

新生銀行(東証: 8303)
Shinsei Bank (TSE: 8303)

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(2013年7月30日)

Quarterly Data Book for the First Quarter
Ended June 30, 2013
(July 30, 2013)



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The Data Book has been prepared using quarterly financial information. For other financial information including annual and interim reports, quarterly financial results, and other selected financial information please see our IR website at: <http://www.shinseibank.com/investors/en/ir/index.html>

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Financial and operational data that are stated in multiples of 0.1 billion yen have been truncated. All percentages have been rounded to the nearest 0.1%.

本資料の財務データは決算発表時において開示可能な数字を記載しております。
This data book contains financial and operational data that are available at the time of financial results announcement.

* の項目は経営管理ベースで表示をしております。

* Management accounting basis

Section 1. 新生銀行 連結財務関連データ

Section 1. Shinsei Bank Consolidated P/L and B/S Data

未監査(単位:10億円) Unaudited (Billions of Yen)

| 財務の概要* | Results of Operations* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|--------------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 資金利益 | Net Interest Income | 29.4 | 27.9 | 28.2 | 28.2 | 27.9 | 28.0 | 27.4 | 26.9 |
| 非資金利益 | Non-Interest Income | 18.7 | 21.4 | 19.7 | 23.8 | 24.0 | 18.1 | 21.2 | 23.5 |
| 役務取引等利益 | Net Fees and Commissions | 6.7 | 6.2 | 5.1 | 4.7 | 4.0 | 5.2 | 5.1 | 5.7 |
| 特定取引利益 | Net Trading Income | 3.0 | 1.4 | 5.6 | 4.3 | 5.2 | 4.4 | 6.0 | 3.5 |
| その他業務利益 | Net Other Business Income | 9.0 | 13.7 | 8.9 | 14.7 | 14.8 | 8.5 | 10.0 | 14.2 |
| 業務粗利益 | Total Revenue | 48.2 | 49.3 | 47.9 | 52.0 | 52.0 | 46.2 | 48.6 | 50.5 |
| 経費 | General and Administrative Expenses | 32.1 | 32.1 | 32.4 | 31.7 | 31.9 | 31.8 | 32.9 | 32.6 |
| 実質業務純益 | Ordinary Business Profit | 16.0 | 17.1 | 15.4 | 20.2 | 20.0 | 14.3 | 15.7 | 17.8 |
| 与信関連費用 | Net Credit Costs (Recoveries) | 6.6 | 3.1 | 0.3 | (0.6) | 6.9 | (1.4) | 0.6 | (0.0) |
| 与信関連費用加算後実質業務純益 | Ordinary Business Profit after Net Credit Costs (Recoveries) | 9.4 | 14.0 | 15.1 | 20.9 | 13.1 | 15.7 | 15.0 | 17.9 |
| のれん及び無形資産償却額(グロス) | Amortization of Goodwill and Other Intangible Assets | 3.1 | 2.8 | 2.8 | 2.8 | 2.8 | 2.5 | 2.5 | 2.5 |
| その他利益(損失) | Other Gains (Losses) | (0.7) | (8.1) | (25.7) | (0.3) | (0.0) | (0.3) | 0.6 | (0.8) |
| 税金等調整前四半期純利益(損失) | Income (Loss) before Income Taxes and Minority Interests | 5.5 | 2.9 | (13.3) | 17.7 | 10.2 | 12.7 | 13.1 | 14.5 |
| 法人税、住民税及び事業税 | Current Income Tax (Benefit) | 0.6 | 0.9 | 0.3 | 0.2 | 0.5 | 0.2 | (0.5) | 1.3 |
| 法人税等調整額 | Deferred Income Tax (Benefit) | 1.7 | 0.9 | (0.3) | 0.0 | (0.4) | (0.4) | (0.4) | (0.3) |
| 少数株主利益 | Minority Interests in Net Income of Subsidiaries | 0.9 | 0.8 | 0.8 | 0.9 | 0.8 | 0.9 | 0.8 | 0.8 |
| 四半期純利益(損失) | Net Income (Loss) | 2.1 | 0.2 | (14.2) | 16.4 | 9.3 | 12.0 | 13.2 | 12.7 |
| キャッシュベース四半期純利益(損失) | Cash Basis Net Income (Loss) | 4.8 | 2.1 | (11.7) | 18.8 | 11.7 | 14.2 | 15.4 | 15.0 |

| 連結損益計算書 | Consolidated Statements of Operations | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|----------------------|---|----------|------------|----------|----------|----------|------------|----------|----------|
| 経常収益 | Ordinary Income | 105.3 | 98.8 | 90.6 | 95.3 | 96.1 | 90.1 | 104.4 | 93.4 |
| 資金運用収益 | Interest Income | 40.4 | 38.6 | 37.9 | 37.2 | 36.9 | 37.0 | 36.5 | 35.8 |
| 貸出金利息 | Interest on Loans and Bills Discounted | 35.5 | 34.2 | 33.4 | 32.2 | 32.4 | 32.6 | 31.1 | 31.4 |
| 有価証券利息配当金 | Interest and Dividends on Securities | 4.5 | 4.0 | 4.0 | 4.5 | 4.0 | 3.9 | 4.4 | 3.6 |
| その他の資金運用収益 | Other Interest Income | 0.3 | 0.2 | 0.4 | 0.4 | 0.4 | 0.5 | 0.9 | 0.6 |
| 役務取引等収益 | Fees and Commissions Income | 12.4 | 11.2 | 10.5 | 10.0 | 9.4 | 10.4 | 10.3 | 11.4 |
| 特定取引収益 | Trading Income | 4.3 | 1.6 | 5.7 | 5.6 | 5.6 | 4.1 | 7.1 | 3.6 |
| その他業務収益 | Other Business Income | 40.3 | 36.6 | 28.1 | 35.4 | 35.8 | 32.0 | 37.8 | 35.2 |
| その他経常収益 | Other Ordinary Income | 7.7 | 10.5 | 8.3 | 6.8 | 8.1 | 6.4 | 12.4 | 7.4 |
| 経常費用 | Ordinary Expenses | 98.8 | 97.7 | 101.8 | 77.4 | 85.8 | 76.9 | 91.3 | 78.4 |
| 資金調達費用 | Interest Expenses | 11.0 | 10.7 | 9.7 | 9.0 | 8.9 | 9.0 | 9.1 | 8.8 |
| 預金利息 | Interest on Deposits | 7.5 | 7.3 | 6.3 | 5.8 | 5.7 | 5.6 | 5.7 | 5.6 |
| 借用金利息 | Interest on Borrowings | 1.4 | 1.3 | 1.3 | 1.2 | 1.3 | 1.3 | 1.2 | 1.2 |
| 社債利息 | Interest on Corporate Bonds | 1.3 | 1.3 | 1.5 | 1.2 | 1.2 | 1.4 | 1.4 | 1.4 |
| その他の資金調達費用 | Other Interest Expenses | 0.6 | 0.6 | 0.5 | 0.5 | 0.5 | 0.6 | 0.5 | 0.4 |
| 役務取引等費用 | Fees and Commissions Expenses | 5.6 | 5.0 | 5.4 | 5.3 | 5.4 | 5.1 | 5.2 | 5.6 |
| 特定取引費用 | Trading Losses | 1.3 | 0.2 | 0.0 | 1.3 | 0.4 | (0.2) | 1.1 | 0.0 |
| その他業務費用 | Other Business Expenses | 29.2 | 25.1 | 20.4 | 22.0 | 25.0 | 25.1 | 27.5 | 25.1 |
| 営業経費 | General and Administrative Expenses | 35.9 | 35.6 | 35.9 | 35.1 | 35.2 | 34.9 | 36.4 | 35.8 |
| のれん償却額 | Amortization of Goodwill | 2.0 | 1.8 | 1.8 | 1.8 | 1.8 | 1.6 | 1.6 | 1.7 |
| 無形資産償却額 | Amortization of Intangible Assets Acquired in Business Combinations | 1.1 | 1.0 | 1.0 | 0.9 | 1.0 | 0.8 | 0.8 | 0.8 |
| 営業経費(のれん及び無形資産償却を除く) | Other General and Administrative Expenses | 32.7 | 32.7 | 33.1 | 32.3 | 32.4 | 32.3 | 33.8 | 33.3 |
| その他経常費用 | Other Ordinary Expenses | 15.5 | 20.9 | 30.2 | 4.5 | 10.6 | 2.8 | 11.9 | 2.7 |
| 貸倒引当金繰入額 | Provision of Reserve for Credit Losses | 7.0 | 5.1 | 2.3 | 1.4 | 7.6 | 1.1 | 3.5 | 1.3 |
| その他 | Other | 8.5 | 15.8 | 27.8 | 3.1 | 2.9 | 1.7 | 8.3 | 1.3 |
| 経常利益(損失) | Ordinary Profit (Loss) | 6.5 | 1.0 | (11.2) | 17.8 | 10.2 | 13.2 | 13.1 | 15.0 |
| 特別利益 | Extraordinary Gains | 0.3 | 2.2 | 0.2 | 0.4 | 0.0 | 0.1 | 0.6 | 0.0 |
| 特別損失 | Extraordinary Losses | 1.3 | 0.3 | 2.4 | 0.5 | 0.1 | 0.5 | 0.5 | 0.5 |
| 税金等調整前四半期純利益(損失) | Income (Loss) before Income Taxes and Minority Interests | 5.5 | 2.9 | (13.3) | 17.7 | 10.2 | 12.7 | 13.1 | 14.5 |
| 税金 | Income Taxes (Benefit): | | | | | | | | |
| 法人税、住民税及び事業税 | Income Taxes (Benefits) - Current | 0.6 | 0.9 | 0.3 | 0.2 | 0.5 | 0.2 | (0.5) | 1.3 |
| 法人税等調整額 | Income Taxes (Benefits) - Deferred | 1.7 | 0.9 | (0.3) | 0.0 | (0.4) | (0.4) | (0.4) | (0.3) |
| 少数株主利益 | Minority Interests in Net Income of Subsidiaries | 0.9 | 0.8 | 0.8 | 0.9 | 0.8 | 0.9 | 0.8 | 0.8 |
| 四半期純利益(損失) | Net Income (Loss) | 2.1 | 0.2 | (14.2) | 16.4 | 9.3 | 12.0 | 13.2 | 12.7 |

| 連結包括利益計算書 | Consolidated Statements of Comprehensive Income | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|------------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 少数株主損益調整前当期純利益 | Income before Minority Interests | 3.0 | 1.1 | (13.3) | 17.4 | 10.1 | 12.9 | 14.1 | 13.5 |
| その他の包括利益(損失) | Other Comprehensive Income (Loss) | 0.3 | 1.7 | 9.2 | (1.4) | (0.6) | 4.7 | 5.4 | (2.8) |
| その他有価証券評価差額金 | Unrealized Gain (Loss) on Available-for-sale Securities | 3.7 | 0.5 | 6.2 | (0.1) | (0.3) | 0.5 | 4.2 | (6.2) |
| 繰延ヘッジ損益 | Deferred Gain (Loss) on Derivatives under Hedge Accounting | (1.4) | 0.1 | 0.9 | (0.0) | 0.1 | 0.2 | (0.1) | 2.5 |
| 為替換算調整勘定 | Foreign Currency Translation Adjustments | (1.3) | 0.8 | 1.5 | (0.9) | (0.3) | 2.9 | 1.2 | 0.7 |
| 持分法適用会社に対する持分相当額 | Share of Other Comprehensive Income in Affiliates | (0.5) | 0.1 | 0.4 | (0.2) | (0.0) | 0.9 | 0.0 | 0.0 |
| 包括利益 | Comprehensive Income | 3.4 | 2.8 | (4.1) | 15.9 | 9.4 | 17.6 | 19.5 | 10.7 |
| 親会社株主に係る包括利益 | Owners of the Parent | 3.6 | 1.5 | (5.2) | 15.1 | 8.7 | 16.1 | 18.1 | 9.5 |
| 少数株主に係る包括利益(損失) | Minority Interests | (0.1) | 1.2 | 1.1 | 0.8 | 0.6 | 1.5 | 1.3 | 1.1 |

| 非金利利益* | Non-Interest Income* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|--------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 役員取引等利益 | Net Fees and Commissions | 6.7 | 6.2 | 5.1 | 4.7 | 4.0 | 5.2 | 5.1 | 5.7 |
| 特定取引利益 | Net Trading Income | 3.0 | 1.4 | 5.6 | 4.3 | 5.2 | 4.4 | 6.0 | 3.5 |
| その他業務利益 | Net Other Business Income | 9.0 | 13.7 | 8.9 | 14.7 | 14.8 | 8.5 | 10.0 | 14.2 |
| うちリース収益・割賦収益 | Income on Leased Assets and Installment Receivables, Net | 9.3 | 9.1 | 8.9 | 8.8 | 8.8 | 9.0 | 8.8 | 8.8 |
| 非資金利益 | Non-Interest Income | 18.7 | 21.4 | 19.7 | 23.8 | 24.0 | 18.1 | 21.2 | 23.5 |

| 経費* | General and Administrative Expenses* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------|---|----------|------------|----------|----------|----------|------------|----------|----------|
| 人件費 | Personnel Expenses | 12.9 | 12.9 | 12.7 | 12.4 | 12.7 | 12.8 | 13.5 | 12.7 |
| 物件費 | Non-personnel expenses | 19.2 | 19.2 | 19.7 | 19.3 | 19.1 | 19.0 | 19.4 | 19.9 |
| 店舗関連費用 | Premises Expenses | 5.2 | 5.1 | 5.0 | 4.7 | 4.9 | 4.8 | 4.9 | 4.8 |
| 通信・データ費、システム費 | Technology and Data Processing Expenses | 4.2 | 4.1 | 4.7 | 4.4 | 4.4 | 4.3 | 4.3 | 4.4 |
| 広告費 | Advertising Expenses | 2.3 | 2.3 | 2.3 | 2.1 | 2.1 | 2.2 | 2.6 | 2.4 |
| 消費税・固定資産税等 | Consumption and Property Taxes | 1.4 | 1.8 | 1.6 | 1.8 | 1.5 | 1.7 | 1.4 | 1.7 |
| 預金保険料 | Deposit Insurance Premium | 1.1 | 1.1 | 1.1 | 1.0 | 1.0 | 1.0 | 0.3 | 1.0 |
| その他 | Other General and Administrative Expenses | 4.9 | 4.6 | 4.7 | 5.0 | 5.0 | 4.9 | 5.6 | 5.4 |
| 経費 | General and Administrative Expenses | 32.1 | 32.1 | 32.4 | 31.7 | 31.9 | 31.8 | 32.9 | 32.6 |

注記: 1. 連結損益計算書における営業経費と経営管理ベースの経費(上記テーブル並びに以下の頁)の差は、退職給付費用の一部やその他で臨時費用等とみなされるものによる。

2. 2012.4-6より、物件費の項目を一部組み替えております。

Note: 1. The difference between "General and Administrative Expenses" in Consolidated Statements of Operations and "General and Administrative Expenses" under management accounting basis, which is used in the table above and following pages, is mainly related to expenses associated with a portion of retirement and other lump-sum compensation expenses.

2. Items included in non-personnel expenses have been reclassified from 2012.4-6.

| 与信関連費用 | Net Credit Costs (Recoveries) | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|-------------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 貸出金償却・債権処分損 | Losses on Write-Off of Loans / Losses on Sale of Loans | 2.7 | 0.9 | 0.6 | 1.1 | 2.1 | 0.2 | 4.9 | 0.4 |
| 貸倒引当金繰入 | Net (Reversal) Provision of Reserve for Loan Losses | 7.0 | 22.4 | 2.3 | 1.4 | 7.6 | 1.1 | 3.5 | 1.3 |
| 一般貸倒引当金繰入 | Net (Reversal) Provision of General Reserve for Loan Losses | 4.2 | (6.8) | (3.1) | (1.1) | 1.9 | 0.4 | (6.5) | (0.0) |
| 個別貸倒引当金繰入 | Net (Reversal) Provision of Specific Reserve for Loan Losses | 2.8 | 29.2 | 5.4 | 2.6 | 5.6 | 0.7 | 10.0 | 1.4 |
| 特定海外債権引当勘定繰入 | Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries | (0.0) | - | - | - | - | - | - | - |
| その他貸倒引当金繰入 | Net (Reversal) Provision of Specific Reserve for Other Credit Losses | - | (17.2) | - | (0.0) | - | - | - | - |
| リース業務関連のその他与信関連費用 | Other Credit Costs Relating to Leasing Business | (0.2) | (0.2) | (0.4) | (0.3) | (0.0) | (0.2) | 0.1 | (0.0) |
| 償却債権取立益 | Recoveries of Written-off Claims | (2.9) | (2.6) | (2.1) | (2.8) | (2.7) | (2.6) | (7.9) | (1.9) |
| 与信関連費用 | Net Credit Costs (Recoveries) | 6.6 | 3.1 | 0.3 | (0.6) | 6.9 | (1.4) | 0.6 | (0.0) |

| のれん及び無形資産償却額 | Amortization of Goodwill and Other Intangible Assets | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|--------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 新生フィナンシャル | Shinsei Financial | 2.2 | 2.0 | 1.9 | 1.9 | 2.0 | 1.7 | 1.6 | 1.7 |
| シンキ | Shinki | (0.0) | (0.0) | (0.0) | (0.0) | (0.0) | (0.0) | (0.0) | (0.0) |
| アプラスフィナンシャル | APLUS FINANCIAL | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 |
| 昭和リース | Showa Leasing | 0.7 | 0.7 | 0.7 | 0.7 | 0.7 | 0.7 | 0.7 | 0.7 |
| その他 | Others | (0.0) | (0.0) | (0.0) | (0.0) | (0.0) | (0.0) | (0.0) | (0.0) |
| のれん及び無形資産償却額 | Amortization of Goodwill and Other Intangible Assets | 3.1 | 2.8 | 2.8 | 2.8 | 2.8 | 2.5 | 2.5 | 2.5 |

| その他利益(損失) | Other Gains (Losses) | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|--|---|-----------------|-------------------|-----------------|-----------------|-----------------|-------------------|-----------------|-----------------|
| 特別損益 | Extraordinary Income (Loss) | (1.0) | 1.8 | (2.1) | (0.1) | (0.0) | (0.4) | 0.0 | (0.5) |
| 固定資産処分損益 | Net Gain on Disposal of Premises and Equipment | (0.1) | (0.0) | (0.3) | 0.2 | (0.0) | 0.0 | (0.0) | (0.0) |
| その他の特別利益 | Other Extraordinary Income | (0.8) | 1.9 | (1.8) | (0.4) | (0.0) | (0.4) | 0.1 | (0.5) |
| 利息返還損失引当金繰入額 | Provisions of Reserve for Losses on Interest Repayment | - | (11.0) | (21.0) | - | - | - | - | - |
| 新生フィナンシャル | Shinsei Financial | - | (5.0) | (10.1) | - | - | - | - | - |
| シンキ | Shinki | - | (5.0) | (6.5) | - | - | - | - | - |
| アプラスフィナンシャル | APLUS FINANCIAL | - | (1.0) | (4.3) | - | - | - | - | - |
| その他 | Other | - | - | - | - | - | - | - | - |
| その他 | Other | 0.3 | 0.9 | (2.4) | (0.2) | 0.0 | 0.0 | 0.6 | (0.3) |
| その他利益(損失) | Other Gains (Losses) | (0.7) | (8.1) | (25.7) | (0.3) | (0.0) | (0.3) | 0.6 | (0.8) |
| 少数株主利益 | Minority Interests in Net Income of Subsidiaries | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
| 当行子会社SPCが発行する優先出資証券への利払い | Dividends on Perpetual Preferred Securities (Hybrid Tier I Capital) issued by Foreign SPCs | 0.7 | 0.7 | 0.7 | 0.7 | 0.7 | 0.7 | 0.8 | 0.7 |
| その他 | Others | 0.1 | 0.0 | 0.0 | 0.2 | 0.0 | 0.1 | 0.0 | 0.0 |
| 少数株主利益 | Minority Interests in Net Income of Subsidiaries | 0.9 | 0.8 | 0.8 | 0.9 | 0.8 | 0.9 | 0.8 | 0.8 |
| 資金運用/調達(リース・割賦売掛金を含む)の状況(平均残高)* | Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance)* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
| 資金運用勘定: | Interest-Earning Assets: | | | | | | | | |
| 貸出金 | Loans and Bills Discounted | 4,181.0 | 4,058.4 | 4,140.2 | 4,148.6 | 4,222.6 | 4,320.7 | 4,293.0 | 4,283.8 |
| リース債権およびリース投資資産・割賦売掛金 | Leased Assets and Installment Receivables | 540.1 | 543.3 | 551.3 | 561.5 | 565.4 | 569.3 | 577.4 | 585.7 |
| 有価証券 | Securities | 2,504.8 | 2,109.6 | 1,944.9 | 1,843.3 | 1,930.1 | 2,083.8 | 2,200.0 | 2,016.4 |
| その他資金運用勘定 | Other Interest-Earning Assets | 381.7 | 346.8 | 394.5 | 378.9 | 374.1 | 448.9 | 481.3 | 390.4 |
| 資金運用勘定合計(A) | Total Revenue on Interest-Earning Assets (A) | 7,607.7 | 7,058.3 | 7,031.0 | 6,932.4 | 7,092.4 | 7,422.9 | 7,551.9 | 7,276.4 |
| 資金調達勘定: | Interest-Bearing Liabilities: | | | | | | | | |
| 預金・譲渡性預金 | Deposits, including Negotiable Certificates of Deposit | 5,652.6 | 5,627.1 | 5,527.7 | 5,341.3 | 5,350.2 | 5,477.7 | 5,631.4 | 5,666.8 |
| 債券 | Debentures | 327.1 | 311.7 | 303.7 | 292.4 | 286.0 | 276.8 | 271.0 | 121.7 |
| 借入金 | Borrowed Money | 625.8 | 467.7 | 492.4 | 543.9 | 673.6 | 691.9 | 708.2 | 641.8 |
| 劣後借入 | Subordinated Debt | 93.7 | 92.9 | 93.0 | 93.0 | 93.0 | 92.2 | 92.0 | 91.9 |
| その他借入金 | Other Borrowed Money | 532.0 | 374.7 | 399.3 | 450.9 | 580.6 | 599.6 | 616.2 | 549.9 |
| 社債 | Corporate Bonds | 158.8 | 158.3 | 185.3 | 163.7 | 164.3 | 193.9 | 185.8 | 181.7 |
| 劣後社債 | Subordinated Bonds | 134.5 | 136.3 | 162.2 | 140.0 | 140.4 | 170.4 | 163.8 | 161.3 |
| その他社債 | Other Corporate Bonds | 24.2 | 22.0 | 23.1 | 23.6 | 23.8 | 23.5 | 21.9 | 20.4 |
| その他資金調達勘定 | Other Interest-Bearing Liabilities | 533.2 | 334.2 | 299.5 | 405.2 | 362.0 | 509.1 | 686.9 | 715.0 |
| 資金調達勘定合計(B) | Total Expense on Interest-Bearing Liabilities (B) | 7,297.7 | 6,899.2 | 6,808.8 | 6,746.7 | 6,836.2 | 7,149.5 | 7,483.6 | 7,327.3 |
| 純資金利鞘(ネットインタレストマージン)(A)-(B) | Net Interest Margin (A)-(B) | | | | | | | | |
| 非金利負債 | Non Interest-Bearing Sources of Funds: | | | | | | | | |
| ネット非金利負債(非金利資産) | Non Interest-Bearing (Assets) Liabilities, Net | (257.6) | (411.2) | (346.2) | (386.3) | (326.4) | (321.6) | (544.1) | (675.6) |
| 純資産の部合計-少数株主持分 | Total Equity Excluding Minority Interest in Subsidiaries | 567.6 | 570.2 | 568.4 | 572.0 | 582.6 | 595.0 | 612.4 | 624.7 |
| 非金利負債合計(C) | Total Non Interest-Bearing Sources of Funds(C) | 309.9 | 159.0 | 222.1 | 185.6 | 256.1 | 273.3 | 68.2 | (50.8) |
| 資金調達勘定・非金利負債合計(D)=(B)+(C) | Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds (D)=(B)+(C) | 7,607.7 | 7,058.3 | 7,031.0 | 6,932.4 | 7,092.4 | 7,422.9 | 7,551.9 | 7,276.4 |
| 資金利益/資金運用利回り(リース・割賦売掛金を含む)(A)-(D) | Net Revenue/Yield on Interest-Earning Assets (A)-(D) | | | | | | | | |
| 経常収益ベース資金運用勘定/収益への組み替え | Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income | | | | | | | | |
| 資金運用勘定合計 | Total Revenue on Interest-Earning Assets | 7,607.7 | 7,058.3 | 7,031.0 | 6,932.4 | 7,092.4 | 7,422.9 | 7,551.9 | 7,276.4 |
| 差引:リース債権およびリース投資資産・割賦売掛金 | Less: Income on Leased Assets and Installment Receivables, Net | 540.1 | 543.3 | 551.3 | 561.5 | 565.4 | 569.3 | 577.4 | 585.7 |
| 経常収益ベース資金運用勘定 | Total Interest Income | 7,067.6 | 6,514.9 | 6,479.6 | 6,370.9 | 6,527.0 | 6,853.5 | 6,974.4 | 6,690.7 |
| 資金調達費用 | Total Interest Expenses | - | - | - | - | - | - | - | - |
| 資金利益 | Net Interest Income | - | - | - | - | - | - | - | - |

注記: 1. 前期の数値については、有価証券の平均残高と利回りの訂正による修正を行っております。

2. 前期の数字は当期の表記に調整されています。

Note: 1. Previous period figures for average balance and yield are adjusted to conform to recalculation of the average balance of securities.

2. Previous periods have been adjusted to conform to current period presentation.

| 資金運用/調達(リース・割賦売掛金を含む)の状況 (利息)* | Interest-Earning Assets and Interest-Bearing Liabilities (Interest)* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 資金運用勘定: | Interest-Earning Assets: | | | | | | | | |
| 貸出金 | Loans and Bills Discounted | 35.5 | 34.2 | 33.4 | 32.2 | 32.4 | 32.6 | 31.1 | 31.4 |
| リース債権およびリース投資資産・割賦売掛金 | Leased Assets and Installment Receivables | 9.3 | 9.1 | 8.9 | 8.8 | 8.8 | 9.0 | 8.8 | 8.8 |
| 有価証券 | Securities | 4.5 | 4.0 | 4.0 | 4.5 | 4.0 | 3.9 | 4.4 | 3.6 |
| その他資金運用勘定 | Other Interest-Earning Assets | 0.3 | 0.2 | 0.4 | 0.4 | 0.4 | 0.5 | 0.9 | 0.6 |
| 資金運用勘定合計(A) | Total Revenue on Interest-Earning Assets (A) | 49.8 | 47.7 | 46.8 | 46.0 | 45.7 | 46.1 | 45.4 | 44.6 |
| 資金調達勘定: | Interest-Bearing Liabilities: | | | | | | | | |
| 預金・譲渡性預金 | Deposits, including Negotiable Certificates of Deposit | 7.6 | 7.4 | 6.4 | 5.9 | 5.8 | 5.7 | 5.8 | 5.7 |
| 債券 | Debentures | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 | 0.1 | 0.0 |
| 借入金 | Borrowed Money | 1.4 | 1.3 | 1.3 | 1.2 | 1.3 | 1.3 | 1.2 | 1.2 |
| 劣後借入 | Subordinated Debt | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 | 0.5 |
| その他借入金 | Other Borrowed Money | 1.0 | 0.8 | 0.8 | 0.7 | 0.8 | 0.8 | 0.8 | 0.7 |
| 社債 | Corporate Bonds | 1.3 | 1.3 | 1.5 | 1.2 | 1.2 | 1.4 | 1.4 | 1.4 |
| 劣後社債 | Subordinated Bonds | 1.2 | 1.3 | 1.4 | 1.1 | 1.2 | 1.3 | 1.3 | 1.3 |
| その他社債 | Other Corporate Bonds | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.1 | 0.1 | 0.0 |
| その他資金調達勘定 | Other Interest-Bearing Liabilities | 0.1 | 0.1 | 0.1 | 0.2 | 0.2 | 0.2 | 0.3 | 0.2 |
| 資金調達勘定合計(B) | Total Expense on Interest-Bearing Liabilities (B) | 11.0 | 10.7 | 9.7 | 9.0 | 8.9 | 9.0 | 9.1 | 8.8 |
| 純資金利鞘(ネットインタレストマージン) (A)-(B) | Net Interest Margin (A)-(B) | 38.7 | 37.0 | 37.1 | 37.0 | 36.8 | 37.1 | 36.3 | 35.8 |
| 非金利負債 | Non Interest-Bearing Sources of Funds: | | | | | | | | |
| ネット非金利負債(非金利資産) | Non Interest-Bearing (Assets) Liabilities, Net | - | - | - | - | - | - | - | - |
| 純資産の部合計-少数株主持分 | Total Equity Excluding Minority Interest in Subsidiaries | - | - | - | - | - | - | - | - |
| 非金利負債合計(C) | Total Non Interest-Bearing Sources of Funds (C) | - | - | - | - | - | - | - | - |
| 資金調達勘定・非金利負債合計(D)=(B)+(C) | Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds (D)=(B)+(C) | 11.0 | 10.7 | 9.7 | 9.0 | 8.9 | 9.0 | 9.1 | 8.8 |
| 資金利益/資金運用利回り(リース・割賦売掛金を含む) (A)-(D) | Net Revenue/Yield on Interest-Earning Assets (A)-(D) | 38.7 | 37.0 | 37.1 | 37.0 | 36.8 | 37.1 | 36.3 | 35.8 |
| 経常収益ベース資金運用勘定/収益への組み替え | Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income | | | | | | | | |
| 資金運用勘定合計 | Total Revenue on Interest-Earning Assets | 49.8 | 47.7 | 46.8 | 46.0 | 45.7 | 46.1 | 45.4 | 44.6 |
| 差引:リース債権およびリース投資資産・割賦売掛金 | Less: Income on Leased Assets and Installment Receivables, Net | 9.3 | 9.1 | 8.9 | 8.8 | 8.8 | 9.0 | 8.8 | 8.8 |
| 経常収益ベース資金運用勘定 | Total Interest Income | 40.4 | 38.6 | 37.9 | 37.2 | 36.9 | 37.0 | 36.5 | 35.8 |
| 資金調達費用 | Total Interest Expenses | 11.0 | 10.7 | 9.7 | 9.0 | 8.9 | 9.0 | 9.1 | 8.8 |
| 資金利益 | Net Interest Income | 29.4 | 27.9 | 28.2 | 28.2 | 27.9 | 28.0 | 27.4 | 26.9 |

注記: 1. 前期の数値については、有価証券の平均残高と利回りの訂正による修正を行っております。

2. 前期の数字は今期の表記に調整されています。

Note: 1. Previous period figures for average balance and yield are adjusted to conform to recalculation of the average balance of securities.

2. Previous periods have been adjusted to conform to current period presentation.

| 資金運用/調達(リース・割賦売掛金を含む)の状況 (利回り(%))* | Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%))* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------------------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 資金運用勘定: | Interest-Earning Assets: | | | | | | | | |
| 貸出金 | Loans and Bills Discounted | 3.37 | 3.35 | 3.28 | 3.12 | 3.05 | 3.00 | 2.95 | 2.95 |
| リース・割賦売掛金 | Leased Assets and Installment Receivables | 6.84 | 6.67 | 6.56 | 6.29 | 6.19 | 6.33 | 6.25 | 6.06 |
| 有価証券 | Securities | 0.72 | 0.76 | 0.84 | 0.99 | 0.84 | 0.75 | 0.83 | 0.73 |
| その他資金運用勘定 | Other Interest-Earning Assets | --- | --- | --- | --- | --- | --- | --- | --- |
| 資金運用勘定合計 (A) | Total Revenue on Interest-Earning Assets (A) | 2.60 | 2.69 | 2.70 | 2.66 | 2.56 | 2.47 | 2.44 | 2.46 |
| 資金調達勘定: | Interest-Bearing Liabilities: | | | | | | | | |
| 預金・譲渡性預金 | Deposits, including Negotiable Certificates of Deposit | 0.53 | 0.52 | 0.47 | 0.45 | 0.43 | 0.42 | 0.42 | 0.41 |
| 債券 | Debentures | 0.48 | 0.44 | 0.41 | 0.39 | 0.37 | 0.34 | 0.29 | 0.30 |
| 借入金 | Borrowed Money | 0.94 | 1.14 | 1.08 | 0.94 | 0.79 | 0.78 | 0.74 | 0.79 |
| 劣後借入 | Subordinated Debt | 2.04 | 2.07 | 2.09 | 2.07 | 2.07 | 2.06 | 2.15 | 2.22 |
| その他借入金 | Other Borrowed Money | 0.75 | 0.91 | 0.84 | 0.70 | 0.58 | 0.59 | 0.53 | 0.55 |
| 社債 | Corporate Bonds | 3.48 | 3.51 | 3.33 | 3.10 | 3.08 | 2.93 | 3.25 | 3.21 |
| 劣後社債 | Subordinated Bonds | 3.82 | 3.80 | 3.53 | 3.38 | 3.43 | 3.03 | 3.41 | 3.46 |
| その他社債 | Other Corporate Bonds | 1.60 | 1.68 | 1.93 | 1.46 | 1.04 | 2.25 | 2.08 | 1.25 |
| その他資金調達勘定 | Other Interest-Bearing Liabilities | --- | --- | --- | --- | --- | --- | --- | --- |
| 資金調達勘定合計 (B) | Total Expense on Interest-Bearing Liabilities (B) | 0.60 | 0.62 | 0.58 | 0.54 | 0.52 | 0.50 | 0.49 | 0.48 |
| 純資金利鞘(ネットインタレストマージン) (A)-(B) | Net Interest Margin (A)-(B) | 2.00 | 2.07 | 2.12 | 2.13 | 2.04 | 1.97 | 1.95 | 1.98 |
| 非金利負債 | Non Interest-Bearing Sources of Funds: | | | | | | | | |
| ネット非金利負債(非金利資産) | Non Interest-Bearing (Assets) Liabilities, Net | - | - | - | - | - | - | - | - |
| 純資産の部合計-少数株主持分 | Total Equity Excluding Minority Interest in Subsidiaries | - | - | - | - | - | - | - | - |
| 非金利負債合計 | Total Non Interest-Bearing Sources of Funds | - | - | - | - | - | - | - | - |
| 資金調達勘定・非金利負債合計 | Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds | 0.57 | 0.60 | 0.56 | 0.52 | 0.50 | 0.48 | 0.49 | 0.49 |
| 資金利益/資金運用利回り(リース・割賦売掛金を含む) | Net Revenue/Yield on Interest-Earning Assets | 2.02 | 2.08 | 2.14 | 2.14 | 2.06 | 1.98 | 1.95 | 1.98 |
| 経常収益ベース資金運用勘定/収益への組み替え | Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income | | | | | | | | |
| 資金運用勘定合計 | Total Revenue on Interest-Earning Assets | 2.60 | 2.69 | 2.70 | 2.66 | 2.56 | 2.47 | 2.44 | 2.46 |
| 差引:リース債権およびリース投資資産・割賦売掛金 | Less: Income on Leased Assets and Installment Receivables, Net | 6.84 | 6.67 | 6.56 | 6.29 | 6.19 | 6.33 | 6.25 | 6.06 |
| 経常収益ベース資金運用勘定 | Total Interest Income | 2.27 | 2.35 | 2.38 | 2.34 | 2.25 | 2.15 | 2.13 | 2.15 |
| 資金調達費用 | Total Interest Expenses | - | - | - | - | - | - | - | - |
| 資金利益 | Net Interest Income | - | - | - | - | - | - | - | - |

注記: 1. 前期の数値については、有価証券の平均残高と利回りの訂正による修正を行っております。

2. 前期の数字は当期の表記に調整されています。

Note: 1. Previous period figures for average balance and yield are adjusted to conform to recalculation of the average balance of securities.

2. Previous periods have been adjusted to conform to current period presentation.

| 連結貸借対照表 | Consolidated Balance Sheets | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 資産の部: | Assets: | | | | | | | | |
| 現金預け金 | Cash and Due from Banks | 329.4 | 496.1 | 413.7 | 373.5 | 414.0 | 460.2 | 648.8 | 481.7 |
| コールローン及び買入手形 | Call Loans and Bills Bought | 30.1 | - | 15.7 | 8.5 | - | - | 18.8 | - |
| 買現先勘定 | Receivables under Resale Agreements | - | 15.0 | 18.3 | 38.3 | 38.3 | 58.5 | 78.5 | 58.5 |
| 債券貸借取引支払保証金 | Receivables under Securities Borrowing Transactions | 52.4 | 29.2 | 114.0 | 35.1 | 31.9 | 55.6 | 19.0 | 40.8 |
| 買入金銭債権 | Other Monetary Claims Purchased | 147.0 | 131.5 | 130.9 | 129.0 | 120.3 | 122.8 | 112.3 | 105.4 |
| 特定取引資産 | Trading Assets | 239.1 | 209.2 | 202.6 | 211.8 | 217.9 | 312.9 | 287.9 | 304.4 |
| 金銭の信託 | Monetary Assets Held in Trust | 276.4 | 274.1 | 267.6 | 262.9 | 260.1 | 249.7 | 233.8 | 228.6 |
| 有価証券 | Securities | 2,220.1 | 1,895.5 | 1,873.4 | 1,864.2 | 2,003.4 | 2,168.3 | 1,842.3 | 1,871.5 |
| 貸出金 | Loans and Bills Discounted | 4,125.5 | 4,076.5 | 4,136.8 | 4,237.2 | 4,281.9 | 4,270.1 | 4,292.4 | 4,232.9 |
| 外国為替 | Foreign Exchanges | 22.2 | 24.6 | 18.8 | 16.7 | 22.7 | 26.6 | 33.8 | 26.8 |
| リース債権及びリース投資資産 | Lease Receivables and Leased Investment Assets | 198.3 | 195.7 | 197.4 | 195.3 | 196.9 | 196.4 | 203.5 | 204.0 |
| その他資産 | Other Assets | 772.3 | 729.3 | 686.7 | 653.2 | 771.5 | 707.0 | 770.9 | 784.0 |
| 割賦売掛金 | Installment Receivables | 324.4 | 338.7 | 347.9 | 348.5 | 356.0 | 360.1 | 365.8 | 364.7 |
| 有形固定資産 | Premises and Equipment | 48.6 | 52.1 | 54.1 | 55.1 | 55.0 | 54.7 | 52.7 | 51.4 |
| 有形リース資産 | Tangible Leased Assets as Lessor | 13.8 | 16.8 | 17.2 | 19.4 | 19.6 | 20.2 | 18.9 | 18.6 |
| 無形固定資産 | Intangible Assets | 89.4 | 86.0 | 81.0 | 77.1 | 73.9 | 70.6 | 68.4 | 64.9 |
| のれん | Goodwill | 45.5 | 43.7 | 41.9 | 40.1 | 38.2 | 36.5 | 35.3 | 33.6 |
| 無形資産 | Other Intangible Assets | 18.2 | 17.2 | 16.2 | 15.2 | 14.2 | 13.3 | 12.4 | 11.6 |
| 債券繰延資産 | Deferred Issuance Expenses for Debentures | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 |
| 繰延税金資産 | Deferred Tax Assets | 16.0 | 15.4 | 15.8 | 15.4 | 15.7 | 16.0 | 16.3 | 17.1 |
| 支払承諾見返 | Customers' Liabilities for Acceptances and Guarantees | 557.2 | 558.7 | 562.6 | 559.0 | 550.2 | 514.5 | 511.0 | 485.5 |
| 貸倒引当金 | Reserve for Credit Losses | (184.3) | (185.2) | (180.6) | (170.2) | (171.9) | (170.9) | (161.8) | (147.1) |
| 資産の部合計 | Total Assets | 8,940.5 | 8,604.5 | 8,609.6 | 8,563.1 | 8,882.5 | 9,113.7 | 9,029.3 | 8,811.3 |
| 負債及び純資産の部 | Liabilities and Equity | | | | | | | | |
| 負債の部: | Liabilities: | | | | | | | | |
| 預金 | Deposits | 5,384.3 | 5,347.1 | 5,184.3 | 5,126.5 | 5,058.2 | 5,213.4 | 5,252.9 | 5,526.4 |
| 譲渡性預金 | Negotiable Certificates of Deposit | 152.9 | 179.4 | 178.0 | 206.7 | 316.4 | 215.9 | 204.6 | 154.3 |
| 債券 | Debentures | 313.1 | 305.5 | 294.1 | 287.1 | 277.6 | 272.1 | 262.3 | 49.5 |
| コールマネー及び売渡手形 | Call Money and Bills Sold | 140.2 | 140.1 | 210.1 | 120.1 | 230.0 | 143.0 | 170.0 | 120.0 |
| 売現先勘定 | Payables under Repurchase Agreements | - | - | - | - | - | 8.6 | - | - |
| 債券貸借取引受入担保金 | Payables under Securities Lending Transactions | 223.0 | 45.9 | 148.5 | 91.2 | 139.4 | 335.2 | 47.0 | 41.2 |
| コマーシャルペーパー | Commercial Paper | - | - | - | - | - | - | - | - |
| 特定取引負債 | Trading Liabilities | 191.2 | 161.7 | 176.0 | 154.7 | 158.2 | 244.3 | 240.0 | 265.0 |
| 借入金 | Borrowed Money | 547.2 | 457.9 | 476.7 | 586.4 | 718.3 | 617.2 | 719.2 | 587.9 |
| 外国為替 | Foreign Exchanges | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 |
| 短期社債 | Short-Term Corporate Bonds | 43.6 | 63.0 | 50.7 | 75.9 | 63.4 | 66.8 | 82.8 | 100.5 |
| 社債 | Corporate Bonds | 163.6 | 163.7 | 168.7 | 164.3 | 163.5 | 172.4 | 174.2 | 187.9 |
| その他負債 | Other Liabilities | 551.7 | 501.2 | 465.6 | 494.1 | 506.3 | 594.2 | 630.7 | 559.3 |
| 賞与引当金 | Accrued Employees' Bonuses | 4.3 | 5.1 | 7.2 | 2.1 | 4.1 | 4.7 | 7.6 | 2.3 |
| 役員賞与引当金 | Accrued Directors' Bonuses | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 退職給付引当金 | Reserve for Employees' Retirement Benefits | 7.0 | 7.0 | 7.0 | 7.0 | 7.1 | 7.2 | 7.3 | 7.3 |
| 役員退職慰労引当金 | Reserve for Directors' Retirement Benefits | 0.1 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.1 |
| 利息返還損失引当金 | Reserve for Losses on Interest Repayments | 29.9 | 35.2 | 50.9 | 45.8 | 41.5 | 38.0 | 34.9 | 31.6 |
| 固定資産処分損失引当金 | Reserve for Losses on Disposal of Premises and Equipment | - | - | - | - | - | - | - | - |
| 訴訟損失引当金 | Reserve for Losses on Litigation | - | - | - | - | - | - | - | - |
| 特別法上の引当金 | Reserve under Special Law | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 繰延税金負債 | Deferred Tax Liabilities | 0.3 | 0.4 | 0.6 | 0.4 | 0.2 | 0.2 | 0.0 | 0.0 |
| 支払承諾 | Acceptances and Guarantees | 557.2 | 558.7 | 562.6 | 559.0 | 550.2 | 514.5 | 511.0 | 485.5 |
| 負債の部合計 | Total Liabilities | 8,310.4 | 7,972.7 | 7,982.0 | 7,922.2 | 8,235.2 | 8,448.8 | 8,345.6 | 8,119.6 |
| 純資産の部: | Equity: | | | | | | | | |
| 株主資本合計 | Shareholders' Equity | 591.8 | 592.1 | 577.9 | 591.7 | 601.0 | 613.1 | 626.3 | 636.5 |
| 資本金 | Common Stock | 512.2 | 512.2 | 512.2 | 512.2 | 512.2 | 512.2 | 512.2 | 512.2 |
| 資本剰余金 | Capital Surplus | 79.4 | 79.4 | 79.4 | 79.4 | 79.4 | 79.4 | 79.4 | 79.4 |
| 利益剰余金 | Retained Earnings | 72.7 | 73.0 | 58.8 | 72.6 | 81.9 | 94.0 | 107.2 | 117.4 |
| 自己株式 | Treasury Stock, at Cost | (72.5) | (72.5) | (72.5) | (72.5) | (72.5) | (72.5) | (72.5) | (72.5) |
| その他の包括利益累計額合計 | Accumulated Other Comprehensive Income | (23.7) | (22.4) | (13.5) | (14.8) | (15.3) | (11.2) | (6.3) | (9.5) |
| その他有価証券評価差額金 | Unrealized Gain (Loss) on Available-for-Sale Securities | (7.4) | (6.9) | (0.6) | (0.7) | (1.0) | (0.4) | 3.8 | (2.4) |
| 繰延ヘッジ損益 | Deferred Gain (Loss) on Derivatives under Hedge Accounting | (12.8) | (12.7) | (11.7) | (11.7) | (11.6) | (11.4) | (11.6) | (9.0) |
| 為替換算調整勘定 | Foreign Currency Translation Adjustments | (3.4) | (2.8) | (1.1) | (2.2) | (2.5) | 0.6 | 1.4 | 1.9 |
| 新株予約権 | Stock Acquisition Rights | 1.3 | 1.3 | 1.3 | 1.3 | 1.3 | 1.2 | 1.2 | 1.2 |
| 少数株主持分 | Minority Interests | 60.6 | 60.7 | 61.8 | 62.6 | 60.1 | 61.7 | 62.3 | 63.4 |
| 純資産の部合計 | Total Equity | 630.1 | 631.7 | 627.6 | 640.9 | 647.2 | 664.8 | 683.6 | 691.6 |
| 負債及び純資産の部合計 | Total Liabilities and Equity | 8,940.5 | 8,604.5 | 8,609.6 | 8,563.1 | 8,882.5 | 9,113.7 | 9,029.3 | 8,811.3 |

| 買入金銭債権 | Other Monetary Claims Purchased | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|----------------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 売買目的の買入金銭債権 | Trading Purpose | 79.7 | n/a | 67.2 | n/a | 60.6 | n/a | 66.9 | n/a |
| その他の買入金銭債権 | Other | 67.2 | n/a | 63.7 | n/a | 59.6 | n/a | 45.3 | n/a |
| 買入金銭債権 | Total Other Monetary Claims Purchased | 147.0 | 131.5 | 130.9 | 129.0 | 120.3 | 122.8 | 112.3 | 105.4 |
| 金銭の信託 | Monetary Assets Held in Trust | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
| 運用目的の金銭の信託 | Trading Purpose | 145.7 | n/a | 132.0 | n/a | 113.9 | n/a | 98.2 | n/a |
| その他の金銭の信託 | Other | 130.7 | n/a | 135.6 | n/a | 146.2 | n/a | 135.5 | n/a |
| 金銭の信託 | Total Monetary Assets Held in Trust | 276.4 | 274.1 | 267.6 | 262.9 | 260.1 | 249.7 | 233.8 | 228.6 |
| 有価証券 | Securities | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
| 国債 | Japanese National Government Bonds | 1,604.4 | n/a | 1,285.1 | n/a | 1,476.1 | n/a | 1,337.3 | n/a |
| 地方債 | Japanese Local Government Bonds | 1.7 | n/a | 1.7 | n/a | 1.7 | n/a | 0.5 | n/a |
| 社債 | Japanese Corporate Bonds | 271.0 | n/a | 251.0 | n/a | 237.2 | n/a | 183.6 | n/a |
| 株式 | Japanese Equity Securities | 24.8 | n/a | 27.7 | n/a | 23.6 | n/a | 27.2 | n/a |
| その他の証券 | Foreign Bonds and Other | 317.9 | n/a | 307.7 | n/a | 264.5 | n/a | 293.5 | n/a |
| 有価証券 | Total Securities | 2,220.1 | 1,895.5 | 1,873.4 | 1,864.2 | 2,003.4 | 2,168.3 | 1,842.3 | 1,871.5 |
| 有価証券保有区分別残高 | Securities by Category | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
| 売買目的有価証券のうち有価証券に含まれるもの | Trading Securities | 0.7 | n/a | 0.6 | n/a | 0.5 | n/a | 0.6 | n/a |
| 満期保有目的の債券 | Securities Being Held to Maturity | 669.1 | 655.8 | 658.5 | 656.0 | 653.9 | 654.9 | 639.8 | 640.3 |
| 国債 | Japanese National Government Bonds | 594.7 | 585.7 | 585.6 | 585.4 | 585.2 | 585.0 | 584.8 | 584.6 |
| 社債 | Japanese Corporate Bonds | 27.6 | 23.0 | 22.8 | 22.4 | 21.5 | 17.8 | - | - |
| その他 | Other | 46.7 | 47.0 | 50.1 | 48.1 | 47.0 | 52.0 | 54.9 | 55.6 |
| その他有価証券 | Securities Available for Sale | 1,516.3 | n/a | 1,175.6 | n/a | 1,312.2 | n/a | 1,162.7 | n/a |
| その他有価証券で時価のあるもの | Securities Carried at Fair Value | 1,428.5 | 1,118.6 | 1,092.3 | 1,106.8 | 1,249.1 | 1,404.8 | 1,094.8 | 1,119.6 |
| 株式 | Equity Securities | 13.7 | 13.1 | 19.2 | 16.9 | 15.9 | 16.9 | 19.4 | 21.8 |
| 国債 | Japanese National Government Bonds | 1,009.7 | 714.4 | 699.5 | 712.8 | 890.9 | 1,011.3 | 752.4 | 747.8 |
| 地方債 | Japanese Local Government Bonds | 1.7 | 1.7 | 1.7 | 1.7 | 1.7 | 1.7 | 0.5 | 0.5 |
| 社債 | Japanese Corporate Bonds | 243.3 | 235.1 | 228.2 | 226.7 | 215.6 | 208.4 | 183.6 | 181.8 |
| その他 | Other, Mainly Foreign Debt Securities | 159.9 | 154.1 | 143.5 | 148.4 | 124.8 | 166.4 | 138.6 | 167.5 |
| 外国証券 | Foreign Securities | 158.2 | 152.4 | 141.9 | 146.7 | 123.1 | 164.6 | 136.9 | 164.7 |
| 外貨外国公社債 | Foreign Currency Denominated Foreign Corporate and Government Bonds | 69.5 | 66.0 | 69.4 | 79.7 | 78.5 | 119.3 | 92.8 | 117.0 |
| 邦貨外国公社債 | Yen-Denominated Foreign Corporate and Government Bonds | 83.7 | 80.4 | 67.7 | 62.8 | 42.8 | 42.4 | 40.9 | 42.9 |
| 外国株式・その他 | Foreign Equity Securities and Others | 4.9 | 5.9 | 4.6 | 4.0 | 1.6 | 2.9 | 3.1 | 4.7 |
| その他証券 | Other Securities | 1.6 | 1.7 | 1.6 | 1.7 | 1.7 | 1.7 | 1.7 | 2.7 |
| その他有価証券で時価を把握することが極めて困難なもの | Securities Carried at Cost whose Fair Value cannot be Reliably Determined | 87.8 | n/a | 83.2 | n/a | 63.0 | n/a | 67.8 | n/a |
| 株式 | Equity Securities | 10.9 | n/a | 8.3 | n/a | 7.5 | n/a | 7.6 | n/a |
| 外国証券 | Foreign Securities | 48.4 | n/a | 47.4 | n/a | 43.8 | n/a | 49.6 | n/a |
| その他 | Other | 28.4 | n/a | 27.4 | n/a | 11.6 | n/a | 10.5 | n/a |
| 非連結子会社・関連会社株式 | Equity Securities of Unconsolidated Subsidiaries and Affiliates | 33.7 | n/a | 38.6 | n/a | 36.7 | n/a | 39.1 | n/a |
| 有価証券 | Total Securities | 2,220.1 | 1,895.5 | 1,873.4 | 1,864.2 | 2,003.4 | 2,168.3 | 1,842.3 | 1,871.5 |

| 有価証券満期別残高 | Securities by Maturity | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|---|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1年以内 | One Year or Less | n/a | n/a | 560.0 | n/a | n/a | n/a | 238.1 | n/a |
| 1~3年 | Over One Year to Three Years | n/a | n/a | 617.0 | n/a | n/a | n/a | 539.6 | n/a |
| 3~5年 | Over Three Years to Five Years | n/a | n/a | 321.5 | n/a | n/a | n/a | 741.8 | n/a |
| 5~7年 | Over Five Years to Seven Years | n/a | n/a | 130.6 | n/a | n/a | n/a | 135.1 | n/a |
| 7~10年 | Over Seven Years to Ten Years | n/a | n/a | 107.3 | n/a | n/a | n/a | 68.4 | n/a |
| 10年超 | Over Ten Years | n/a | n/a | 7.2 | n/a | n/a | n/a | 3.5 | n/a |
| 期限なし | Unspecified Term | n/a | n/a | 129.6 | n/a | n/a | n/a | 115.4 | n/a |
| 有価証券 | Total Securities | 2,220.1 | 1,895.5 | 1,873.4 | 1,864.2 | 2,003.4 | 2,168.3 | 1,842.3 | 1,871.5 |
| 業種別貸出内訳 | Loans by Borrower Industry | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
| 国内(除く特別国際金融取引勘定) | Domestic Offices (excluding Japan Offshore Market Account): | | | | | | | | |
| 製造業 | Manufacturing | 246.9 | 246.2 | 244.5 | 248.1 | 234.6 | 236.8 | 242.9 | 231.9 |
| 農業、林業 | Agriculture and Forestry | 1.2 | 2.2 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 | 0.2 |
| 漁業 | Fishery | 1.0 | - | - | - | - | - | - | - |
| 鉱業、砕石業、砂利採取業 | Mining, Quarrying and Gravel Extraction | 0.4 | 0.2 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 |
| 建設業 | Construction | 16.1 | 23.6 | 15.9 | 13.8 | 16.8 | 18.4 | 13.9 | 12.5 |
| 電気・ガス・熱供給・水道業 | Electric Power, Gas, Heat Supply and Water Supply | 37.6 | 38.7 | 48.6 | 77.0 | 110.2 | 107.7 | 124.8 | 133.5 |
| 情報通信業 | Information and Communications | 34.9 | 38.7 | 39.9 | 40.5 | 40.0 | 34.9 | 31.7 | 31.1 |
| 運輸業、郵便業 | Transportation and Postal Service | 276.0 | 251.6 | 245.0 | 241.5 | 232.4 | 234.3 | 230.0 | 224.1 |
| 卸売業、小売業 | Wholesale and Retail | 80.2 | 73.8 | 86.0 | 82.6 | 83.0 | 82.7 | 74.4 | 73.2 |
| 金融業、保険業 | Finance and Insurance | 680.0 | 660.2 | 694.7 | 772.9 | 748.9 | 699.0 | 720.0 | 691.8 |
| 不動産業 | Real Estate | 610.8 | 609.8 | 598.3 | 595.8 | 614.8 | 616.3 | 597.7 | 568.3 |
| 各種サービス業 | Services | 310.8 | 309.5 | 307.5 | 304.7 | 309.8 | 310.1 | 314.2 | 313.7 |
| 地方公共団体 | Local Government | 140.9 | 142.4 | 139.5 | 118.3 | 118.0 | 117.9 | 114.0 | 109.1 |
| その他 | Others | 1,603.9 | 1,591.8 | 1,622.4 | 1,650.6 | 1,687.2 | 1,723.5 | 1,768.1 | 1,797.3 |
| 個人向け貸出(リテールバンキング、新生銀行レイク 新生フィナンシャル、シンキ及びアプラスフィナンシャル) | Loans to Individual Customers in Retail Banking, Shinsei Bank Lake、 Shinsei Financial, Shinki and APLUS FINANCIAL | 1,430.3 | 1,416.4 | 1,439.4 | 1,457.4 | 1,493.2 | 1,516.8 | 1,561.3 | 1,589.7 |
| 国内合計 (A) | Total Domestic (A) | 4,041.4 | 3,989.4 | 4,043.4 | 4,147.0 | 4,196.7 | 4,182.5 | 4,232.7 | 4,187.4 |
| 海外及び特別国際金融取引勘定 | Overseas Offices (including Japan Offshore Market Account): | | | | | | | | |
| 政府等 | Governments | 2.1 | 2.1 | 2.0 | 2.0 | 1.9 | 1.9 | 1.8 | 1.8 |
| 金融機関 | Financial Institutions | 1.1 | 1.2 | 1.0 | 1.0 | 0.8 | 0.9 | 0.8 | 0.9 |
| その他 | Others | 80.7 | 83.7 | 90.2 | 87.1 | 82.3 | 84.6 | 56.9 | 42.7 |
| 海外合計 (B) | Total Overseas (B) | 84.0 | 87.0 | 93.3 | 90.2 | 85.1 | 87.5 | 59.7 | 45.5 |
| 合計 (A)+(B) | Total (A)+(B) | 4,125.5 | 4,076.5 | 4,136.8 | 4,237.2 | 4,281.9 | 4,270.1 | 4,292.4 | 4,232.9 |
| 無形固定資産 | Intangible Assets | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
| のれん | Goodwill | 45.5 | 43.7 | 41.9 | 40.1 | 38.2 | 36.5 | 35.3 | 33.6 |
| 新生フィナンシャル | Shinsei Financial | 18.3 | 17.3 | 16.1 | 15.0 | 13.8 | 12.8 | 11.8 | 10.8 |
| シンキ | Shinki | (5.7) | (5.7) | (5.6) | (5.5) | (5.4) | (5.3) | (5.2) | (5.1) |
| アプラスフィナンシャル | APLUS FINANCIAL | 3.7 | 3.5 | 3.3 | 3.1 | 2.9 | 2.7 | 2.5 | 2.3 |
| 昭和リース | Showa Leasing | 29.1 | 28.6 | 28.0 | 27.4 | 26.9 | 26.3 | 25.7 | 25.2 |
| その他 | Others | (0.0) | (0.0) | (0.0) | (0.0) | (0.0) | (0.0) | 0.4 | 0.3 |
| 連結に伴う無形資産 | Intangible Assets Related with Acquisitions | 18.2 | 17.2 | 16.2 | 15.2 | 14.2 | 13.3 | 12.4 | 11.6 |
| 新生フィナンシャル | Shinsei Financial | 14.3 | 13.4 | 12.6 | 11.8 | 10.9 | 10.2 | 9.4 | 8.7 |
| シンキ | Shinki | - | - | - | - | - | - | - | - |
| アプラスフィナンシャル | APLUS FINANCIAL | - | - | - | - | - | - | - | - |
| 昭和リース | Showa Leasing | 3.9 | 3.7 | 3.6 | 3.4 | 3.3 | 3.1 | 2.9 | 2.8 |
| その他 | Other | 25.6 | 25.0 | 22.8 | 21.7 | 21.3 | 20.6 | 20.5 | 19.6 |
| 無形固定資産 | Intangible Assets | 89.4 | 86.0 | 81.0 | 77.1 | 73.9 | 70.6 | 68.4 | 64.9 |
| 繰越欠損金 | Tax Loss Carryforwards | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
| 新生銀行単体 | Shinsei Bank | n/a | n/a | 137.0 | n/a | n/a | n/a | 160.8 | n/a |
| 新生フィナンシャル | Shinsei Financial | n/a | n/a | 292.3 | n/a | n/a | n/a | 291.9 | n/a |
| シンキ | Shinki | n/a | n/a | 53.3 | n/a | n/a | n/a | 58.8 | n/a |
| アプラスフィナンシャル | APLUS FINANCIAL | n/a | n/a | 54.3 | n/a | n/a | n/a | 47.4 | n/a |
| 昭和リース | Showa Leasing | n/a | n/a | 4.9 | n/a | n/a | n/a | 0.4 | n/a |
| 1株当たり配当金(円) | Dividends Per Share (JPY) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
| 普通株 | Common Share | - | - | 1.0 | - | - | - | 1.0 | - |

| リスク管理債権 | Risk Monitored Loans | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|---------------|-------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| 破綻先債権額 | Loans to Bankrupt Obligors | 14.9 | 12.7 | 8.1 | 13.3 | 18.9 | 18.9 | 20.5 | 12.8 |
| 延滞債権額 | Non-Accrual Delinquent Loans | 274.1 | 328.0 | 316.7 | 301.7 | 284.6 | 278.9 | 252.9 | 227.7 |
| 3か月以上延滞債権額 | Loans Past Due Three Months or More | 1.7 | 1.5 | 1.7 | 1.1 | 1.7 | 1.8 | 1.2 | 1.2 |
| 貸出条件緩和債権額 | Restructured Loans | 54.9 | 51.7 | 45.3 | 43.8 | 40.8 | 41.0 | 38.1 | 36.2 |
| 合計 (A) | Total (A) | 345.9 | 394.1 | 371.9 | 360.1 | 346.0 | 340.7 | 312.8 | 278.2 |
| 貸出金残高 (B) | Loans and Bills Discounted (B) | 4,125.5 | 4,076.5 | 4,136.8 | 4,237.2 | 4,281.9 | 4,270.1 | 4,292.4 | 4,232.9 |
| 貸出残高比 (A)/(B) | (A)/(B) | 8.39% | 9.67% | 8.99% | 8.50% | 8.08% | 7.98% | 7.29% | 6.57% |
| 貸倒引当金 (C) | Reserve for Credit Losses (C) | 184.3 | 185.2 | 180.6 | 170.2 | 171.9 | 170.9 | 161.8 | 147.1 |
| 引当率 (C)/(A) | Reserve Ratios (C)/(A) | 53.3% | 47.0% | 48.6% | 47.3% | 49.7% | 50.2% | 51.7% | 52.9% |

| 子会社別連結リスク管理債権 | Risk Monitored Loans Breakdown for Large Entities | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|---------------|---|--------|---------|--------|--------|--------|---------|--------|--------|
| 新生銀行単体 | Shinsei Bank | 227.1 | n/a | 268.4 | n/a | 249.8 | n/a | 225.0 | n/a |
| 新生フィナンシャル | Shinsei Financial | 46.5 | n/a | 38.6 | n/a | 33.2 | n/a | 29.2 | n/a |
| シンキ | Shinki | 5.7 | n/a | 4.3 | n/a | 3.4 | n/a | 2.7 | n/a |
| アプラスフィナンシャル | APLUS FINANCIAL | 23.8 | n/a | 27.4 | n/a | 26.1 | n/a | 25.1 | n/a |
| その他子会社 | Other Subsidiaries | 42.6 | n/a | 33.0 | n/a | 33.3 | n/a | 30.5 | n/a |
| 合計 | Risk-Monitored Loans Breakdown For Large Entities | 345.9 | 394.1 | 371.9 | 360.1 | 346.0 | 340.7 | 312.8 | 278.2 |

| 連結リスク管理債権に準ずる割賦売掛金 | Risk Monitored Installment Receivables Included in Other Assets | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------------|---|--------|---------|--------|--------|--------|---------|--------|--------|
| 新生フィナンシャル | Shinsei Financial | 0.0 | n/a | 0.0 | n/a | 0.0 | n/a | 0.0 | n/a |
| アプラスフィナンシャル | APLUS FINANCIAL | 2.8 | n/a | 6.0 | n/a | 6.1 | n/a | 6.2 | n/a |
| 昭和リース | Showa Leasing | 3.7 | n/a | 5.6 | n/a | 5.2 | n/a | 4.4 | n/a |
| その他子会社 | Other Subsidiaries | 0.7 | n/a | 0.7 | n/a | 0.4 | n/a | 0.3 | n/a |
| 合計 | Risk-Monitored Installment Receivables Included in Other Assets | 7.4 | n/a | 12.5 | n/a | 11.8 | n/a | 11.0 | n/a |

| 貸倒引当金 | Reserve for Credit Losses | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|------------|--|--------|---------|--------|--------|--------|---------|--------|--------|
| 一般貸倒引当金 | General Reserve for Loan Losses | 96.9 | 87.6 | 80.9 | 77.9 | 77.8 | 76.3 | 67.7 | 65.7 |
| 個別貸倒引当金 | Specific Reserve for Loan Losses | 87.4 | 97.6 | 99.6 | 92.3 | 94.1 | 94.5 | 94.1 | 81.3 |
| 特定海外債権引当勘定 | Reserve for Loans to Restructuring Countries | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 貸倒引当金合計 | Total | 184.3 | 185.2 | 180.6 | 170.2 | 171.9 | 170.9 | 161.8 | 147.1 |

| 資金調達内訳* | Overall Funding Composition* | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------|--|---------|---------|---------|---------|---------|---------|---------|---------|
| 顧客からの資金調達 | Total Customer Based Funding | 5,850.5 | 5,832.1 | 5,656.5 | 5,620.3 | 5,652.2 | 5,701.5 | 5,719.8 | 5,730.3 |
| 法人預金 | Institutional Deposits | 755.8 | 719.2 | 700.0 | 735.8 | 881.7 | 755.7 | 762.5 | 714.3 |
| 法人債券 | Institutional Debentures | 38.3 | 31.4 | 25.6 | 21.4 | 16.7 | 12.5 | 8.5 | 3.1 |
| リテール預金 | Retail Deposits | 4,781.5 | 4,807.3 | 4,662.4 | 4,597.4 | 4,492.9 | 4,673.5 | 4,694.9 | 4,966.4 |
| 仕組預金 | Structured Deposits | 745.0 | 741.6 | 752.3 | 594.8 | 521.0 | 489.6 | 451.1 | 420.7 |
| リテール債券 | Retail Debentures | 274.8 | 274.1 | 268.5 | 265.6 | 260.9 | 259.6 | 253.8 | 46.4 |
| コールマネー及び売渡手形 | Call Money | 140.2 | 140.1 | 210.1 | 120.1 | 230.0 | 143.0 | 170.0 | 120.0 |
| 売現先勘定 | Payables under Repurchase Agreements | - | - | - | - | - | 8.6 | - | - |
| 債券貸借取引受入担保金 | Collateral Related Securities Lending Transactions | 223.0 | 45.9 | 148.5 | 91.2 | 139.4 | 335.2 | 47.0 | 41.2 |
| コマーシャル・ペーパー | Commercial Paper | - | - | - | - | - | - | - | - |
| 借入金 | Borrowed Money | 547.2 | 457.9 | 476.7 | 586.4 | 718.3 | 617.2 | 719.2 | 587.9 |
| 社債及び短期社債 | Corporate Bonds and Short-Term Corporate Bonds | 207.2 | 226.7 | 219.4 | 240.2 | 226.9 | 239.2 | 257.0 | 288.4 |
| 合計 | Total | 6,968.3 | 6,702.9 | 6,711.5 | 6,658.4 | 6,967.0 | 7,045.0 | 6,913.5 | 6,768.0 |

注記:1. 前期の数字は本期の表記に調整されています。

2. 2013年4月より、財形金融債から財形定期預金への移行に伴い、債券の一部を定期預金へ振り替えております。

Note: 1. Previous periods have been adjusted to conform to current period presentation.

2. In accordance with migration from Zaikai debentures to Zaikai time deposits in April 2013, the amount of debentures has been moved into time deposits.

| 預金期末残高 | Deposits and Negotiable Certificates of Deposits (NCDs) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------|---|---------|---------|---------|---------|---------|---------|---------|---------|
| 預金 | Deposits | 5,384.3 | 5,347.1 | 5,184.3 | 5,126.5 | 5,058.2 | 5,213.4 | 5,252.9 | 5,526.4 |
| 流動性預金 | Liquid (Current, Ordinary, Note) Deposits | 1,428.4 | 1,486.6 | 1,513.3 | 1,556.6 | 1,563.0 | 1,569.9 | 1,584.5 | 1,612.9 |
| 定期性預金 | Time Deposits | 3,584.4 | 3,490.4 | 3,292.7 | 3,197.2 | 3,112.1 | 3,238.6 | 3,250.5 | 3,489.0 |
| その他 | Other | 371.4 | 370.0 | 378.1 | 372.6 | 383.0 | 404.7 | 417.8 | 424.3 |
| 譲渡性預金 | Negotiable Certificates of Deposits (NCDs) | 152.9 | 179.4 | 178.0 | 206.7 | 316.4 | 215.9 | 204.6 | 154.3 |
| 合計 | Total | 5,537.3 | 5,526.5 | 5,362.4 | 5,333.2 | 5,374.6 | 5,429.3 | 5,457.5 | 5,680.7 |

| 定期預金の残存期間別残高 | Time Deposits by Maturity | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------|--|---------|---------|---------|---------|---------|---------|---------|---------|
| 3カ月未満 | Less than Three Months | n/a | n/a | 1,626.4 | n/a | n/a | n/a | 1,487.0 | n/a |
| 3カ月以上6カ月未満 | Three Months or More, but Less than Six Months | n/a | n/a | 260.7 | n/a | n/a | n/a | 184.9 | n/a |
| 6カ月以上1年未満 | Six Months or More, but Less than One Year | n/a | n/a | 167.3 | n/a | n/a | n/a | 548.3 | n/a |
| 1年以上2年未満 | One Year or More, but Less than Two Years | n/a | n/a | 609.5 | n/a | n/a | n/a | 521.5 | n/a |
| 2年以上3年未満 | Two Years or More, but Less than Three Years | n/a | n/a | 464.6 | n/a | n/a | n/a | 209.3 | n/a |
| 3年以上 | Three Years or More | n/a | n/a | 164.0 | n/a | n/a | n/a | 299.3 | n/a |
| 合計 | Total | 3,584.4 | 3,490.4 | 3,292.7 | 3,197.2 | 3,112.1 | 3,238.6 | 3,250.5 | 3,489.0 |

注記: 2013年4月より、財形金融債から財形定期預金への移行に伴い、債券の一部を定期預金へ振り替えております。

Note: In accordance with migration from Zaikei debentures to Zaikei time deposits in April 2013, the amount of debentures has been moved into time deposits.

| 債券の残存期間別残高 | Maturity Schedule of Debentures | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|------------|---------------------------------|--------|---------|--------|--------|--------|---------|--------|--------|
| 1年以下 | One Year or Less | 67.8 | n/a | 60.4 | n/a | 57.4 | n/a | 45.5 | n/a |
| 1年超2年以下 | Over One Year to Two Years | 64.3 | n/a | 52.3 | n/a | 43.2 | n/a | 44.2 | n/a |
| 2年超3年以下 | Over Two Years to Three Years | 49.5 | n/a | 50.7 | n/a | 53.3 | n/a | 56.8 | n/a |
| 3年超4年以下 | Over Three Years to Four Years | 60.6 | n/a | 64.7 | n/a | 62.0 | n/a | 57.2 | n/a |
| 4年超 | Over Four Years | 70.8 | n/a | 65.8 | n/a | 61.4 | n/a | 58.5 | n/a |
| 合計 | Total | 313.1 | 305.5 | 294.1 | 287.1 | 277.6 | 272.1 | 262.3 | 49.5 |

注記: 2013年4月より、財形金融債から財形定期預金への移行に伴い、債券の一部を定期預金へ振り替えております。

Note: In accordance with migration from Zaikei debentures to Zaikei time deposits in April 2013, the amount of debentures has been moved into time deposits.

| 借入金の残存期間別残高 | Maturity Schedule of Borrowed Money | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-------------|-------------------------------------|--------|---------|--------|--------|--------|---------|--------|--------|
| 1年以下 | One Year or Less | 319.9 | n/a | 217.9 | n/a | 430.3 | n/a | 390.0 | n/a |
| 1年超2年以下 | Over One Year to Two Years | 56.8 | n/a | 49.5 | n/a | 42.4 | n/a | 63.7 | n/a |
| 2年超3年以下 | Over Two Years to Three Years | 17.9 | n/a | 40.6 | n/a | 56.6 | n/a | 51.7 | n/a |
| 3年超4年以下 | Over Three Years to Four Years | 25.3 | n/a | 26.7 | n/a | 40.7 | n/a | 54.4 | n/a |
| 4年超 | Over Four Years | 127.1 | n/a | 141.8 | n/a | 148.1 | n/a | 159.2 | n/a |
| 合計 | Total | 547.2 | 457.9 | 476.7 | 586.4 | 718.3 | 617.2 | 719.2 | 587.9 |

| 社債の残存期間別残高 | Maturity Schedule of Corporate Bonds | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|------------|--------------------------------------|--------|---------|--------|--------|--------|---------|--------|--------|
| 1年以下 | One Year or Less | 2.1 | n/a | 1.9 | n/a | 1.7 | n/a | 1.5 | n/a |
| 1年超2年以下 | Over One Year to Two Years | 1.7 | n/a | 1.5 | n/a | 1.5 | n/a | 34.5 | n/a |
| 2年超3年以下 | Over Two Years to Three Years | 1.7 | n/a | 34.7 | n/a | 34.5 | n/a | 61.1 | n/a |
| 3年超4年以下 | Over Three Years to Four Years | 34.7 | n/a | 59.1 | n/a | 57.1 | n/a | 4.6 | n/a |
| 4年超 | Over Four Years | 123.3 | n/a | 71.3 | n/a | 68.5 | n/a | 72.3 | n/a |
| 合計 | Total | 163.6 | 163.7 | 168.7 | 164.3 | 163.5 | 172.4 | 174.2 | 187.9 |

Section 2. 新生銀行 連結部門別データ
Section 2.1 概要

Section 2. Shinsei Bank Consolidated Business Line Data
Section 2.1 Overall

未監査(単位:10億円) Unaudited (Billions of Yen)

| 概要* | Overall* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|--------------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 業務粗利益 | Total Revenue | 48.2 | 49.3 | 47.9 | 52.0 | 52.0 | 46.2 | 48.6 | 50.5 |
| 経費 | General and Administrative Expenses | 32.1 | 32.1 | 32.4 | 31.7 | 31.9 | 31.8 | 32.9 | 32.6 |
| 実質業務純益 | Ordinary Business Profit | 16.0 | 17.1 | 15.4 | 20.2 | 20.0 | 14.3 | 15.7 | 17.8 |
| 与信関連費用 | Net Credit Costs (Recoveries) | 6.6 | 3.1 | 0.3 | (0.6) | 6.9 | (1.4) | 0.6 | (0.0) |
| 与信関連費用加算後実質業務純益 | Ordinary Business Profit after Net Credit Costs (Recoveries) | 9.4 | 14.0 | 15.1 | 20.9 | 13.1 | 15.7 | 15.0 | 17.9 |
| のれん及び無形資産償却額(グロス) | Amortization of Goodwill and Other Intangible Assets | 3.1 | 2.8 | 2.8 | 2.8 | 2.8 | 2.5 | 2.5 | 2.5 |
| その他利益(損失) | Other Gains (Losses) | (0.7) | (8.1) | (25.7) | (0.3) | (0.0) | (0.3) | 0.6 | (0.8) |
| 法人税、住民税及び事業税 | Current Income Tax (Benefit) | 0.6 | 0.9 | 0.3 | 0.2 | 0.5 | 0.2 | (0.5) | 1.3 |
| 法人税等調整額 | Deferred Income Tax (Benefit) | 1.7 | 0.9 | (0.3) | 0.0 | (0.4) | (0.4) | (0.4) | (0.3) |
| 少数株主利益 | Minority Interests in Net Income of Subsidiaries | 0.9 | 0.8 | 0.8 | 0.9 | 0.8 | 0.9 | 0.8 | 0.8 |
| 四半期純利益(損失) | Net Income (Loss) | 2.1 | 0.2 | (14.2) | 16.4 | 9.3 | 12.0 | 13.2 | 12.7 |
| キャッシュベース四半期純利益(損失) | Cash Basis Net Income (Loss) | 4.8 | 2.1 | (11.7) | 18.8 | 11.7 | 14.2 | 15.4 | 15.0 |

| 法人部門* | Institutional Group* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------------|---|----------|------------|----------|----------|----------|------------|----------|----------|
| 業務粗利益 | Total Revenue | 12.2 | 16.7 | 13.0 | 15.2 | 16.2 | 12.1 | 13.2 | 18.8 |
| 経費 | General and Administrative Expenses | 6.2 | 6.2 | 6.3 | 6.0 | 6.0 | 5.9 | 6.2 | 5.8 |
| 実質業務純益 | Ordinary Business Profit | 5.9 | 10.4 | 6.7 | 9.2 | 10.1 | 6.1 | 7.0 | 12.9 |
| 与信関連費用 | Net Credit Costs (Recoveries) | 3.6 | 5.8 | 8.7 | 0.0 | 3.2 | (2.1) | 5.1 | 0.0 |
| 与信関連費用加算後実質業務純益(損失) | Ordinary Business Profit (Loss) after Net Credit Costs (Recoveries) | 2.3 | 4.6 | (1.9) | 9.1 | 6.9 | 8.2 | 1.9 | 12.8 |

注記: 前期の数字は今期の表記に調整されています。

Note: Previous periods have been adjusted to conform to current period presentation.

| 金融市場部門* | Global Markets Group* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------------|---|----------|------------|----------|----------|----------|------------|----------|----------|
| 業務粗利益 | Total Revenue | 3.3 | 1.0 | 4.6 | 4.5 | 3.0 | 2.5 | 4.1 | 3.1 |
| 経費 | General and Administrative Expenses | 2.4 | 2.4 | 2.3 | 2.2 | 2.2 | 2.2 | 2.2 | 2.1 |
| 実質業務純益(損失) | Ordinary Business Profit (Loss) | 0.9 | (1.3) | 2.2 | 2.3 | 0.7 | 0.2 | 1.8 | 0.9 |
| 与信関連費用 | Net Credit Costs (Recoveries) | (0.9) | (0.5) | (0.0) | (0.8) | (0.8) | (0.3) | (5.4) | (0.0) |
| 与信関連費用加算後実質業務純益(損失) | Ordinary Business Profit (Loss) after Net Credit Costs (Recoveries) | 1.8 | (0.8) | 2.2 | 3.1 | 1.5 | 0.6 | 7.3 | 0.9 |

注記: 前期の数字は今期の表記に調整されています。

Note: Previous periods have been adjusted to conform to current period presentation.

| 個人部門* | Individual Group* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|-----------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 業務粗利益 | Total Revenue | 34.6 | 34.2 | 32.3 | 31.9 | 31.4 | 31.4 | 31.6 | 31.6 |
| 経費 | General and Administrative Expenses | 23.1 | 23.4 | 23.1 | 23.4 | 23.4 | 23.1 | 23.2 | 24.4 |
| 実質業務純益 | Ordinary Business Profit | 11.4 | 10.7 | 9.2 | 8.5 | 7.9 | 8.2 | 8.3 | 7.1 |
| 与信関連費用 | Net Credit Costs (Recoveries) | 3.8 | (2.2) | (7.0) | (0.0) | 4.4 | 0.8 | 0.9 | (0.3) |
| 与信関連費用加算後実質業務純益 | Ordinary Business Profit after Net Credit Costs (Recoveries) | 7.6 | 12.9 | 16.3 | 8.5 | 3.5 | 7.4 | 7.3 | 7.4 |

注記: 前期の数字は今期の表記に調整されています。

Note: Previous periods have been adjusted to conform to current period presentation.

| 経営勘定/その他* | Corporate/Other* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------------|---|----------|------------|----------|----------|----------|------------|----------|----------|
| 業務粗利益 | Total Revenue | (1.9) | (2.6) | (2.1) | 0.2 | 1.3 | 0.1 | (0.3) | (3.0) |
| 経費 | General and Administrative Expenses | 0.3 | 0.0 | 0.5 | 0.0 | 0.1 | 0.5 | 1.2 | 0.1 |
| 実質業務純益(損失) | Ordinary Business Profit (Loss) | (2.2) | (2.6) | (2.7) | 0.1 | 1.1 | (0.3) | (1.6) | (3.2) |
| 与信関連費用 | Net Credit Costs (Recoveries) | 0.0 | 0.0 | (1.2) | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 |
| 与信関連費用加算後実質業務純益(損失) | Ordinary Business Profit (Loss) after Net Credit Costs (Recoveries) | (2.3) | (2.6) | (1.4) | 0.0 | 1.0 | (0.5) | (1.6) | (3.3) |

Section 2.2 部門別業務粗利益

Section 2.2 Business Line Total Revenue

未監査(単位:10億円) Unaudited (Billions of Yen)

| 法人部門 業務粗利益* | Institutional Group Total Revenue* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|-------------------|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 資金利益 | Net Interest Income | 6.5 | 6.7 | 7.7 | 6.9 | 7.5 | 7.2 | 8.0 | 7.1 |
| 法人営業 | Institutional Banking | 1.9 | 2.4 | 2.4 | 2.5 | 2.4 | 2.1 | 2.3 | 2.4 |
| ストラクチャードファイナンス | Structured Finance | 4.4 | 4.2 | 4.0 | 4.3 | 4.8 | 4.0 | 3.8 | 4.0 |
| プリンシパルトランザクションズ | Principal Transactions | 0.8 | 0.8 | 2.2 | 0.8 | 1.1 | 1.4 | 1.5 | 1.3 |
| 昭和リース | Showa Leasing | (0.6) | (0.4) | (0.5) | (0.6) | (0.7) | (0.2) | 0.0 | (0.6) |
| その他 | Others | (0.0) | (0.3) | (0.5) | (0.0) | (0.0) | (0.0) | 0.1 | (0.0) |
| 非資金利益 | Non-Interest Income | 5.6 | 9.9 | 5.3 | 8.3 | 8.6 | 4.8 | 5.2 | 11.6 |
| 法人営業 | Institutional Banking | (2.4) | 0.4 | 1.9 | 0.7 | 0.7 | 1.0 | 1.8 | 0.7 |
| ストラクチャードファイナンス | Structured Finance | 1.1 | 1.4 | 0.8 | 1.4 | (0.0) | 0.9 | 2.0 | 2.7 |
| プリンシパルトランザクションズ | Principal Transactions | 3.6 | 2.2 | (0.3) | 1.7 | 3.9 | (0.4) | 1.1 | 4.1 |
| 昭和リース | Showa Leasing | 4.3 | 3.8 | 2.4 | 3.7 | 4.0 | 3.6 | 4.2 | 3.9 |
| その他 | Others | (1.0) | 1.8 | 0.3 | 0.6 | (0.1) | (0.4) | (3.9) | 0.1 |
| 法人部門 業務粗利益 | Institutional Group Total Revenue | 12.2 | 16.7 | 13.0 | 15.2 | 16.2 | 12.1 | 13.2 | 18.8 |
| 法人営業 | Institutional Banking | (0.4) | 2.9 | 4.4 | 3.2 | 3.2 | 3.2 | 4.2 | 3.2 |
| ストラクチャードファイナンス | Structured Finance | 5.5 | 5.7 | 4.9 | 5.7 | 4.7 | 4.9 | 5.9 | 6.7 |
| プリンシパルトランザクションズ | Principal Transactions | 4.4 | 3.1 | 1.9 | 2.5 | 5.0 | 1.0 | 2.6 | 5.4 |
| 昭和リース | Showa Leasing | 3.7 | 3.3 | 1.9 | 3.0 | 3.2 | 3.4 | 4.2 | 3.3 |
| その他 | Others | (1.0) | 1.5 | (0.1) | 0.5 | (0.2) | (0.5) | (3.8) | 0.0 |
| 法人部門 業務粗利益 | Institutional Group Total Revenue | 12.2 | 16.7 | 13.0 | 15.2 | 16.2 | 12.1 | 13.2 | 18.8 |

注記:1. 前期の数字は当期の表記に調整されています。

2. 2013年4月1日付の組織改正に伴い、2012.4-6より、 SHIPPINGファイナンスに係る損益を法人営業からストラクチャードファイナンスへ組み替えています。

Note: 1. Previous periods have been adjusted to conform to current period presentation.

2. In accordance with the organizational changes implemented on April 1, 2013, results of shipping finance have been transferred from Institutional Banking to Structured Finance from 2012.4-6.

| 金融市場部門 業務粗利益* | Global Markets Group Total Revenue* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------------|---|------------|------------|------------|------------|------------|------------|------------|------------|
| 資金利益 | Net Interest Income | 0.7 | 0.8 | 0.7 | 0.9 | 0.6 | 0.7 | 0.6 | 1.0 |
| 金融法人 | Financial Institutions | 0.3 | 0.3 | 0.3 | 0.4 | 0.3 | 0.3 | 0.3 | 0.4 |
| 市場営業 | Markets | 0.1 | 0.3 | 0.2 | 0.4 | 0.2 | 0.3 | 0.2 | 0.5 |
| その他 | Others | 0.2 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 非資金利益 | Non-Interest Income | 2.5 | 0.2 | 3.8 | 3.6 | 2.3 | 1.7 | 3.4 | 2.0 |
| 金融法人 | Financial Institutions | 1.4 | 0.2 | 0.8 | 1.3 | 0.2 | 0.4 | 0.9 | 0.5 |
| 市場営業 | Markets | 1.4 | 0.1 | 2.9 | 1.8 | 1.5 | 0.6 | 1.9 | 0.7 |
| その他 | Others | 0.6 | (0.1) | 0.1 | 0.5 | 0.5 | 0.6 | 0.5 | 0.7 |
| 金融市場部門 業務粗利益 | Global Markets Group Total Revenue | 3.3 | 1.0 | 4.6 | 4.5 | 3.0 | 2.5 | 4.1 | 3.1 |
| 金融法人 | Financial Institutions | 0.8 | 0.5 | 1.2 | 1.7 | 0.6 | 0.8 | 1.2 | 0.9 |
| 市場営業 | Markets | 1.6 | 0.5 | 3.1 | 2.2 | 1.7 | 0.9 | 2.1 | 1.3 |
| その他 | Others | 0.8 | 0.0 | 0.2 | 0.5 | 0.5 | 0.7 | 0.6 | 0.7 |
| 金融市場部門 業務粗利益 | Global Markets Group Total Revenue | 3.3 | 1.0 | 4.6 | 4.5 | 3.0 | 2.5 | 4.1 | 3.1 |

注記: 前期の数字は当期の表記に調整されています。

Note: Previous periods have been adjusted to conform to current period presentation.

| 個人部門 業務粗利益* | Individual Group Total Revenue* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 資金利益 | Net Interest Income | 25.0 | 24.1 | 22.6 | 21.8 | 21.2 | 21.0 | 20.3 | 20.6 |
| リテールバンキング | Retail Banking | 7.2 | 7.0 | 6.7 | 6.6 | 6.5 | 6.5 | 6.2 | 6.3 |
| 新生フィナンシャルおよび新生銀行レイク | Shinsei Financial and Shinsei Bank Lake | 11.9 | 11.5 | 10.8 | 10.4 | 10.2 | 10.2 | 9.9 | 10.2 |
| シンキ | Shinki | 2.1 | 2.0 | 1.8 | 1.8 | 1.7 | 1.7 | 1.6 | 1.6 |
| アプラスフィナンシャル | APLUS FINANCIAL | 3.3 | 3.0 | 2.7 | 2.5 | 2.3 | 2.2 | 2.0 | 2.0 |
| その他 | Others | 0.3 | 0.3 | 0.4 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 |
| 非資金利益 | Non-Interest Income | 9.5 | 10.1 | 9.7 | 10.1 | 10.2 | 10.3 | 11.2 | 10.9 |
| リテールバンキング | Retail Banking | 1.6 | 1.4 | 1.5 | 1.8 | 1.6 | 1.2 | 2.2 | 2.4 |
| 新生フィナンシャルおよび新生銀行レイク | Shinsei Financial and Shinsei Bank Lake | (0.6) | (0.5) | (0.7) | (0.7) | (0.9) | (0.7) | (0.9) | (0.9) |
| シンキ | Shinki | (0.1) | (0.1) | (0.1) | (0.1) | (0.1) | (0.1) | (0.1) | (0.1) |
| アプラスフィナンシャル | APLUS FINANCIAL | 8.7 | 9.2 | 9.0 | 9.1 | 9.5 | 9.9 | 10.0 | 9.6 |
| その他 | Others | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 個人部門 業務粗利益 | Individual Group Total Revenue | 34.6 | 34.2 | 32.3 | 31.9 | 31.4 | 31.4 | 31.6 | 31.6 |
| リテールバンキング | Retail Banking | 8.8 | 8.4 | 8.3 | 8.4 | 8.2 | 7.8 | 8.5 | 8.7 |
| 預金・債券関連金利収益 | Deposits and Debentures Net Interest Income | 5.5 | 5.1 | 4.8 | 4.6 | 4.5 | 4.4 | 4.0 | 4.0 |
| 預金・債券関連非金利収益 | Deposits and Debentures Non-Interest Income | 1.1 | 0.6 | 0.8 | 0.8 | 1.0 | 0.4 | 1.1 | 1.0 |
| アセットマネージメント | Asset Management | 1.0 | 1.0 | 0.9 | 1.2 | 0.8 | 1.0 | 1.2 | 1.4 |
| 貸出 | Loans | 1.1 | 1.6 | 1.6 | 1.7 | 1.7 | 1.9 | 2.0 | 2.2 |
| 新生フィナンシャルおよび新生銀行レイク | Shinsei Financial and Shinsei Bank Lake | 11.2 | 11.0 | 10.1 | 9.7 | 9.3 | 9.4 | 9.0 | 9.2 |
| シンキ | Shinki | 2.0 | 1.9 | 1.7 | 1.6 | 1.5 | 1.5 | 1.4 | 1.5 |
| アプラスフィナンシャル | APLUS FINANCIAL | 12.0 | 12.3 | 11.8 | 11.6 | 11.8 | 12.1 | 12.0 | 11.6 |
| その他 | Others | 0.4 | 0.4 | 0.4 | 0.4 | 0.3 | 0.4 | 0.3 | 0.4 |
| 個人部門 業務粗利益 | Individual Group Total Revenue | 34.6 | 34.2 | 32.3 | 31.9 | 31.4 | 31.4 | 31.6 | 31.6 |

注記:1. 前期の数字は今期の表記に調整されています。

2. 2011.10-12より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローンレイク」によるレイク事業収益を合算して表示しております。

Note:1. Previous periods have been adjusted to conform to current period presentation.

2. Results for Shinsei Financial and "Shinsei Bank Card Loan – Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 2011.10-12.

| 経営勘定/その他 業務粗利益* | Corporate/Other Total Revenue* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------------------|---|--------------|--------------|--------------|------------|------------|------------|--------------|--------------|
| 資金利益 | Net Interest Income | (2.9) | (3.7) | (2.9) | (1.5) | (1.4) | (1.0) | (1.6) | (1.8) |
| トレジャリー | Treasury | (2.1) | (3.0) | (2.2) | (0.8) | (0.8) | (0.3) | (0.6) | (1.0) |
| 経営勘定/その他(トレジャリー除く) | Corporate/Other (excluding Treasury) | (0.7) | (0.7) | (0.6) | (0.6) | (0.6) | (0.7) | (0.9) | (0.8) |
| 非資金利益 | Non-Interest Income | 1.0 | 1.1 | 0.7 | 1.7 | 2.7 | 1.2 | 1.2 | (1.1) |
| トレジャリー | Treasury | 0.8 | 1.1 | 0.6 | 1.6 | 2.6 | 1.0 | 1.8 | (1.2) |
| 経営勘定/その他(トレジャリー除く) | Corporate/Other (excluding Treasury) | 0.1 | 0.0 | 0.0 | 0.1 | 0.0 | 0.1 | (0.5) | 0.0 |
| 経営勘定/その他 業務粗利益(損失) | Corporate/Other Total Revenue (Loss) | (1.9) | (2.6) | (2.1) | 0.2 | 1.3 | 0.1 | (0.3) | (3.0) |
| トレジャリー | Treasury | (1.3) | (1.9) | (1.6) | 0.7 | 1.8 | 0.7 | 1.1 | (2.3) |
| 経営勘定/その他(トレジャリー除く) | Corporate/Other (excluding Treasury) | (0.6) | (0.7) | (0.5) | (0.5) | (0.5) | (0.5) | (1.4) | (0.7) |
| 経営勘定/その他 業務粗利益(損失) | Corporate/Other Total Revenue (Loss) | (1.9) | (2.6) | (2.1) | 0.2 | 1.3 | 0.1 | (0.3) | (3.0) |

| 業務粗利益* | Total Revenue* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 資金利益 | Net Interest Income | 29.4 | 27.9 | 28.2 | 28.2 | 27.9 | 28.0 | 27.4 | 26.9 |
| 非資金利益 | Non-Interest Income | 18.7 | 21.4 | 19.7 | 23.8 | 24.0 | 18.1 | 21.2 | 23.5 |
| 業務粗利益 | Total Revenue | 48.2 | 49.3 | 47.9 | 52.0 | 52.0 | 46.2 | 48.6 | 50.5 |
| 法人部門 | Institutional Group | 12.2 | 16.7 | 13.0 | 15.2 | 16.2 | 12.1 | 13.2 | 18.8 |
| 法人営業 | Institutional Banking | (0.4) | 2.9 | 4.4 | 3.2 | 3.2 | 3.2 | 4.2 | 3.2 |
| ストラクチャードファイナンス | Structured Finance | 5.5 | 5.7 | 4.9 | 5.7 | 4.7 | 4.9 | 5.9 | 6.7 |
| プリンシパルトランザクションズ | Principal Transactions | 4.4 | 3.1 | 1.9 | 2.5 | 5.0 | 1.0 | 2.6 | 5.4 |
| 昭和リース | Showa Leasing | 3.7 | 3.3 | 1.9 | 3.0 | 3.2 | 3.4 | 4.2 | 3.3 |
| その他 | Others | (1.0) | 1.5 | (0.1) | 0.5 | (0.2) | (0.5) | (3.8) | 0.0 |
| 金融市場部門 | Global Markets Group | 3.3 | 1.0 | 4.6 | 4.5 | 3.0 | 2.5 | 4.1 | 3.1 |
| 金融法人 | Financial Institutions | 0.8 | 0.5 | 1.2 | 1.7 | 0.6 | 0.8 | 1.2 | 0.9 |
| 市場営業 | Markets | 1.6 | 0.5 | 3.1 | 2.2 | 1.7 | 0.9 | 2.1 | 1.3 |
| その他 | Others | 0.8 | 0.0 | 0.2 | 0.5 | 0.5 | 0.7 | 0.6 | 0.7 |
| 個人部門 | Individual Group | 34.6 | 34.2 | 32.3 | 31.9 | 31.4 | 31.4 | 31.6 | 31.6 |
| リテールバンキング | Retail Banking | 8.8 | 8.4 | 8.3 | 8.4 | 8.2 | 7.8 | 8.5 | 8.7 |
| 新生フィナンシャルおよび新生銀行レイク | Shinsei Financial and Shinsei Bank Lake | 11.2 | 11.0 | 10.1 | 9.7 | 9.3 | 9.4 | 9.0 | 9.2 |
| シンキ | Shinki | 2.0 | 1.9 | 1.7 | 1.6 | 1.5 | 1.5 | 1.4 | 1.5 |
| アプラスフィナンシャル | PLUS FINANCIAL | 12.0 | 12.3 | 11.8 | 11.6 | 11.8 | 12.1 | 12.0 | 11.6 |
| その他 | Others | 0.4 | 0.4 | 0.4 | 0.4 | 0.3 | 0.4 | 0.3 | 0.4 |
| 経営勘定/その他 | Corporate/Other Total Revenue | (1.9) | (2.6) | (2.1) | 0.2 | 1.3 | 0.1 | (0.3) | (3.0) |
| トレジャリー | Treasury | (1.3) | (1.9) | (1.6) | 0.7 | 1.8 | 0.7 | 1.1 | (2.3) |
| 経営勘定/その他(トレジャリー除く) | Corporate/Other (excluding Treasury) | (0.6) | (0.7) | (0.5) | (0.5) | (0.5) | (0.5) | (1.4) | (0.7) |
| 業務粗利益 | Total Revenue | 48.2 | 49.3 | 47.9 | 52.0 | 52.0 | 46.2 | 48.6 | 50.5 |

注記:1. 前期の数字は今期の表記に調整されています。

2. 2011.10-12より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローンレイク」によるレイク事業収益を合算して表示しております。

3. 2013年4月1日付の組織改正に伴い、2012.4-6より、 SHIPPINGファイナンスに係る損益を法人営業からストラクチャードファイナンスへ組み替えています。

Note:1. Previous periods have been adjusted to conform to current period presentation.

2. Results for Shinsei Financial and "Shinsei Bank Card Loan - Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 2011.10-12.

3. In accordance with the organizational changes implemented on April 1, 2013, results of shipping finance have been transferred from Institutional Banking to Structured Finance from 2012.4-6.

| 経費* | General and Administrative Expenses* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------------|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 法人部門 | Institutional Group | 6.2 | 6.2 | 6.3 | 6.0 | 6.0 | 5.9 | 6.2 | 5.8 |
| 法人営業 | Institutional Banking | 1.7 | 1.7 | 1.7 | 1.5 | 1.5 | 1.5 | 1.5 | 1.5 |
| ストラクチャードファイナンス | Structured Finance | 1.1 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.2 | 1.1 |
| プリンシパルトランザクションズ | Principal Transactions | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 | 1.0 | 0.9 |
| 昭和リース | Showa Leasing | 1.9 | 1.9 | 2.0 | 1.9 | 1.9 | 1.8 | 2.1 | 1.9 |
| その他 | Others | 0.3 | 0.3 | 0.4 | 0.4 | 0.3 | 0.3 | 0.3 | 0.2 |
| 金融市場部門 | Global Markets Group | 2.4 | 2.4 | 2.3 | 2.2 | 2.2 | 2.2 | 2.2 | 2.1 |
| 金融法人 | Financial Institutions | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 |
| 市場営業 | Markets | 0.8 | 0.8 | 0.7 | 0.8 | 0.7 | 0.7 | 0.7 | 0.8 |
| その他 | Others | 1.0 | 1.0 | 1.0 | 0.8 | 0.8 | 0.8 | 0.8 | 0.8 |
| 個人部門 | Individual Group | 23.1 | 23.4 | 23.1 | 23.4 | 23.4 | 23.1 | 23.2 | 24.4 |
| リテールバンキング | Retail Banking | 7.6 | 7.8 | 7.9 | 7.7 | 7.6 | 7.6 | 7.2 | 8.1 |
| 新生フィナンシャルおよび新生銀行レイク | Shinsei Financial and Shinsei Bank Lake | 6.7 | 7.1 | 6.6 | 6.3 | 6.3 | 6.2 | 6.3 | 6.5 |
| シンキ | Shinki | 0.9 | 0.8 | 0.7 | 0.9 | 0.9 | 1.0 | 1.1 | 1.0 |
| アプラスフィナンシャル | PLUS FINANCIAL | 7.7 | 7.6 | 7.6 | 8.2 | 8.4 | 8.1 | 8.3 | 8.6 |
| その他 | Others | 0.1 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| 経営勘定/その他 | Corporate/Other | 0.3 | 0.0 | 0.5 | 0.0 | 0.1 | 0.5 | 1.2 | 0.1 |
| トレジャリー | Treasury | 0.2 | 0.2 | 0.2 | 0.3 | 0.3 | 0.3 | 0.2 | 0.3 |
| 経営勘定/その他(トレジャリー除く) | Corporate/Other (excluding Treasury) | 0.0 | (0.2) | 0.2 | (0.2) | (0.1) | 0.1 | 0.9 | (0.2) |
| 経費 | General and Administrative Expenses | 32.1 | 32.1 | 32.4 | 31.7 | 31.9 | 31.8 | 32.9 | 32.6 |

注記:1. 前期の数字は今期の表記に調整されています。

2. 2011.10-12より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローンレイク」によるレイク事業収益を合算して表示しております。

3. 2013年4月1日付の組織改正に伴い、2012.4-6より、 SHIPPINGファイナンスに係る損益を法人営業からストラクチャードファイナンスへ組み替えています。

Note:1. Previous periods have been adjusted to conform to current period presentation.

2. Results for Shinsei Financial and "Shinsei Bank Card Loan - Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 2011.10-12.

3. In accordance with the organizational changes implemented on April 1, 2013, results of shipping finance have been transferred from Institutional Banking to Structured Finance from 2012.4-6.

| 実質業務純益(損失)* | Ordinary Business Profit (Loss)* | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 法人部門 | Institutional Group | 5.9 | 10.4 | 6.7 | 9.2 | 10.1 | 6.1 | 7.0 | 12.9 |
| 法人営業 | Institutional Banking | (2.2) | 1.1 | 2.7 | 1.6 | 1.6 | 1.6 | 2.6 | 1.6 |
| ストラクチャードファイナンス | Structured Finance | 4.3 | 4.5 | 3.7 | 4.5 | 3.5 | 3.7 | 4.7 | 5.5 |
| プリンシパルトランザクションズ | Principal Transactions | 3.4 | 2.2 | 0.9 | 1.6 | 4.0 | 0.1 | 1.6 | 4.5 |
| 昭和リース | Showa Leasing | 1.7 | 1.4 | (0.0) | 1.1 | 1.3 | 1.5 | 2.1 | 1.4 |
| その他 | Others | (1.3) | 1.1 | (0.6) | 0.1 | (0.5) | (0.9) | (4.2) | (0.2) |
| 金融市場部門 | Global Markets Group | 0.9 | (1.3) | 2.2 | 2.3 | 0.7 | 0.2 | 1.8 | 0.9 |
| 金融法人 | Financial Institutions | 0.2 | 0.0 | 0.6 | 1.1 | 0.0 | 0.2 | 0.7 | 0.4 |
| 市場営業 | Markets | 0.8 | (0.2) | 2.3 | 1.4 | 0.9 | 0.1 | 1.3 | 0.5 |
| その他 | Others | (0.1) | (1.1) | (0.7) | (0.3) | (0.3) | (0.1) | (0.2) | (0.0) |
| 個人部門 | Individual Group | 11.4 | 10.7 | 9.2 | 8.5 | 7.9 | 8.2 | 8.3 | 7.1 |
| リテールバンキング | Retail Banking | 1.2 | 0.6 | 0.3 | 0.7 | 0.5 | 0.1 | 1.3 | 0.6 |
| 新生フィナンシャルおよび新生銀行レイク | Shinsei Financial and Shinsei Bank Lake | 4.5 | 3.8 | 3.4 | 3.3 | 3.0 | 3.2 | 2.7 | 2.7 |
| シンキ | Shinki | 1.1 | 1.1 | 0.9 | 0.6 | 0.6 | 0.5 | 0.3 | 0.4 |
| アプラスフィナンシャル | APLUS FINANCIAL | 4.2 | 4.7 | 4.1 | 3.4 | 3.4 | 4.0 | 3.6 | 3.0 |
| その他 | Others | 0.2 | 0.4 | 0.3 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 |
| 経営勘定/その他 | Corporate/Other | (2.2) | (2.6) | (2.7) | 0.1 | 1.1 | (0.3) | (1.6) | (3.2) |
| トレジャリー | Treasury | (1.5) | (2.1) | (1.8) | 0.4 | 1.5 | 0.3 | 0.8 | (2.7) |
| 経営勘定/その他(トレジャリー除く) | Corporate/Other (excluding Treasury) | (0.6) | (0.4) | (0.8) | (0.2) | (0.4) | (0.7) | (2.4) | (0.4) |
| 実質業務純益(損失) | Ordinary Business Profit (Loss) | 16.0 | 17.1 | 15.4 | 20.2 | 20.0 | 14.3 | 15.7 | 17.8 |

注記:1. 前期の数字は当期の表記に調整されています。

2. 2011.10-12より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローンレイク」によるレイク事業収益を合算して表示しております。

3. 2013年4月1日付の組織改正に伴い、2012.4-6より、 SHIPPINGファイナンスに係る損益を法人営業からストラクチャードファイナンスへ組み替えています。

Note:1. Previous periods have been adjusted to conform to current period presentation.

2. Results for Shinsei Financial and "Shinsei Bank Card Loan - Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 2011.10-12.

3. In accordance with the organizational changes implemented on April 1, 2013, results of shipping finance have been transferred from Institutional Banking to Structured Finance from 2012.4-6.

| 与信関連費用* | Net Credit Costs (Recoveries) * | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------------|---|------------|------------|------------|--------------|------------|--------------|------------|--------------|
| 法人部門 | Institutional Group | 3.6 | 5.8 | 8.7 | 0.0 | 3.2 | (2.1) | 5.1 | 0.0 |
| 法人営業 | Institutional Banking | (2.0) | 1.6 | 2.9 | (0.1) | (1.6) | (1.5) | 0.2 | (0.4) |
| ストラクチャードファイナンス | Structured Finance | 5.6 | 2.6 | 3.7 | 0.5 | 3.4 | 0.6 | 1.2 | 1.3 |
| プリンシパルトランザクションズ | Principal Transactions | (0.4) | 0.0 | 1.2 | (0.0) | 0.1 | (0.5) | (0.0) | (0.0) |
| 昭和リース | Showa Leasing | 0.4 | 1.1 | (1.1) | (0.7) | 0.3 | (0.9) | 1.2 | (1.2) |
| その他 | Others | 0.1 | 0.3 | 1.9 | 0.4 | 0.9 | 0.3 | 2.4 | 0.4 |
| 金融市場部門 | Global Markets Group | (0.9) | (0.4) | (0.0) | (0.8) | (0.8) | (0.3) | (5.4) | (0.0) |
| 金融法人 | Financial Institutions | (0.5) | (0.0) | (0.2) | (0.6) | (0.7) | (0.4) | (4.4) | 0.0 |
| 市場営業 | Markets | (0.1) | (0.3) | 0.2 | (0.1) | 0.0 | 0.0 | (0.9) | (0.0) |
| その他 | Others | (0.2) | (0.1) | (0.0) | (0.0) | (0.1) | 0.0 | (0.0) | (0.0) |
| 個人部門 | Individual Group | 3.8 | (2.2) | (7.0) | (0.0) | 4.4 | 0.8 | 0.9 | (0.3) |
| リテールバンキング | Retail Banking | 1.0 | 0.0 | (0.0) | 0.0 | (0.0) | 0.0 | 0.0 | (0.0) |
| 新生フィナンシャルおよび新生銀行レイク | Shinsei Financial and Shinsei Bank Lake | 0.1 | (2.3) | (5.4) | (1.4) | 2.4 | 0.0 | (1.1) | (1.6) |
| シンキ | Shinki | 0.0 | (0.5) | (0.0) | (0.1) | 0.1 | 0.0 | (0.1) | 0.0 |
| アプラスフィナンシャル | APLUS FINANCIAL | 2.5 | 0.6 | (1.6) | 1.5 | 1.8 | 0.8 | 2.2 | 1.2 |
| その他 | Others | 0.0 | 0.0 | 0.0 | (0.0) | (0.0) | (0.0) | (0.0) | (0.0) |
| 経営勘定/その他 | Corporate/Other | 0.0 | 0.0 | (1.2) | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 |
| トレジャリー | Treasury | - | - | - | - | - | - | - | - |
| 経営勘定/その他(トレジャリー除く) | Corporate/Other (excluding Treasury) | 0.0 | 0.0 | (1.2) | 0.1 | 0.1 | 0.1 | 0.0 | 0.1 |
| 与信関連費用 | Net Credit Costs (Recoveries) | 6.6 | 3.1 | 0.3 | (0.6) | 6.9 | (1.4) | 0.6 | (0.0) |

注記:1. 前期の数字は当期の表記に調整されています。

2. 2011.10-12より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローンレイク」によるレイク事業収益を合算して表示しております。

3. 2013年4月1日付の組織改正に伴い、2012.4-6より、 SHIPPINGファイナンスに係る損益を法人営業からストラクチャードファイナンスへ組み替えています。

Note:1. Previous periods have been adjusted to conform to current period presentation.

2. Results for Shinsei Financial and "Shinsei Bank Card Loan - Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 2011.10-12.

3. In accordance with the organizational changes implemented on April 1, 2013, results of shipping finance have been transferred from Institutional Banking to Structured Finance from 2012.4-6.

| 与信関連費用加算後実質業務純益(損失)* | Ordinary Business Profit (Loss) after Net Credit Costs (Recoveries) * | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|----------------------------|--|------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 法人部門 | Institutional Group | 2.3 | 4.6 | (1.9) | 9.1 | 6.9 | 8.2 | 1.9 | 12.8 |
| 法人営業 | Institutional Banking | (0.1) | (0.5) | (0.2) | 1.7 | 3.3 | 3.2 | 2.4 | 2.1 |
| ストラクチャードファイナンス | Structured Finance | (1.3) | 1.8 | (0.0) | 3.9 | 0.1 | 3.0 | 3.5 | 4.2 |
| プリンシパルトランザクションズ | Principal Transactions | 3.9 | 2.1 | (0.2) | 1.7 | 3.9 | 0.6 | 1.7 | 4.5 |
| 昭和リース | Showa Leasing | 1.2 | 0.2 | 1.0 | 1.9 | 0.9 | 2.5 | 0.8 | 2.6 |
| その他 | Others | (1.4) | 0.8 | (2.5) | (0.2) | (1.4) | (1.2) | (6.7) | (0.7) |
| 金融市場部門 | Global Markets Group | 1.8 | (0.8) | 2.2 | 3.1 | 1.5 | 0.6 | 7.3 | 0.9 |
| 金融法人 | Financial Institutions | 0.7 | 0.0 | 0.8 | 1.8 | 0.8 | 0.7 | 5.1 | 0.4 |
| 市場営業 | Markets | 0.9 | 0.0 | 2.1 | 1.5 | 0.9 | 0.0 | 2.3 | 0.5 |
| その他 | Others | 0.1 | (0.9) | (0.7) | (0.2) | (0.1) | (0.1) | (0.1) | (0.0) |
| 個人部門 | Individual Group | 7.6 | 12.9 | 16.3 | 8.5 | 3.5 | 7.4 | 7.3 | 7.4 |
| リテールバンキング | Retail Banking | 0.2 | 0.5 | 0.3 | 0.7 | 0.6 | 0.1 | 1.3 | 0.6 |
| 新生フィナンシャルおよび新生銀行レイク | Shinsei Financial and Shinsei Bank Lake | 4.3 | 6.2 | 8.8 | 4.8 | 0.5 | 3.1 | 3.8 | 4.3 |
| シンキ | Shinki | 1.0 | 1.6 | 0.9 | 0.8 | 0.4 | 0.5 | 0.4 | 0.4 |
| アプラスフィナンシャル | APLUS FINANCIAL | 1.7 | 4.1 | 5.8 | 1.9 | 1.5 | 3.2 | 1.4 | 1.7 |
| その他 | Others | 0.2 | 0.3 | 0.2 | 0.3 | 0.2 | 0.3 | 0.2 | 0.3 |
| 経営勘定/その他 | Corporate/Other | (2.3) | (2.6) | (1.4) | 0.0 | 1.0 | (0.5) | (1.6) | (3.3) |
| トレジャリー | Treasury | (1.5) | (2.1) | (1.8) | 0.4 | 1.5 | 0.3 | 0.8 | (2.7) |
| 経営勘定/その他(トレジャリー除く) | Corporate/Other (excluding Treasury) | (0.7) | (0.5) | 0.4 | (0.3) | (0.5) | (0.9) | (2.5) | (0.6) |
| 与信関連費用加算後実質業務純益(損失) | Ordinary Business Profit (Loss) after Net Credit Costs (Recoveries) | 9.4 | 14.0 | 15.1 | 20.9 | 13.1 | 15.7 | 15.0 | 17.9 |

注記:1. 前期の数字は当期の表記に調整されています。

2. 2011.10-12より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローンレイク」によるレイク事業収益を合算して表示しております。

3. 2013年4月1日付の組織改正に伴い、2012.4-6より、 SHIPPINGファイナンスに係る損益を法人営業からストラクチャードファイナンスへ組み替えています。

Note:1. Previous periods have been adjusted to conform to current period presentation.

2. Results for Shinsei Financial and "Shinsei Bank Card Loan - Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 2011.10-12.

3. In accordance with the organizational changes implemented on April 1, 2013, results of shipping finance have been transferred from Institutional Banking to Structured Finance from 2012.4-6.

Section 2.3 部門別主要データ

Section 2.3 Business Line Key Data

未監査(単位:10億円) Unaudited (Billions of Yen)

| 法人部門、金融市場部門* | Institutional Group, Global Markets Group* | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-------------------------|---|--------------|--------------|----------------|--------------|--------------|--------------|----------------|----------------|
| 法人営業(ローン形態及び社債形態等) | Institutional Business (Loans, Bonds and Others) | | | 1,528.9 | | | | 1,515.8 | 1,488.9 |
| 不動産ノンリコースファイナンス(ローン形態) | Real Estate Non-Recourse Loans | | | 365.7 | | | | 345.3 | 312.8 |
| 不動産ノンリコースファイナンス(私募債形態等) | Real Estate Non-Recourse Bonds and Others | | | 223.7 | | | | 181.4 | 170.3 |
| その他不動産ファイナンス | Other Real Estate Finance | | | 136.5 | | | | 194.4 | 197.0 |
| スペシャルティファイナンス | Specialty Finance | | | 299.1 | | | | 320.8 | 327.1 |
| 金融市場 | Global Markets | | | 183.6 | | | | 183.2 | 171.6 |
| その他 | Other | | | 174.0 | | | | 165.7 | 148.6 |
| 貸出及び社債形態等 | Total Loans, Bonds and Others | | | 2,911.9 | | | | 2,907.0 | 2,816.7 |
| リース債権及びリース投資資産 | Lease Receivables and Leased Investment Assets | 198.3 | 195.7 | 197.4 | 195.3 | 196.9 | 196.4 | 203.5 | 204.5 |
| 割賦売掛金 | Installment Receivables | 106.4 | 114.3 | 119.0 | 116.2 | 122.7 | 119.2 | 125.1 | 120.8 |
| 法人預金(含む譲渡性預金) | Institutional Deposits and Negotiable Certificates of Deposit | 755.8 | 719.2 | 700.0 | 735.8 | 881.7 | 755.7 | 762.5 | 714.3 |
| 法人債券 | Institutional Debentures | 38.3 | 31.4 | 25.6 | 21.4 | 16.7 | 12.5 | 8.4 | 3.1 |
| 預金・債券 | Total Deposits and Debentures | 794.1 | 750.7 | 725.6 | 757.2 | 898.4 | 768.2 | 771.0 | 717.4 |

注記:1. 前期の数字は今期の表記に調整されています。

2. 不動産ノンリコースファイナンス(私募債形態等)には、買入金銭債権形態を含めております。

3. 2013年4月1日付の組織改正に伴い、ショッピングファイナンスに係る残高(2013年6月末1,032億円)を法人営業からスペシャルティファイナンスへ組み替えています。2012年3月末および2013年3月末の残高についても、今期の表記に調整されています。

Note: 1. Previous periods have been adjusted to conform to current period presentation.

2. