

# ***SELECTED FINANCIAL INFORMATION***

***For the Fiscal Year Ended March 31, 2013  
(Supplementary)***

May 15, 2013

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, 2013</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, 2013****1. Operating Results****1) Consolidated***(in millions of yen)*

	For the Year Ended March 31, 2013	For the Year Ended March 31, 2012	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b> (Note 1)	<b>44,870</b>	<b>45,540</b>	<b>(670)</b>
Net Interest Income	30,970	31,758	(788)
Net Fees and Commissions	7,236	7,223	13
Net Other Ordinary Income	6,663	6,558	104
General & Administrative Expenses	29,677	30,333	(656)
<b>Net Operating Income (before General Allowance and Goodwill)</b> (Note 2)	<b>15,193</b>	<b>15,206</b>	<b>(13)</b>
Provision of General Allowance for Loan Losses	(1,559)	(1,779)	219
<b>Net Operating Income</b> (Note 3)	<b>16,752</b>	<b>16,985</b>	<b>(232)</b>
Other Income & Expenses	(6,129)	(8,380)	2,251
Net Gain & Loss on Stocks and Other Securities	664	79	584
Problem Claims related Costs	9,450	11,444	(1,993)
Written-offs of Loans	500	395	105
Provision of Specific Allowance for Loan Losses	4,871	11,676	(6,804)
Net Gains & Loss on Sales of Loans	4,078	(627)	4,705
Reversal of Allowance for Loan Losses	—	—	—
Recoveries of Written-off Claims	125	222	(96)
Other	2,531	2,761	(230)
<b>Ordinary Profit (Loss)</b>	<b>10,623</b>	<b>8,604</b>	<b>2,018</b>
Extraordinary Income & Loss	(139)	(73)	(65)
Net Gain & Loss on Disposal of Noncurrent Assets	(139)	(63)	(76)
Gain on Disposal of Noncurrent Assets	68	0	67
Loss on Disposal of Noncurrent Assets	207	63	143
Other	—	(10)	10
<b>Income (Loss) before Income Taxes</b>	<b>10,483</b>	<b>8,531</b>	<b>1,952</b>
Income Taxes	5,971	5,846	124
Income Taxes - Current	894	2,087	(1,193)
Income Taxes - Deferred	5,077	3,759	1,318
<b>Income (Loss) before Minority Interests</b>	<b>4,512</b>	<b>2,684</b>	<b>1,827</b>
Minority Interests in Income (Loss)	7	7	—
<b>Net Income (Loss)</b>	<b>4,504</b>	<b>2,676</b>	<b>1,827</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)	8,471	10,225	(1,754)
excluding Recoveries of Written-off Claims	8,597	10,447	(1,850)

