	6,557	8,952	(2,395)
of which Net Gain & Loss on Bonds	(2,012)	(612)	(1,400)
General & Administrative Expenses	29,072	26,860	2,212
Personnel Expenses	11,563	10,248	1,315
Nonpersonnel Expenses	16,310	15,516	794
Taxes	1,198	1,095	103
<b>Net Operating Income (before General Allowance and Goodwill)</b>	<b>11,932</b>	<b>17,931</b>	<b>(5,999)</b>
<b>Core Net Operating Income (excluding Net Gain &amp; Loss on Bonds)</b>	<b>13,945</b>	<b>18,543</b>	<b>(4,598)</b>
Provision of General Allowance for Loan Losses	(1,380)	7,348	(8,728)
Amortization of Goodwill	—	—	—
<b>Net Operating Income</b>	<b>13,313</b>	<b>10,583</b>	<b>2,730</b>
Other Income & Expenses	(7,266)	(13,692)	6,426
Net Gain & Loss on Stocks and Other Securities	79	21	58
Problem Claims related Costs	9,608	14,441	(4,833)
Written-offs of Loans	143	449	(306)
Provision of Specific Allowance for Loan Losses	10,094	13,872	(3,778)
Net Gains & Loss on Sales of Loans	(630)	119	(749)
Recoveries of Written-off Claims	31		
Reversal of Allowance for Loan Losses	—		
Other	2,231	727	1,504
<b>Ordinary Profit (Loss)</b>	<b>6,046</b>	<b>(3,109)</b>	<b>9,155</b>
Extraordinary Income & Loss	(11)	(698)	687
Net Gain & Loss on Disposal of Noncurrent Assets	(11)	(73)	62
Gain on Disposal of Noncurrent Assets	0	0	0
Loss on Disposal of Noncurrent Assets	12	73	(61)
Recoveries of Written-off Claims		56	
Reversal of Allowance for Loan Losses		—	
Other	—	(680)	680
<b>Income (Loss) before Income Taxes</b>	<b>6,034</b>	<b>(3,807)</b>	<b>9,841</b>
Income Taxes	4,500	(1,628)	6,128
Income Taxes - Current	1,467	3,968	(2,501)
Income Taxes - Deferred	3,033	(5,597)	8,630
<b>Net Income (Loss)</b>	<b>1,533</b>	<b>(2,178)</b>	<b>3,711</b>

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

	For the Year Ended March 31, 2012	For the Year Ended March 31, 2011	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b>	<b>41,134</b>	<b>45,122</b>	<b>(3,988)</b>
Net Interest Income	31,417	33,771	(2,354)
Net Fees and Commissions	3,160	2,398	762
Net Other Ordinary Income	6,557	8,952	(2,395)
of which Net Gain & Loss on Bonds	(2,012)	(612)	(1,400)
General & Administrative Expenses	29,329	27,226	2,103
Personnel Expenses	11,593	10,271	1,322
Nonpersonnel Expenses	16,526	15,833	693
Taxes	1,209	1,121	88
<b>Net Operating Income (before General Allowance and Goodwill)</b>	<b>11,805</b>	<b>17,896</b>	<b>(6,091)</b>
<b>Core Net Operating Income (excluding Net Gain &amp; Loss on Bonds)</b>	<b>13,817</b>	<b>18,508</b>	<b>(4,691)</b>
Provision of General Allowance for Loan Losses	(1,378)	7,145	(8,523)
Amortization of Goodwill	—	—	—
<b>Net Operating Income</b>	<b>13,183</b>	<b>10,750</b>	<b>2,433</b>
Other Income & Expenses	(7,445)	(17,806)	10,361
Net Gain & Loss on Stocks and Other Securities	79	21	58
Problem Claims related Costs	9,800	18,554	(8,754)
Written-offs of Loans	143	722	(579)
Provision of Specific Allowance for Loan Losses	10,283	17,651	(7,368)
Net Gains & Loss on Sales of Loans	(627)	180	(807)
Recoveries of Written-off Claims	43		
Reversal of Allowance for Loan Losses	—		
Other	2,231	726	1,505
<b>Ordinary Profit (Loss)</b>	<b>5,737</b>	<b>(7,055)</b>	<b>12,792</b>
Extraordinary Income & Loss	(11)	(698)	687
Net Gain & Loss on Disposal of Noncurrent Assets	(11)	(73)	62
Gain on Disposal of Noncurrent Assets	0	0	0
Loss on Disposal of Noncurrent Assets	12	73	(61)
Recoveries of Written-off Claims		56	
Reversal of Allowance for Loan Losses		—	
Other	—	(680)	680
<b>Income (Loss) before Income Taxes</b>	<b>5,725</b>	<b>(7,753)</b>	<b>13,478</b>
Income Taxes	4,707	(1,156)	5,863
Income Taxes - Current	1,468	3,969	(2,501)
Income Taxes - Deferred	3,238	(5,125)	8,363
<b>Net Income (Loss)</b>	<b>1,018</b>	<b>(6,597)</b>	<b>7,615</b>

## 2. Return on Equity

(%)

	For the Year Ended March 31, 2012 (A)	For the Year Ended March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	2.78	(5.03)	7.81
Non-consolidated Basis	1.29	(1.85)	3.14

## 3. Net Interest Margin after General & Administrative Expenses

### 1) Non-consolidated

(%)

	For the Year Ended March 31, 2012 (A)	For the Year Ended March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	2.11	2.34	(0.23)
(a) Yields on Loans and Bills discounted	2.49	2.75	(0.26)
(b) Yields on Securities	1.06	1.09	(0.03)
(2) Financing Costs including General & Administrative Expenses (b)	2.06	2.06	—
(a) Yields on Deposits	0.63	0.65	(0.02)
(b) Yields on Other External Liabilities	0.52	2.07	(1.55)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	0.05	0.28	(0.23)

### 2) Non-consolidated, excluding International Operations

(%)

	For the Year Ended March 31, 2012 (A)	For the Year Ended March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.93	2.25	(0.32)
(a) Yields on Loans and Bills discounted	2.36	2.69	(0.33)
(b) Yields on Securities	0.75	0.85	(0.10)
(2) Financing Costs including General & Administrative Expenses (b)	2.02	2.02	—
(a) Yields on Deposits	0.57	0.61	(0.04)
(b) Yields on Other External Liabilities	0.52	2.07	(1.55)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.09)	0.23	(0.32)

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

(in millions of yen)

	For the Year Ended March 31, 2012 (A)	For the Year Ended March 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	(2,012)	(612)	(1,400)
Gain on Sales	2,213	2,388	(175)
Gain on Redemption	998	668	330
Loss on Sales	1,678	46	1,632
Loss on Redemption	774	13	761
Loss on Devaluation	2,771	3,609	(838)
Net Gain & Loss on Stocks and Other Securities	79	21	58
Gain on Sales	81	32	49
Loss on Sales	1	—	1
Loss on Devaluation	—	11	(11)

## 5. Financial Instruments at Fair Value (Consolidated)

(in millions of yen)

	As of March 31, 2012			As of March 31, 2011		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	69,256	69,256	—	150,068	150,068	—
Call loans	92,737	92,737	—	5,968	5,968	—
Securities						
Held-to-maturity securities	14,794	13,658	(1,136)	—	—	—
Available-for-sale securities	542,369	542,369	—	450,407	450,407	—
Loans and bills discounted	1,568,805			1,539,991		
Allowance for loan losses	(60,745)			(60,735)		
	1,508,059	1,521,947	13,888	1,479,256	1,497,978	18,722
<b>Total Assets</b>	<b>2,227,217</b>	<b>2,239,968</b>	<b>12,751</b>	<b>2,085,701</b>	<b>2,104,423</b>	<b>18,722</b>
Deposits	2,069,960	2,084,793	14,833	1,943,508	1,960,772	17,264
Bonds payable	32,800	32,585	(215)	68,100	67,258	(841)
<b>Total Liabilities</b>	<b>2,102,760</b>	<b>2,117,378</b>	<b>14,618</b>	<b>2,011,608</b>	<b>2,028,031</b>	<b>16,423</b>
Derivative transactions						
Hedge accounting not applied	520	520	—	1,479	1,479	—
Hedge accounting applied	3,021	3,021	—	5,455	5,455	—
<b>Total Derivative transactions</b>	<b>3,541</b>	<b>3,541</b>	<b>—</b>	<b>6,935</b>	<b>6,935</b>	<b>—</b>

## 6. Securities at Fair Value (Consolidated)

## 1) Held-to-maturity securities

(millions of yen)

	As of March 31, 2012			As of March 31, 2011		
	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	—	—	—	—	—
	Corporate bonds	—	—	—	—	—
	Others	—	—	—	—	—
	Sub-Total	—	—	—	—	—
Fair Value not in excess of Balance sheet amount	Government bonds	—	—	—	—	—
	Municipal bonds	—	—	—	—	—
	Corporate bonds	—	—	—	—	—
	Others	14,794	13,658	(1,136)	—	—
	Sub-Total	14,794	13,658	(1,136)	—	—
<b>Total</b>	<b>14,794</b>	<b>13,658</b>	<b>(1,136)</b>	<b>—</b>	<b>—</b>	<b>—</b>

## 2) Available-for-sale securities

(millions of yen)

	As of March 31, 2012			As of March 31, 2011			
	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	385,747	382,592	3,155	132,607	130,811	1,796
	Government bonds	308,320	306,889	1,431	82,452	82,251	201
	Municipal bonds	105	103	2	105	103	2
	Corporate bonds	77,321	75,600	1,721	50,049	48,456	1,592
	Others	67,961	66,483	1,478	56,377	55,814	563
Sub-Total	453,709	449,076	4,633	188,985	186,625	2,359	
Balance sheet amount not in excess of Cost	Domestic equities	—	—	12	12	—	
	Domestic bonds	39,730	40,504	(774)	181,731	182,822	(1,090)
	Government bonds	19,299	19,303	(4)	143,417	143,915	(498)
	Municipal bonds	—	—	—	—	—	—
	Corporate bonds	20,430	21,200	(770)	38,314	38,906	(591)
	Others	59,697	60,557	(860)	90,178	91,259	(1,081)
Sub-Total	99,427	101,061	(1,634)	271,921	274,093	(2,171)	
<b>Total</b>	<b>553,136</b>	<b>550,138</b>	<b>2,998</b>	<b>460,907</b>	<b>460,719</b>	<b>187</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 March 31, 2012 Preliminary (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
(1)	<b>Capital Adequacy Ratio</b>	<b>9.50%</b>	<b>9.19%</b>	<b>0.31%</b>
(2)	Tier I Capital	93,490	91,313	2,177
	Tier I Ratio	6.62%	6.47%	0.15%
(3)	Tier II Capital	41,623	40,015	1,608
(4)	Deductions	881	1,701	(820)
(5)	<b>Capital (2)+(3)-(4)</b>	<b>134,233</b>	<b>129,627</b>	<b>4,606</b>
(6)	Credit Risk-adjusted Assets	1,314,231	1,311,179	3,052
(7)	Operational Risks	97,540	99,255	(1,715)
(8)	<b>Risk-adjusted Assets (6)+(7)</b>	<b>1,411,771</b>	<b>1,410,434</b>	<b>1,337</b>

### 2) Non-consolidated

(in millions of yen)

