

STAR
BANK



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OFFICE OF INT'L
CORPORATE AFFAIRS

The Tokyo Star Bank, Limited

1-6-16 Akasaka, Minato-ku,

Tokyo 107-8480 Japan



07021128

Office of International Corporate Finance
Securities and Exchange Commission
450 fifth Street, N.W.
Washington, D.C. 20549

SUPPL

February 13, 2007.

**Re: The Tokyo Star Bank, Limited (the "Bank") File No. 82-35006 -Information
Furnished Pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934**

Ladies and Gentlemen:

Please find enclosed the Bank's information furnished pursuant to Rule 12g3-2(b) under the Securities and Exchange Act of 1934, subsequent to the filing exemption established with the **SEC File No. 82-35006** as of August 18, 2006.

Summary of the enclosure is provided in the Exhibit-A hereto.

If you have any questions regarding the information and documents furnished, please contact the undersigned at 011-81-3-3224-7281 or Fax 011-81-3-3586-5137 The Tokyo Star Bank, Limited 6-16 Akasaka 1-chome, Minato-ku, Tokyo 107-8384 JAPAN.

Sincerely yours,

Christopher K. Taniguchi, CTP

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// Enclosures

Exhibit - A

No.	Release Date	Document Name	When and by Whom required to be made public, filed or distributed
1	12/22/2006	Correction of Financial Results for the First Half of Fiscal 2006 ended September 30, 2006	Required by TSE to be made public immediately
2	01/31/2007	Issuance of Unsecured Subordinated Bonds	Required by TSE to be made public immediately
3	02/13/2007	Consolidated Financial Results for the 3rd Quarter Results of Fiscal 2006	Required by TSE to be made public immediately

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Company Name: The Tokyo Star Bank, Limited
Name of Representative: Todd Budge
President & CEO
(Code: 8384 TSE First Section)

**Correction of Financial Results
for the First Half of Fiscal 2006 ended September 30, 2006**

Tokyo (Friday, December 22, 2006) – The Tokyo Star Bank, Limited ("Tokyo Star Bank") announces the following corrections to its Consolidated Financial Results, Non-Consolidated Financial Results and Selected Financial Information for the first half of fiscal 2006 ended September 30, 2006 initially released on November 17, 2006. (Corrected figures are indicated by boldface and underscore.)

Summary of Changes

- (1) As a result of a decrease in risk assets due to the amendment of contract terms misclassification for unused commitment lines on a consolidated basis, the Consolidated Capital Adequacy Ratio has been adjusted upwards from 9.23% to **9.27%**.
- (2) Notes to the Consolidated and Non-Consolidated Balance Sheets regarding the amount of participated loans accounted for as loans to original debtors have been corrected.
- (3) Notes to the Consolidated and Non-Consolidated Balance Sheets regarding the Deferred hedging gain/loss have been corrected (amendment of incorrect wording).

(1-a) Amendment of contract terms misclassification for unused commitment lines

Note 28 of "Notes to the Consolidated Balance Sheet" (Page 8 of Consolidated Financial Results for the First Half of Fiscal 2006 ended September 30, 2006)

Unused commitment line amount within the limits relating to contracts whose original terms were within one year (or contracts unconditionally cancelable at voluntary timing)

(Before Correction)	<u>99,871 million yen</u>
(After Correction)	<u>109,405 million yen</u>

(1-b) Adjustment of Consolidated Capital Adequacy Ratio

A. "Capital adequacy ratio (based on the domestic standards)" in "(2) Financial Conditions" (Page 1 of Consolidated Financial Results for the First Half of Fiscal 2006 ended September 30, 2006) has been adjusted from 9.23% to **9.27%**.

B. "Capital adequacy ratio" within "Earnings, Returns and Capital" section in "I. Overview of Consolidated Business Results for the First Half Year Ended September 30, 2006" (Page 1 of SELECTED FINANCIAL INFORMATION For the First Half of Fiscal 2006 (Supplementary)) has been adjusted from 9.23% to **9.27%**.