Note: 4. Credit Costs = (Provision of 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, 2013	For the Year Ended March 31, 2012	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, 2013	For the Year Ended March 31, 2012	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b>	<b>41,605</b>	<b>41,005</b>	<b>599</b>
Net Interest Income	30,467	31,287	(820)
Net Fees and Commissions	4,479	3,160	1,319
Net Other Ordinary Income	6,658	6,557	100
of which Net Gain & Loss on Bonds	1,563	(2,012)	3,576
General & Administrative Expenses	28,523	29,072	(549)
Personnel Expenses	12,070	11,563	507
Nonpersonnel Expenses	15,396	16,310	(913)
Taxes	1,055	1,198	(143)
<b>Net Operating Income (before General Allowance and Goodwill)</b>	<b>13,081</b>	<b>11,932</b>	<b>1,149</b>
<b>Core Net Operating Income (excluding Net Gain &amp; Loss on Bonds)</b>	<b>11,518</b>	<b>13,945</b>	<b>(2,427)</b>
Provision of General Allowance for Loan Losses	806	(1,380)	2,186
Amortization of Goodwill	—	—	—
<b>Net Operating Income</b>	<b>12,275</b>	<b>13,313</b>	<b>(1,037)</b>
Other Income & Expenses	(5,528)	(7,266)	1,737
Net Gain & Loss on Stocks and Other Securities	664	79	584
Problem Claims related Costs	8,565	9,608	(1,043)
Written-offs of Loans	98	143	(45)
Provision of Specific Allowance for Loan Losses	4,388	10,094	(5,706)
Net Gains & Loss on Sales of Loans	4,078	(630)	4,708
Reversal of Allowance for Loan Losses	—	—	—
Recoveries of Written-off Claims	17	31	(13)
Other	2,355	2,231	123
<b>Ordinary Profit (Loss)</b>	<b>6,746</b>	<b>6,046</b>	<b>700</b>
Extraordinary Income & Loss	(155)	(11)	(143)
Net Gain & Loss on Disposal of Noncurrent Assets	(155)	(11)	(143)
Gain on Disposal of Noncurrent Assets	—	0	(0)
Loss on Disposal of Noncurrent Assets	155	12	143
Other	—	—	—
<b>Income (Loss) before Income Taxes</b>	<b>6,591</b>	<b>6,034</b>	<b>556</b>
Income Taxes	4,117	4,500	(383)
Income Taxes - Current	410	1,467	(1,057)
Income Taxes - Deferred	3,707	3,033	673
<b>Net Income (Loss)</b>	<b>2,473</b>	<b>1,533</b>	<b>940</b>

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

	For the Year Ended March 31, 2013	For the Year Ended March 31, 2012	Increase/ (Decrease)
	(A)	(B)	(A)-(B)
<b>Gross Operating Profit</b>	<b>41,747</b>	<b>41,134</b>	<b>612</b>
Net Interest Income	30,605	31,417	(811)
Net Fees and Commissions	4,479	3,160	1,319
Net Other Ordinary Income	6,661	6,557	104
of which Net Gain & Loss on Bonds	1,563	(2,012)	3,576
General & Administrative Expenses	28,959	29,329	(370)
Personnel Expenses	12,105	11,593	512
Nonpersonnel Expenses	15,778	16,526	(747)
Taxes	1,074	1,209	(134)
<b>Net Operating Income (before General Allowance and Goodwill)</b>	<b>12,788</b>	<b>11,805</b>	<b>983</b>
<b>Core Net Operating Income (excluding Net Gain &amp; Loss on Bonds)</b>	<b>11,224</b>	<b>13,817</b>	<b>(2,593)</b>
Provision of General Allowance for Loan Losses	788	(1,378)	2,166
Amortization of Goodwill	—	—	—
<b>Net Operating Income</b>	<b>11,999</b>	<b>13,183</b>	<b>(1,183)</b>
Other Income & Expenses	(5,112)	(7,445)	2,332
Net Gain & Loss on Stocks and Other Securities	664	79	584
Problem Claims related Costs	8,149	9,800	(1,650)
Written-offs of Loans	98	143	(45)
Provision of Specific Allowance for Loan Losses	3,972	10,283	(6,310)
Net Gains & Loss on Sales of Loans	4,078	(627)	4,705
Reversal of Allowance for Loan Losses	—	—	—
Recoveries of Written-off Claims	17	43	(25)
Other	2,355	2,231	123
<b>Ordinary Profit (Loss)</b>	<b>6,886</b>	<b>5,737</b>	<b>1,149</b>
Extraordinary Income & Loss	(155)	(11)	(143)
Net Gain & Loss on Disposal of Noncurrent Assets	(155)	(11)	(143)
Gain on Disposal of Noncurrent Assets	—	0	(0)
Loss on Disposal of Noncurrent Assets	155	12	143
Other	—	—	—
<b>Income (Loss) before Income Taxes</b>	<b>6,731</b>	<b>5,725</b>	<b>1,005</b>
Income Taxes	4,563	4,707	(143)
Income Taxes - Current	411	1,468	(1,057)
Income Taxes - Deferred	4,152	3,238	913
<b>Net Income (Loss)</b>	<b>2,167</b>	<b>1,018</b>	<b>1,148</b>