		As of March 31, 2012 Preliminary (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
(1)	<b>Capital Adequacy Ratio</b>	<b>9.47%</b>	<b>9.27%</b>	<b>0.20%</b>
(2)	Tier I Capital	88,598	87,564	1,034
	Tier I Ratio	6.35%	6.31%	0.04%
(3)	Tier II Capital	44,520	42,870	1,650
(4)	Deductions	881	1,701	(820)
(5)	<b>Capital (2)+(3)-(4)</b>	<b>132,237</b>	<b>128,734</b>	<b>3,503</b>
(6)	Credit Risk-adjusted Assets	1,309,050	1,301,361	7,689
(7)	Operational Risks	86,187	85,997	190
(8)	<b>Risk-adjusted Assets (6)+(7)</b>	<b>1,395,237</b>	<b>1,387,359</b>	<b>7,878</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 March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	1,839	2,858	(1,019)
Past Due Loans	63,716	82,179	(18,463)
Loans Past Due 3 Months or More	8,408	5,051	3,357
Restructured Loans	9,849	6,784	3,065
<b>Total (a)</b>	<b>83,814</b>	<b>96,874</b>	<b>(13,060)</b>
Ending Balance of Loans and Bills Discounted (b)	1,540,128	1,509,994	30,134
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>5.44</b>	<b>6.41</b>	<b>(0.97)</b>
Amounts Secured (c)	67,192	84,756	(17,564)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>80.16</b>	<b>87.49</b>	<b>(7.33)</b>

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

(in millions of yen)

	As of March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	6,766	9,674	(2,908)
Past Due Loans	87,465	105,361	(17,896)
Loans Past Due 3 Months or More	8,408	5,051	3,357
Restructured Loans	9,849	6,784	3,065
<b>Total (a)</b>	<b>112,491</b>	<b>126,872</b>	<b>(14,381)</b>
Ending Balance of Loans and Bills Discounted (b)	1,568,805	1,539,991	28,814
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>7.17</b>	<b>8.23</b>	<b>(1.06)</b>
Amounts Secured (c)	95,869	114,754	(18,885)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>85.22</b>	<b>90.44</b>	<b>(5.22)</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 March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	689	1,539	(850)
Past Due Loans	51,271	66,813	(15,542)
Loans Past Due 3 Months or More	8,408	5,051	3,357
Restructured Loans	9,849	6,784	3,065
<b>Total (a)</b>	<b>70,219</b>	<b>80,189</b>	<b>(9,970)</b>
Ending Balance of Loans and Bills Discounted (b)	1,525,089	1,492,803	32,286
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>4.60</b>	<b>5.37</b>	<b>(0.77)</b>
Amounts Secured (c)	58,889	74,010	(15,121)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>83.86</b>	<b>92.29</b>	<b>(8.43)</b>

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

	As of March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	3,778	6,176	(2,398)
Past Due Loans	66,257	80,227	(13,970)
Loans Past Due 3 Months or More	8,408	5,051	3,357
Restructured Loans	9,849	6,784	3,065
<b>Total (a)</b>	<b>88,294</b>	<b>98,241</b>	<b>(9,947)</b>
Ending Balance of Loans and Bills Discounted (b)	1,543,165	1,510,855	32,310
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>5.72</b>	<b>6.50</b>	<b>(0.78)</b>
Amounts Secured (c)	76,964	92,062	(15,098)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>87.16</b>	<b>93.71</b>	<b>(6.55)</b>

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

	As of March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	1,171	2,147	(976)
Past Due Loans	60,317	78,379	(18,062)
Loans Past Due 3 Months or More	8,408	5,051	3,357
Restructured Loans	9,849	6,784	3,065
<b>Total (a)</b>	<b>79,747</b>	<b>92,363</b>	<b>(12,616)</b>
Ending Balance of Loans and Bills Discounted (b)	1,535,023	1,505,400	29,623
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>5.19</b>	<b>6.13</b>	<b>(0.94)</b>
Amounts Secured (c)	68,417	86,186	(17,769)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>85.79</b>	<b>93.31</b>	<b>(7.52)</b>