C. "**5. Capital Adequacy Ratio [Consolidated]**" (Page 7 of SELECTED FINANCIAL INFORMATION For the First Half of Fiscal 2006 (Supplementary))

(Before Correction)

【Consolidated】

(in millions of yen)

	As of			As of	
	September 30, 2006 (A)	March 31, 2006 (B)	Change (A)-(B)	September 30, 2005 (C)	Change (A)-(C)
(1) Capital Adequacy Ratio	9.23	8.95	0.28	9.04	0.19
(2) Tier I Capital	95,936	87,505	8,431	82,548	13,388
(3) Tier II Capital	10,183	9,790	393	9,350	833
(4) Reductions	—	—	—	—	—
(5) Capital (2)+(3)-(4)	106,120	97,296	8,824	91,899	14,221
(6) Risk-adjusted Assets	1,149,416	1,086,542	62,874	1,016,075	133,341

(After Correction)

【Consolidated】

(in millions of yen)

	As of			As of	
	September 30, 2006 (A)	March 31, 2006 (B)	Change (A)-(B)	September 30, 2005 (C)	Change (A)-(C)
(1) Capital Adequacy Ratio	9.27	8.95	0.32	9.04	0.23
(2) Tier I Capital	95,936	87,505	8,431	82,548	13,388
(3) Tier II Capital	10,152	9,790	362	9,350	802
(4) Reductions	—	—	—	—	—
(5) Capital (2)+(3)-(4)	106,088	97,296	8,792	91,899	14,189
(6) Risk-adjusted Assets	1,144,333	1,086,542	57,791	1,016,075	128,258

(2) Amount of participated loans accounted for as loans to original debtors

A. Note 21 of "Notes to the Consolidated Balance Sheet" (Page 6 of Consolidated Financial Results for the First Half of Fiscal 2006 ended September 30, 2006)

(Before Correction) **223 million yen**

(After Correction) **1,223 million yen**

B. Note 21 of "Notes to the Non-Consolidated Balance Sheet" (Page 30 of Non-Consolidated Financial Results for the First Half of Fiscal 2006 ended September 30, 2006)

(Before Correction) **19,181 million yen**

(After Correction) **20,181 million yen**

(3) Amendment of incorrect wording for Deferred hedging gain/loss

Note 29 (2) of "Notes to the Consolidated Balance Sheet" (Page 8 of Consolidated Financial Results for the First Half of Fiscal 2006 ended September 30, 2006)

Note 30 (2) of "Notes to the Non-Consolidated Balance Sheet" (Page 32 of Non-Consolidated Financial Results for the First Half of Fiscal 2006 ended September 30, 2006)

Deferred hedging loss (instead of gain) included in "**Other assets**" (**instead of "Other liabilities"**) is presented as "Deferred gain (loss) on hedging instruments, net of taxes" in "Valuation and translation adjustments."

Company Name: The Tokyo Star Bank, Limited

Name of Representative: Todd Budge

President & CEO

(Code: 8384 TSE First Section)

Issuance of Unsecured Subordinated Bonds

Tokyo (Wednesday, January 31, 2007) – The Tokyo Star Bank, Limited (“Tokyo Star Bank”) hereby announces the conditions of Unsecured Subordinated Bonds as follows:

1	Name of the Bond	Tokyo Star Bank Unsecured Subordinated Callable Bonds – Second Series
2	Aggregate Amount of the Bonds	12.5 billion yen
3	Amount of Each Bond	Single denomination of 100 million yen
4	Interest Rate	Fixed interest rate of 1.95% per annum up to 8 February, 2012. Floating interest rate of 6m/s Euro Yen LIBOR + 2.10% per annum from 9 February, 2012 to 8 February, 2017.
5	Issue Price	100 yen for the nominal amount of 100 yen
6	Redemption Amount	100 yen for the nominal amount of 100 yen
7	Term	10 years (callable after 5 years)
8	Maturity Date	February 8, 2017
9	Interest Payment Date	February 8 and August 8 of every year
10	Offering Date	January 31, 2007
11	Method of Offering	Domestic public offering
12	Closing Date	February 8, 2007
13	Lead Managers	Daiwa Securities SMBC Co. Ltd. Mizuho Securities Co., Ltd.
14	Fiscal Agent	Sumitomo Mitsui Banking Corporation
15	Depository Organization	The Japan Securities Depository Center, Inc. (JASDEC)
16	Rating	A- (JCR)

DECLINED
FOR FURTHER
CONSIDERATION

Consolidated Financial Results
for the 3rd Quarter Results of Fiscal 2006

TOKYO
S T A R
B A N K 

東京スター銀行

For Immediate Press Release:

February 13, 2006

Consolidated Financial Results for the 3rd Quarter of Fiscal 2006 ended December 31, 2006

Company Name (Code Number): **The Tokyo Star Bank, Limited** (8384)
 (URL <http://www.tokyostarbank.co.jp/>)
 Stock Exchange Listings: First Section of Tokyo

*The financial information presented here has not been audited.
 Simplified accounting treatments are used for the depreciation of fixed assets and income taxes.
 The amounts are rounded down to the nearest million of yen.*

1. Summary of Consolidated Financial Results for the 3rd Quarter of Fiscal 2006

(1) Operating Results

(in millions of yen except per share data and percentages)

	For the nine months ended December 31,		For the year ended March 31, 2006
	2006	2005	
Ordinary income	57,047	48,857	68,323
Change from the previous period	16.8 %	7.5 %	8.3 %
Ordinary profits	21,347	15,981	24,043
Change from the previous period	33.6 %	(20.3)%	5.7 %
Net income	14,006	13,575	17,149
Change from the previous period	3.2 %	3.8 %	17.7 %
Net income per common share (yen)	20,009.28	19,394.14	24,499.10

Average number of shares outstanding:

For the nine months ended December 31, 2006:	(Common stock)	700,000 shares
For the nine months ended December 31, 2005:	(Common stock)	700,000 shares
For the year ended March 31, 2006:	(Common stock)	700,000 shares

(2) Financial Conditions

(in millions of yen except per share data and percentages)

	As of December 31,		As of March 31,
	2006	2005	2006
Total assets	1,641,942	1,463,905	1,505,492
Net assets	99,556	88,061	91,005
Ratio of net assets to total assets	6.1%	6.0%	6.0%
Net assets per common share	142,223.41	125,801.67	130,007.85

Number of shares outstanding as of:

December 31, 2006:	(Common stock)	700,000	shares
December 31, 2005:	(Common stock)	700,000	shares
March 31, 2005:	(Common stock)	700,000	shares

2. Earning Projections for the Fiscal Year Ending March 31, 2007

Earning projections for the fiscal year ending March 31, 2007 remains the same as the ones which were previously disclosed on November 17, 2006 shown as below.

(Projections for Fiscal Year Ending March 31, 2007)		(in millions of yen)
Ordinary income	Ordinary profits	Net income
75,500	26,500	15,700

Projected net income per common share for the fiscal year ending March 31, 2007 is 22,428.57 yen.

(Note)

The information contains forward-looking statements. The forward-looking statements are inherently susceptible to risks and uncertainties and does not guarantee future performance. Please note that future performance may differ from the prospect due to matters such as changes in business environments.

Overview of Consolidated Business Results for the First Nine Months Ended December 31, 2006

Earnings and Returns

- Net Income on a consolidated basis was JPY 14.0 billion, JPY 0.4 billion or 3.2% above the prior year of JPY 13.6 billion.
- Operating Revenues grew JPY 8.2 billion (+16.8%) to JPY 57.0 billion and Operating Profit grew JPY 5.4 billion (+33.6%) to JPY 21.3 billion compared with the first nine months of the prior year.
- Return on assets (ROA) and return on equity (ROE) remain strong at 1.18% and 19.5%, respectively.