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

	For the Year Ended March 31, 2013 (A)	For the Year Ended March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Consolidated Basis	4.48	2.78	1.70
Non-consolidated Basis	2.12	1.29	0.83

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

**1) Non-consolidated** (%)

	For the Year Ended March 31, 2013 (A)	For the Year Ended March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.93	2.11	(0.18)
(a) Yields on Loans and Bills discounted	2.35	2.49	(0.14)
(b) Yields on Securities	1.13	1.06	0.07
(2) Financing Costs including General & Administrative Expenses (b)	1.92	2.06	(0.14)
(a) Yields on Deposits	0.55	0.63	(0.08)
(b) Yields on Other External Liabilities	0.34	0.52	(0.18)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	0.01	0.05	(0.04)

**2) Non-consolidated, excluding International Operations** (%)

	For the Year Ended March 31, 2013 (A)	For the Year Ended March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
(1) Return on Interest-Earning Assets (a)	1.75	1.93	(0.18)
(a) Yields on Loans and Bills discounted	2.25	2.36	(0.11)
(b) Yields on Securities	0.81	0.75	0.06
(2) Financing Costs including General & Administrative Expenses (b)	1.81	2.02	(0.21)
(a) Yields on Deposits	0.47	0.57	(0.10)
(b) Yields on Other External Liabilities	0.34	0.52	(0.18)
(3) Net Interest Margin after General & Administrative Expenses (a) - (b)	(0.06)	(0.09)	0.03

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

	For the Year Ended March 31, 2013 (A)	For the Year Ended March 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Net Gain & Loss on Bonds	1,563	(2,012)	3,576
Gain on Sales	2,083	2,213	(130)
Gain on Redemption	0	998	(997)
Loss on Sales	517	1,678	(1,160)
Loss on Redemption	—	774	(774)
Loss on Devaluation	3	2,771	(2,768)
Net Gain & Loss on Stocks and Other Securities	664	79	584
Gain on Sales	714	81	632
Loss on Sales	15	1	13
Loss on Devaluation	34	—	34

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

(in millions of yen)

	As of March 31, 2013			As of March 31, 2012		
	Balance sheet amount	Fair value	Net unrealized gain/(loss)	Balance sheet amount	Fair value	Net unrealized gain/(loss)
Cash and due from banks	195,204	195,204	—	69,256	69,256	—
Call loans	30,470	30,470	—	92,737	92,737	—
Securities						
Held-to-maturity securities	16,929	17,072	143	14,794	13,658	(1,136)
Available-for-sale securities	575,571	575,571	—	542,369	542,369	—
Loans and bills discounted	1,529,358			1,568,805		
Allowance for loan losses	(41,529)			(60,745)		
	1,487,828	1,532,097	44,268	1,508,059	1,521,947	13,888
<b>Total Assets</b>	<b>2,306,004</b>	<b>2,350,417</b>	<b>44,412</b>	<b>2,227,217</b>	<b>2,239,968</b>	<b>12,751</b>
Deposits	2,105,560	2,114,926	9,366	2,069,960	2,084,793	14,833
Bonds payable	43,900	44,439	539	32,800	32,585	(215)
<b>Total Liabilities</b>	<b>2,149,460</b>	<b>2,159,365</b>	<b>9,905</b>	<b>2,102,760</b>	<b>2,117,378</b>	<b>14,618</b>
Derivative transactions						
Hedge accounting not applied	(300)	(300)	—	520	520	—
Hedge accounting applied	1,393	1,393	—	3,021	3,021	—
<b>Total Derivative transactions</b>	<b>1,092</b>	<b>1,092</b>	<b>—</b>	<b>3,541</b>	<b>3,541</b>	<b>—</b>

## 6. Securities at Fair Value (Consolidated)

## 1) Held-to-maturity securities

(millions of yen)