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

	As of March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	5,066	7,632	(2,566)
Past Due Loans	79,735	95,919	(16,184)
Loans Past Due 3 Months or More	8,408	5,051	3,357
Restructured Loans	9,849	6,784	3,065
<b>Total (a)</b>	<b>103,060</b>	<b>115,389</b>	<b>(12,329)</b>
Ending Balance of Loans and Bills Discounted (b)	1,558,335	1,528,426	29,909
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>6.61</b>	<b>7.54</b>	<b>(0.93)</b>
Amounts Secured (c)	91,729	109,212	(17,483)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>89.00</b>	<b>94.64</b>	<b>(5.64)</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 March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	23,852	30,133	(6,281)
Doubtful	41,938	55,144	(13,206)
Sub-standard	18,258	11,836	6,422
<b>Sub-Total (a)</b>	<b>84,049</b>	<b>97,114</b>	<b>(13,065)</b>
Normal	1,478,835	1,438,720	40,115
Total (b)	1,562,885	1,535,835	27,050
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>5.37</b>	<b>6.32</b>	<b>(0.95)</b>
Amounts Secured (c)	67,326	84,926	(17,600)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>80.10</b>	<b>87.45</b>	<b>(7.35)</b>

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

(in millions of yen)

	As of March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	52,528	60,131	(7,603)
Doubtful	41,938	55,144	(13,206)
Sub-standard	18,258	11,836	6,422
<b>Sub-Total (a)</b>	<b>112,726</b>	<b>127,112</b>	<b>(14,386)</b>
Normal	1,478,835	1,438,720	40,115
Total (b)	1,591,561	1,565,832	25,729
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>7.08</b>	<b>8.11</b>	<b>(1.03)</b>
Amounts Secured (c)	96,003	114,924	(18,921)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>85.16</b>	<b>90.41</b>	<b>(5.25)</b>

### 2) Non-consolidated

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

(in millions of yen)

	As of March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	10,434	15,348	(4,914)
Doubtful	41,655	53,182	(11,527)
Sub-standard	18,258	11,836	6,422
<b>Sub-Total (a)</b>	<b>70,349</b>	<b>80,367</b>	<b>(10,018)</b>
Normal	1,459,175	1,416,911	42,264
Total (b)	1,529,524	1,497,279	32,245
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>4.59</b>	<b>5.36</b>	<b>(0.77)</b>
Amounts Secured (c)	59,009	74,172	(15,163)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>83.88</b>	<b>92.29</b>	<b>(8.41)</b>

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

(in millions of yen)

	As of March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	28,510	33,400	(4,890)
Doubtful	41,655	53,182	(11,527)
Sub-standard	18,258	11,836	6,422
<b>Sub-Total (a)</b>	<b>88,424</b>	<b>98,419</b>	<b>(9,995)</b>
Normal	1,459,175	1,416,911	42,264
Total (b)	1,547,599	1,515,330	32,269
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>5.71</b>	<b>6.49</b>	<b>(0.78)</b>
Amounts Secured (c)	77,085	92,223	(15,138)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>87.17</b>	<b>93.70</b>	<b>(6.53)</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 March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	19,963	25,860	(5,897)
Doubtful	41,655	54,846	(13,191)
Sub-standard	18,258	11,836	6,422
<b>Sub-Total (a)</b>	<b>79,877</b>	<b>92,543</b>	<b>(12,666)</b>
Normal	1,459,580	1,417,334	42,246
Total (b)	1,539,457	1,509,878	29,579
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>5.18</b>	<b>6.12</b>	<b>(0.94)</b>
Amounts Secured (c)	68,537	86,348	(17,811)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>85.80</b>	<b>93.30</b>	<b>(7.50)</b>

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

	As of March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	43,275	48,885	(5,610)
Doubtful	41,655	54,846	(13,191)
Sub-standard	18,258	11,836	6,422
<b>Sub-Total (a)</b>	<b>103,190</b>	<b>115,569</b>	<b>(12,379)</b>
Normal	1,459,580	1,417,334	42,246
Total (b)	1,562,770	1,532,904	29,866
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>6.60</b>	<b>7.53</b>	<b>(0.93)</b>
Amounts Secured (c)	91,850	109,374	(17,524)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>89.01</b>	<b>94.63</b>	<b>(5.62)</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 March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	14,562	15,160	(598)
Specific Allowance for Loan Losses	13,818	11,711	2,107
Total Allowance for Loan Losses (a)	28,381	26,871	1,510
Total Loans and Bills Discounted (b)	1,525,089	1,492,803	32,286
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	1.86	1.80	0.06

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

	As of March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	14,562	15,160	(598)
Specific Allowance for Loan Losses	31,894	29,762	2,132
Total Allowance for Loan Losses (a)	46,457	44,922	1,535
Total Loans and Bills Discounted (b)	1,543,165	1,510,855	32,310
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	3.01	2.97	0.04

### 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 March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	14,580	15,176	(596)
Specific Allowance for Loan Losses	13,956	12,492	1,464
Total Allowance for Loan Losses (a)	28,537	27,668	869
Total Loans and Bills Discounted (b)	1,535,023	1,505,400	29,623
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	1.85	1.83	0.02

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

(in millions of yen)

	As of March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	14,580	15,176	(596)
Specific Allowance for Loan Losses	37,269	35,518	1,751
Total Allowance for Loan Losses (a)	51,849	50,694	1,155
Total Loans and Bills Discounted (b)	1,558,335	1,528,426	29,909
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	3.32	3.31	0.01

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

#### 1) Classification by Type of Borrower Industry

(in millions of yen)

	As of March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,543,165	1,510,855	32,310
Manufacturing	16,095	14,607	1,488
Agriculture and forestry	278	364	(86)
Fisheries	94	97	(3)
Mining and quarrying of stone and gravel	35	—	35
Construction	3,935	4,284	(349)
Electricity, gas, heat supply and water	877	1,644	(767)
Information and communications	6,190	3,162	3,028
Transport and postal activities	15,845	19,802	(3,957)
Wholesale and retail trade	30,183	28,843	1,340
Finance and insurance	50,348	47,010	3,338
Real estate and goods rental and leasing	225,185	244,872	(19,687)
Other services	211,592	223,188	(11,596)
Government, except elsewhere classified	—	—	—
Industries unable to classify	982,499	922,974	59,525
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,543,165	1,510,855	32,310

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

**2) Consumer Loans**

(in millions of yen)

	As of March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Consumer Loans	836,446	805,724	30,722
Housing Loans	663,798	642,599	21,199
Other Consumer Loans	172,648	163,125	9,523

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

(in millions of yen)

	As of March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)
Loans to Small- and Medium-sized Enterprises and Individuals (a)	1,359,456	1,343,364	16,092
Total Loans and Bills Discounted (b)	1,543,165	1,510,855	32,310
Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	88.09	88.91	(0.82)

**5. Balances of Loans and Deposits**

(in millions of yen)

	As of March 31, 2012 (A)	As of Mach 31, 2011 (B)	Increase/ (Decrease) (A)-(B)	
Deposits	Consolidated (Ending Bal.)	2,069,960	1,943,508	126,452
	Individual	1,847,032	1,764,325	82,707
	Corporate	203,851	164,531	39,320
	Public money	17,963	13,436	4,527
	Financial institutions	1,112	1,214	(102)
	Non-consolidated (Ending Bal.)	2,083,754	1,955,310	128,444
Non-consolidated (Average Bal.)	2,041,886	1,906,253	135,633	
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,568,805	1,539,991	28,814
	Non-consolidated (Ending Bal.)	1,543,165	1,510,855	32,310
	Non-consolidated (Average Bal.)	1,536,883	1,457,588	79,295
	Combined (Ending Bal.)	1,558,335	1,528,426	29,909