Growth and Efficiency

- Gross operating profit, excluding all revenue derived from loans purchased at a discount, grew by JPY 7.3 billion (+25.3%) to JPY 36.1 billion compared with the first nine months of FY 2005.
- Average balance of loans and discounted bills increased by nearly JPY 160 billion (+17%) compared with the average balance of the first nine months of the prior year.
- Loan interest income, excluding all revenue from loans purchased at a discount, increased by JPY 4.0 billion (+18.1%). Loan yields expanded to 3.17% compared against 3.15% in the first nine months of the prior year.
- Loan growth was funded with solid growth in deposits, up nearly JPY 130 billion (+10%) compared with December 2005 to JPY 1,453 billion.
- Efficiency ratio, excluding all revenue derived from loans purchased at a discount, fell from 69.5% in the first nine months of the prior year, to 63.9% in the first nine months of this year, a 8.1% year-over-year improvement in the ratio.

Asset Quality

- Non-performing loan ratio (under the Financial Revitalization Law) declined to 3.43%, down from 3.99% at the end of December 2005.
- Total credit costs for the nine months ended December 2006 were JPY 0.5 billion compared with a positive contribution to income of JPY 0.8 billion in the nine months ended December 2005.

<Reference>

<On a Consolidated Basis> (in millions of yen, except figures in percentage and yen)

	3rd Quarter Fiscal 2006	3rd Quarter Fiscal 2005	Change	Change (%)	Earning Projections for FY 2006
Ordinary Income	57,047	48,857	8,190	16.8	75,500
Ordinary Profits	21,347	15,981	5,366	33.6	26,500
Net Income	14,006	13,575	431	3.2	15,700
Net Income per Share (yen)	20,009.28	19,394.14	615.14	3.2	22,428.57

* The projections are same as the information disclosed on November 17, 2006.
For the remarks on the earnings projections, please refer to page 2.

COMPARISON OF CONSOLIDATED BALANCE SHEETS

(in millions of yen)	As of December 31,		(A)-(B)	As of March 31,
	2006 (A)	2005 (B)		2006
Assets:	(Unaudited)	(Unaudited)		
Cash and due from banks	73,740	74,021	(281)	119,816
Call loans	89,263	30,727	58,536	1,526
Monetary receivables bought	67,744	50,589	17,155	48,293
Trading securities	7	8	(1)	7
Monetary assets held in trust	3,633	4,255	(622)	3,670
Investment securities	289,849	292,697	(2,848)	271,478
Loans and bills discounted	1,083,903	984,595	99,308	1,031,891
Foreign exchange	1,001	285	716	275
Other assets	22,088	20,042	2,046	23,601
Premises and equipment	-	13,384	-	13,969
Tangible fixed assets	11,200	-	-	-
Intangible fixed assets	5,126	-	-	-
Deferred tax assets	13,764	11,437	2,327	12,402
Customers' liabilities for acceptances and guarantees	2,134	3,670	(1,536)	2,326
Reserve for possible loan losses	(21,516)	(21,808)	292	(23,768)
Total assets	1,641,942	1,463,905	178,037	1,505,492
Liabilities and Stockholders' Equity				
Liabilities:				
Deposits	1,453,207	1,321,480	131,727	1,364,714
Negotiable certificates of deposit	-	10,000	(10,000)	-
Borrowed money	-	1,000	(1,000)	1,000
Foreign exchange	0	7	(7)	14
Corporate notes	43,000	3,000	40,000	3,000
Other liabilities	42,013	34,814	7,199	40,566
Reserve for employees' bonuses	1,234	1,083	151	1,528
Reserve for directors' bonuses	787	423	364	1,037
Consolidation differences	-	365	-	297
Negative goodwill	7	-	-	-
Acceptances and guarantees	2,134	3,670	(1,536)	2,326
Total liabilities	1,542,386	1,375,844	166,542	1,414,486

Note: Due to the amendments of the "Banking Law Enforcement Regulations" effective from this fiscal year beginning April 1, 2006, the presentation of the accounts below have been changed from this fiscal year.

(1) "Premises and equipment" has been separately presented as "Tangible fixed assets," "Intangible fixed assets" and "Other assets" from this fiscal year.

(2) Software previously included in "Other assets" has been included in "Intangible assets" from this fiscal year.

COMPARISON OF CONSOLIDATED BALANCE SHEETS

(in millions of yen)	As of December 31,		(A)-(B)	As of March 31,
	2006 (A)	2005 (B)		2006
Stockholders' equity:	(Unaudited)	(Unaudited)		
Common stock	-	21,000	-	21,000
Capital surplus	-	19,000	-	19,000
Retained earnings	-	47,864	-	51,437
Unrealized gain (loss) on available-for-sale securities, net of taxes	-	196	-	(432)
Total stockholders' equity	-	88,061	-	91,005
Total liabilities and stockholders' equity	-	1,463,905	-	1,505,492
Net assets:				
Common stock	21,000	-	-	-
Capital surplus	19,000	-	-	-
Retained earnings	61,944	-	-	-
Total owners' equity	101,944	-	-	-
Unrealized gain (loss) on available-for-sale securities, net of taxes	(428)	-	-	-
Deferred gain (loss) on hedging instruments, net of taxes	(1,959)	-	-	-
Total valuation and translation adjustments	(2,387)	-	-	-
Total net assets	99,556	-	-	-
Total liabilities and net assets	1,641,942	-	-	-

Note: Due to the application of "Accounting Standards for Presentation of Net Assets in the Balance Sheet" and the "Guideline on Accounting Standards for Presentation of Net Assets in the Balance Sheet" effective from the fiscal year beginning April 1, 2006, the former "Stockholders' equity" and other items are presented as "Net assets" from this fiscal year.

COMPARISON OF CONSOLIDATED STATEMENTS OF OPERATIONS

(in millions of yen)	For the nine months ended December 31,			For year ended
	2006 (A)	2005 (B)	(A)-(B)	March 31, 2006
	(Unaudited)	(Unaudited)		
Ordinary income:	57,047	48,857	8,190	68,323
Interest and dividend income	38,276	34,143	4,133	46,598
<i>Interest on loans and discounts</i>	31,009	28,015	2,994	38,192
<i>Interest and dividends on securities</i>	4,643	3,912	731	5,333
Fees and commissions	9,192	7,418	1,774	11,025
Other operating income	3,387	1,468	1,919	1,971
Other ordinary income	6,190	5,826	364	8,727
Ordinary expenses:	35,700	32,875	2,825	44,279
Interest expenses	6,902	5,893	1,009	7,857
<i>Interest on deposits</i>	6,711	5,820	891	7,762
Fees and commissions	2,491	1,713	778	2,334
Other operating expenses	196	458	(262)	622
General and administrative expenses	23,039	19,997	3,042	27,648
Other ordinary expenses	3,070	4,812	(1,742)	5,817
Ordinary profits	21,347	15,981	5,366	24,043
Extraordinary gains	2,562	7,788	(5,226)	5,731
<i>Reversal of possible loan losses</i>	1,467	5,779	(4,312)	3,716
Extraordinary losses	66	780	(714)	751
Income before income taxes	23,842	22,990	852	29,022
Income taxes				
Current	9,835	9,414	421	12,404
Deferred	-	-	-	(531)
Net income	14,006	13,575	431	17,149

CONSOLIDATED STATEMENT OF CHANGES IN NET ASSETS

For the nine months ended December 31, 2006

(in millions of yen)

	Owners' equity				Valuation and translation adjustment			Total net assets
	Common stock	Capital surplus	Retained earnings	Total	Unrealized gain (loss) on available-for-sale securities, net of taxes	Deferred gain (loss) on hedging instruments, net of taxes	Total valuation and translation adjustments	
Balance, at end of the previous period	21,000	19,000	51,437	91,437	(432)	-	(432)	91,005
Changes of items during the period								
Cash dividends	-	-	(3,500)	(3,500)	-	-	-	(3,500)
Net income	-	-	14,006	14,006	-	-	-	14,006
Net changes of items other than owners' equity	-	-	-	-	4	(1,959)	(1,955)	(1,955)
Total changes of items during the period	-	-	10,506	10,506	4	(1,959)	(1,955)	8,551
Balance, at end of the period	21,000	19,000	61,944	101,944	(428)	(1,959)	(2,387)	99,556

Selected Financial Information of 3rd Quarter Results

1. Operating Results

(1) [Consolidated basis]

(in millions of yen)

	For the nine months ended December 31,		Change (A) - (B)
	2006 (A)	2005 (B)	
Gross Operating Profits	41,266	34,965	6,301
Net Interest Income	31,374	28,250	3,124
Net Fees and Commissions	6,701	5,705	996
Net Other Operating Income	3,190	1,009	2,181
General & Administrative Expenses	23,039	19,997	3,042
Provision for General Reserve for Possible Loan Losses	-	-	-
Other Income & Expenses	3,119	1,013	2,106
of which Net Gain & Loss on Equity Securities	776	295	481
of which Problem Claims related Costs	(2,831)	(4,078)	1,247
Ordinary Profits	21,347	15,981	5,366
Extraordinary Gains & Losses	2,495	7,008	(4,513)
Extraordinary Gains	2,562	7,788	(5,226)
of which Gain on Sales of Fixed Assets	85	2,005	(1,920)
of which Collection of Written-off Claims	1,009	3	1,006
of which Reversal of Possible Loan Losses	1,467	5,779	(4,312)
Extraordinary Losses	66	780	(714)
of which Loss on Sales of Fixed Assets	44	554	(510)
Income before Income Taxes	23,842	22,990	852
Income Taxes (Current & Deferred)	9,835	9,414	421
Net Income	14,006	13,575	431

Note: Gross Operating Profits = (Interest income - Interest expenses) + (Fees and commission income - Fees and commission expenses)
+ (Other operating income - Other operating expenses)

(2) 【Non-consolidated basis】

(in millions of yen)

	For the nine months ended December 31,		Change (A) - (B)
	2006 (A)	2005 (B)	
Gross Operating Profits	37,789	32,714	5,075
Net Interest Income	30,714	27,563	3,151
Net Fees and Commissions	4,312	4,020	292
Net Other Operating Income	2,762	1,129	1,633
General & Administrative Expenses	22,914	19,030	3,884
Personnel Expenses	8,985	8,518	467
Nonpersonnel Expenses	12,850	9,601	3,249
Taxes	1,077	909	168
Net Operating Income (before General Reserve and Amortization of Goodwill)	14,874	13,684	1,190
Provision for General Reserve for Possible Loan Losses	-	-	-
Amortization of Goodwill	-	-	-
Net Operating Income	14,874	13,684	1,190
Other Income & Expenses	3,314	558	2,756
of which Net Gain & Loss on Equity Securities	771	-	771
of which Problem Claims related Costs	(2,344)	(4,035)	1,691
Ordinary Profits	18,189	14,242	3,947
Extraordinary Gains & Losses	5,285	8,219	(2,934)
Extraordinary Gains	5,339	8,825	(3,486)
of which Gain on Sales of Fixed Assets	85	2,005	(1,920)
of which Collection of Written-off Claims	1,008	2	1,006
of which Reversal of Possible Loan Losses	4,245	6,168	(1,923)
Extraordinary Losses	54	606	(552)
of which Loss on Sales of Fixed Assets	32	527	(495)
Income before Income Taxes	23,475	22,462	1,013
Income Taxes (Current & Deferred)	9,620	9,499	121
Net Income	13,854	12,962	892

Composition of Revenue (Consolidated)

Our ordinary income includes revenue that is derived pursuant to the terms of our loans and bills discounted, as well as revenue that is derived from the amortization of the difference between the stated principal amount and book value which initially is the purchase price, of our purchased loans from Tokyo Sowa Bank and other banks ("*Loan Purchase Revenue*"), we measure our performance based on "*Organic Revenue*," which is shown below.

(1) Organic Revenue

(in millions of yen)

	For the nine months ended December 31,		Change (A) - (B)
	2006 (A)	2005 (B)	
Ordinary Income	57,047	48,857	8,190
Interest Income from Interest Rate Swap for Deposits (Note)	(1,007)	(964)	(43)
Fee and Commission Expenses	(2,491)	(1,713)	(778)
Other Operating Expenses	(196)	(458)	262
Loan Purchase Revenue (after Offset of Provision for General Reserve for Possible Loan Losses)	(9,197)	(10,139)	942
Organic Revenue	44,154	35,581	8,573

(Note) "Interest Income from Interest Rate Swap" is deducted from Ordinary Income to determine the amount of "Organic Revenue" since such interest income is derived from funding activities. Thus, it is excluded from our measurements of revenue performance and included as a reduction in our funding costs.

(2) Loan Purchase Revenue

(in millions of yen)

	For the nine months ended December 31,		Change (A) - (B)
	2006 (A)	2005 (B)	
Loan Purchase Revenue	9,383	11,023	(1,640)
Amortization included in Interest Income	5,119	6,094	(975)
Amortization of Unearned Loan Purchase Revenue	5,305	6,979	(1,674)
Offset of Provision for General Reserve for Possible Loan Losses	(185)	(884)	699
Amortization included in Fees and Commissions	66	80	(14)
Revenue included in Other Ordinary Income	4,011	3,964	47
Add-back of Offset of Provision for General Reserve for Possible Loan Losses	185	884	(699)

(3) Comparison of Organic Revenue and Loan Purchase Revenue*(in millions of yen except percentages)*

	For the nine months ended December 31,				Change (A) - (B)	
	2006 (A)		2005 (B)		Amount	%
	Amount	% of total	Amount	% of total		
Organic Revenue	44,154	82.5	35,581	76.3	8,573	24.1
Loan Purchase Revenue	9,383	17.5	11,023	23.7	(1,640)	(14.9)
Total Revenue	53,538	100.0	46,605	100.0	6,933	14.9

(4) Credit Costs*(in millions of yen)*

	For the nine months ended December 31,		Change (A) - (B)
	2006 (A)	2005 (B)	
Provision for (Reversal of) Possible Loan Losses	(1,467)	(5,779)	4,312
Other Problem Claims related Costs	2,831	4,078	(1,247)
Credit Costs excluding Offset of Provision for General Reserve for Possible Loan Losses with respect to Purchased Loans against Loan Purchase Revenue	1,363	(1,700)	3,063
Offset of Provision for General Reserve for Possible Loan Losses with respect to Purchased Loans against Loan Purchase Revenue	185	884	(699)
Credit Costs before offsetting Gain on Collection of Written-off Claims	1,549	(815)	2,364
Gain on Collection of Written-off Claims	(1,009)	(3)	(1,006)
Credit Costs (Adjusted)	540	(819)	1,359

2. Disclosed Claims under Financial Revitalization Law (Consolidated)*(in billions of yen except percentages)*

	As of December 31,		As of March 31, 2006
	2006	2005	
Bankruptcy and Quasi-Bankruptcy	4.2	8.2	5.0
Doubtful	22.5	19.0	18.6
Sub-standard	10.5	12.0	12.0
Sub-Total	37.3	39.3	35.7
Normal	1,051.4	948.8	1,001.1
Total	1,088.8	988.2	1,036.9
Ratio of Problem Loans to Total Claims	3.43%	3.99%	3.44%

Note: Reconciliation with Classification under Self-Assessment

Financial Revitalization Law	Classification under Self-Assessment
Bankruptcy and Quasi-Bankruptcy	Debtors who are legally bankrupt and virtually bankrupt
Doubtful	Debtors who are likely to become bankrupt
Sub-standard	Debtors whose claims are restructured

3. Capital Adequacy Ratio

	As of March 31, 2007 (Forecast)	As of March 31, 2006 (Reference)
Capital Adequacy Ratio	Around 10%	8.95%
Tier I Capital Ratio	Low-end of 8%	8.05%

Note: Please note that future forecast above is calculated based on the current regulation under the Banking Law, and may differ from the prospect due to matters such as changes in business environments and application of new regulation.

4. Unrealized Gain/Loss on Available-for-sale Securities (Consolidated)

(in billions of yen)

	As of December 31,							
	2006				2005			
	Carrying value	Net unrealized gain (loss)	Gain	Loss	Carrying value	Net unrealized gain (loss)	Gain	Loss
Available-for-sale securities:	239.3	(0.7)	0.7	1.5	261.3	0.3	1.1	0.7
Equities	0.9	0.4	0.4	-	-	-	-	-
Bonds	151.9	(0.7)	0.0	0.7	148.9	0.0	0.0	0.0
Other	86.4	(0.4)	0.3	0.7	112.4	0.3	1.0	0.7

	As of March 31, 2006			
	Carrying value	Net unrealized gain (loss)	Gain	Loss
Available-for-sale securities:	233.6	(0.7)	1.6	2.3
Equities	1.6	1.1	1.1	-
Bonds	145.4	(1.2)	0.0	1.3
Other	86.5	(0.5)	0.5	1.0

5. Derivatives (Consolidated)

(1) Interest Rate Derivatives

(in billions of yen)

	As of December 31,						As of		
	2006			2005			March 31, 2006		
	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)
Listed:									
Interest Rate Futures	-	-	-	-	-	-	-	-	-
Interest Rate Options	-	-	-	-	-	-	-	-	-
Over-the-counter:									
Interest Rate Forward Contracts	-	-	-	-	-	-	-	-	-
Interest Rate Swaps	237.5	(0.0)	(0.0)	-	-	-	25.6	(0.0)	(0.0)
Interest Rate Options	33.8	-	0.0	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
Total			0.0			-			(0.0)

(2) Currency Derivatives

(in billions of yen)

	As of December 31,						As of		
	2006			2005			March 31, 2006		
	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)	Notional amounts	Fair value	Net unrealized gain (loss)
Listed:									
Currency Futures	-	-	-	-	-	-	-	-	-
Currency Options	-	-	-	-	-	-	-	-	-
Over-the-counter:									
Currency Swaps	-	-	-	-	-	-	-	-	-
Forward Foreign Exchange Contracts	14.5	0.0	0.0	6.8	(0.0)	(0.0)	2.8	0.0	0.0
Currency Options	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-
Total			0.0			(0.0)			0.0

(3) Equity Derivatives

Not applicable.

(4) Bond Derivatives

Not applicable.

(5) Commodity Derivatives

Not applicable.

(6) Credit Derivatives

Not applicable.

6. Balances of Loans and Deposits (Consolidated)

(in billions of yen)

		As of December 31,		As of March 31, 2006
		2006	2005	
	Individuals	1,193.4	1,085.5	1,089.4
	Corporations	193.9	184.7	191.3
	Public entities	60.7	48.0	65.5
	Financial institutions	5.1	3.1	18.2
Total deposits		1,453.2	1,321.4	1,364.7
Loans and Bills Discounted		1,083.9	984.5	1,031.8