	As of March 31, 2013			As of March 31, 2012		
	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	14,107	14,269	161	—	—
	Sub-Total	14,107	14,269	161	—	—
Fair Value not in excess of Balance sheet amount	Government bonds	—	—	—	—	—
	Municipal bonds	—	—	—	—	—
	Corporate bonds	—	—	—	—	—
	Others	2,821	2,803	(17)	14,794	13,658
	Sub-Total	2,821	2,803	(17)	14,794	13,658
<b>Total</b>	<b>16,929</b>	<b>17,072</b>	<b>143</b>	<b>14,794</b>	<b>13,658</b>	<b>(1,136)</b>

## 2) Available-for-sale securities

(millions of yen)

	As of March 31, 2013			As of March 31, 2012		
	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	314,382	308,876	5,506	385,747	382,592
	Government bonds	241,967	238,133	3,834	308,320	306,889
	Municipal bonds	104	103	0	105	103
	Corporate bonds	72,310	70,639	1,671	77,321	75,600
	Others	144,218	141,180	3,037	67,961	66,483
Sub-Total	458,601	450,056	8,544	453,709	449,076	
Balance sheet amount not in excess of Cost	Domestic equities	—	—	—	—	—
	Domestic bonds	66,354	66,606	(251)	39,730	40,504
	Government bonds	59,994	59,995	(1)	19,299	19,303
	Municipal bonds	—	—	—	—	—
	Corporate bonds	6,360	6,610	(249)	20,430	21,200
	Others	61,337	61,748	(411)	59,697	60,557
Sub-Total	127,691	128,354	(662)	99,427	101,061	
<b>Total</b>	<b>586,293</b>	<b>578,411</b>	<b>7,882</b>	<b>553,136</b>	<b>550,138</b>	<b>2,998</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, 2013 Preliminary (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
(1)	<b>Capital Adequacy Ratio</b>	<b>10.08%</b>	<b>9.50%</b>	<b>0.57%</b>
(2)	Tier I Capital	87,345	93,490	(6,145)
	Tier I Ratio	6.34%	6.62%	(0.27)%
(3)	Tier II Capital	52,272	41,623	10,648
(4)	Deductions	848	881	(32)
(5)	<b>Capital (2)+(3)-(4)</b>	<b>138,769</b>	<b>134,233</b>	<b>4,536</b>
(6)	Credit Risk-adjusted Assets	1,280,275	1,314,231	(33,955)
(7)	Operational Risks	95,707	97,540	(1,833)
(8)	<b>Risk-adjusted Assets (6)+(7)</b>	<b>1,375,983</b>	<b>1,411,771</b>	<b>(35,788)</b>

### 2) Non-consolidated

(in millions of yen)

		As of March 31, 2013 Preliminary (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
(1)	<b>Capital Adequacy Ratio</b>	<b>9.34%</b>	<b>9.47%</b>	<b>(0.13)%</b>
(2)	Tier I Capital	80,572	88,598	(8,026)
	Tier I Ratio	5.85%	6.35%	(0.49)%
(3)	Tier II Capital	48,892	44,520	4,372
(4)	Deductions	848	881	(32)
(5)	<b>Capital (2)+(3)-(4)</b>	<b>128,616</b>	<b>132,237</b>	<b>(3,621)</b>
(6)	Credit Risk-adjusted Assets	1,290,427	1,309,050	(18,623)
(7)	Operational Risks	86,611	86,187	424
(8)	<b>Risk-adjusted Assets (6)+(7)</b>	<b>1,377,038</b>	<b>1,395,237</b>	<b>(18,198)</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, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	1,409	1,839	(429)
Past Due Loans	47,664	63,716	(16,051)
Loans Past Due 3 Months or More	—	8,408	(8,408)
Restructured Loans	14,855	9,849	5,005
<b>Total (a)</b>	<b>63,929</b>	<b>83,814</b>	<b>(19,884)</b>
Ending Balance of Loans and Bills Discounted (b)	1,516,634	1,540,128	(23,494)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>4.21</b>	<b>5.44</b>	<b>(1.22)</b>
Amounts Secured (c)	45,383	67,192	(21,809)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>70.99</b>	<b>80.16</b>	<b>(9.17)</b>

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

(in millions of yen)

	As of March 31, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	3,164	6,766	(3,602)
Past Due Loans	58,633	87,465	(28,831)
Loans Past Due 3 Months or More	—	8,408	(8,408)
Restructured Loans	14,855	9,849	5,005
<b>Total (a)</b>	<b>76,653</b>	<b>112,491</b>	<b>(35,837)</b>
Ending Balance of Loans and Bills Discounted (b)	1,529,358	1,568,805	(39,446)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>5.01</b>	<b>7.17</b>	<b>(2.15)</b>
Amounts Secured (c)	58,107	95,869	(37,761)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>75.80</b>	<b>85.22</b>	<b>(9.41)</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, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	572	689	(117)
Past Due Loans	44,925	51,271	(6,345)
Loans Past Due 3 Months or More	—	8,408	(8,408)
Restructured Loans	14,855	9,849	5,005
<b>Total (a)</b>	<b>60,353</b>	<b>70,219</b>	<b>(9,865)</b>
Ending Balance of Loans and Bills Discounted (b)	1,512,429	1,525,089	(12,660)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>3.99</b>	<b>4.60</b>	<b>(0.61)</b>
Amounts Secured (c)	46,282	58,889	(12,606)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>76.68</b>	<b>83.86</b>	<b>(7.17)</b>

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

	As of March 31, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	919	3,778	(2,858)
Past Due Loans	49,418	66,257	(16,839)
Loans Past Due 3 Months or More	—	8,408	(8,408)
Restructured Loans	14,855	9,849	5,005
<b>Total (a)</b>	<b>65,193</b>	<b>88,294</b>	<b>(23,101)</b>
Ending Balance of Loans and Bills Discounted (b)	1,517,269	1,543,165	(25,895)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>4.29</b>	<b>5.72</b>	<b>(1.42)</b>
Amounts Secured (c)	51,122	76,964	(25,842)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>78.41</b>	<b>87.16</b>	<b>(8.75)</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, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	874	1,171	(297)
Past Due Loans	44,925	60,317	(15,391)
Loans Past Due 3 Months or More	—	8,408	(8,408)
Restructured Loans	14,855	9,849	5,005
<b>Total (a)</b>	<b>60,655</b>	<b>79,747</b>	<b>(19,092)</b>
Ending Balance of Loans and Bills Discounted (b)	1,512,731	1,535,023	(22,291)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>4.00</b>	<b>5.19</b>	<b>(1.18)</b>
Amounts Secured (c)	46,584	68,417	(21,833)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>76.80</b>	<b>85.79</b>	<b>(8.99)</b>

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

	As of March 31, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Loans to Bankrupt Borrowers	1,888	5,066	(3,177)
Past Due Loans	52,109	79,735	(27,625)
Loans Past Due 3 Months or More	—	8,408	(8,408)
Restructured Loans	14,855	9,849	5,005
<b>Total (a)</b>	<b>68,853</b>	<b>103,060</b>	<b>(34,206)</b>
Ending Balance of Loans and Bills Discounted (b)	1,520,928	1,558,335	(37,406)
<b>Ratio of Risk-Managed Loans and Bills Discounted to Total Loans (%) (a/b X 100)</b>	<b>4.52</b>	<b>6.61</b>	<b>(2.08)</b>
Amounts Secured (c)	54,781	91,729	(36,948)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>79.56</b>	<b>89.00</b>	<b>(9.44)</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, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	7,461	23,852	(16,390)
Doubtful	41,816	41,938	(121)
Sub-standard	14,855	18,258	(3,403)
<b>Sub-Total (a)</b>	<b>64,133</b>	<b>84,049</b>	<b>(19,915)</b>
Normal	1,476,519	1,478,835	(2,316)
Total (b)	1,540,652	1,562,885	(22,232)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>4.16</b>	<b>5.37</b>	<b>(1.21)</b>
Amounts Secured (c)	45,508	67,326	(21,818)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>70.95</b>	<b>80.10</b>	<b>(9.14)</b>

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of March 31, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	20,186	52,528	(32,342)
Doubtful	41,816	41,938	(121)
Sub-standard	14,855	18,258	(3,403)
<b>Sub-Total (a)</b>	<b>76,858</b>	<b>112,726</b>	<b>(35,868)</b>
Normal	1,476,519	1,478,835	(2,316)
Total (b)	1,553,377	1,591,561	(38,184)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>4.94</b>	<b>7.08</b>	<b>(2.13)</b>
Amounts Secured (c)	58,232	96,003	(37,771)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>75.76</b>	<b>85.16</b>	<b>(9.39)</b>

### 2) Non-consolidated

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

(in millions of yen)

	As of March 31, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	4,009	10,434	(6,424)
Doubtful	41,590	41,655	(65)
Sub-standard	14,855	18,258	(3,403)
<b>Sub-Total (a)</b>	<b>60,455</b>	<b>70,349</b>	<b>(9,894)</b>
Normal	1,460,330	1,459,175	1,155
Total (b)	1,520,785	1,529,524	(8,738)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>3.97</b>	<b>4.59</b>	<b>(0.62)</b>
Amounts Secured (c)	46,372	59,009	(12,637)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>76.70</b>	<b>83.88</b>	<b>(7.17)</b>

Chart-B: Disclosed Claims including Category IV Claims

(in millions of yen)

	As of March 31, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	8,850	28,510	(19,660)
Doubtful	41,590	41,655	(65)
Sub-standard	14,855	18,258	(3,403)
<b>Sub-Total (a)</b>	<b>65,295</b>	<b>88,424</b>	<b>(23,129)</b>
Normal	1,460,330	1,459,175	1,155
Total (b)	1,525,626	1,547,599	(21,973)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>4.27</b>	<b>5.71</b>	<b>(1.43)</b>
Amounts Secured (c)	51,212	77,085	(25,872)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>78.43</b>	<b>87.17</b>	<b>(8.74)</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, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	4,311	19,963	(15,651)
Doubtful	41,590	41,655	(65)
Sub-standard	14,855	18,258	(3,403)
<b>Sub-Total (a)</b>	<b>60,757</b>	<b>79,877</b>	<b>(19,120)</b>
Normal	1,460,330	1,459,580	750
Total (b)	1,521,087	1,539,457	(18,369)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>3.99</b>	<b>5.18</b>	<b>(1.19)</b>
Amounts Secured (c)	46,674	68,537	(21,863)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>76.82</b>	<b>85.80</b>	<b>(8.98)</b>

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

	As of March 31, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Bankruptcy and Quasi-Bankruptcy	12,509	43,275	(30,766)
Doubtful	41,590	41,655	(65)
Sub-standard	14,855	18,258	(3,403)
<b>Sub-Total (a)</b>	<b>68,954</b>	<b>103,190</b>	<b>(34,235)</b>
Normal	1,460,330	1,459,580	750
Total (b)	1,529,285	1,562,770	(33,484)
<b>Ratio of Problem Loans to Total Claims (%) (a/b X 100)</b>	<b>4.50</b>	<b>6.60</b>	<b>(2.09)</b>
Amounts Secured (c)	54,871	91,850	(36,979)
<b>Coverage Ratio (%) (c/a X 100)</b>	<b>79.57</b>	<b>89.01</b>	<b>(9.43)</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, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	16,074	14,562	1,512
Specific Allowance for Loan Losses	15,072	13,818	1,253
Total Allowance for Loan Losses (a)	31,147	28,381	2,766
Total Loans and Bills Discounted (b)	1,512,429	1,525,089	(12,660)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	2.05	1.86	0.19

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

	As of March 31, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	16,074	14,562	1,512
Specific Allowance for Loan Losses	19,913	31,894	(11,981)
Total Allowance for Loan Losses (a)	35,988	46,457	(10,469)
Total Loans and Bills Discounted (b)	1,517,269	1,543,165	(25,895)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	2.37	3.01	(0.63)

### 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, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	16,074	14,580	1,494
Specific Allowance for Loan Losses	15,145	13,956	1,188
Total Allowance for Loan Losses (a)	31,220	28,537	2,683
Total Loans and Bills Discounted (b)	1,512,731	1,535,023	(22,291)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	2.06	1.85	0.20

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

(in millions of yen)

	As of March 31, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
General Allowance for Loan Losses	16,074	14,580	1,494
Specific Allowance for Loan Losses	23,343	37,269	(13,925)
Total Allowance for Loan Losses (a)	39,418	51,849	(12,431)
Total Loans and Bills Discounted (b)	1,520,928	1,558,335	(37,406)
Ratio of Total Allowance for Loan Losses to Total Loans and Bills Discounted (%) (a/b X 100)	2.59	3.32	(0.73)

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

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

(in millions of yen)

	As of March 31, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Domestic (excluding offshore banking account)	1,517,269	1,543,165	(25,895)
Manufacturing	18,205	16,095	2,110
Agriculture and forestry	36	278	(242)
Fisheries	91	94	(3)
Mining and quarrying of stone and gravel	43	35	8
Construction	4,783	3,935	848
Electricity, gas, heat supply and water	659	877	(218)
Information and communications	7,904	6,190	1,714
Transport and postal activities	7,971	15,845	(7,874)
Wholesale and retail trade	33,402	30,183	3,219
Finance and insurance	59,854	50,348	9,506
Real estate and goods rental and leasing	191,418	225,185	(33,767)
Other services	247,313	211,592	35,721
Government, except elsewhere classified	—	—	—
Industries unable to classify	945,580	982,499	(36,919)
Overseas and Offshore Banking Account	—	—	—
Governments and official institutions	—	—	—
Financial institutions	—	—	—
Other	—	—	—
Total	1,517,269	1,543,165	(25,895)

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

**2) Consumer Loans**

(in millions of yen)

	As of March 31, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Consumer Loans	800,715	836,446	(35,731)
Housing Loans	625,146	663,798	(38,652)
Other Consumer Loans	175,569	172,648	2,921

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

(in millions of yen)

	As of March 31, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)
Loans to Small- and Medium-sized Enterprises and Individuals (a)	1,294,988	1,339,811	(44,823)
Total Loans and Bills Discounted (b)	1,517,269	1,543,165	(25,895)
Ratio of Loans to Small- and Medium-sized Enterprises and Individuals to Total Loans and Bills Discounted (%) (a/b X 100)	85.34	86.82	(1.47)

**5. Balances of Loans and Deposits**

(in millions of yen)

	As of March 31, 2013 (A)	As of Mach 31, 2012 (B)	Increase/ (Decrease) (A)-(B)	
Deposits	Consolidated (Ending Bal.)	2,105,560	2,069,960	35,600
	Individual	1,829,498	1,847,032	(17,534)
	Corporate	245,057	203,851	41,205
	Public money	27,263	17,963	9,300
	Financial institutions	3,741	1,112	2,629
	Non-consolidated (Ending Bal.)	2,132,624	2,083,754	48,870
Non-consolidated (Average Bal.)	2,099,126	2,041,886	57,239	
Loans and Bills Discounted	Consolidated (Ending Bal.)	1,529,358	1,568,805	(39,446)
	Non-consolidated (Ending Bal.)	1,517,269	1,543,165	(25,895)
	Non-consolidated (Average Bal.)	1,501,640	1,536,883	(35,242)
	Combined (Ending Bal.)	1,520,928	1,558,335	(37,406)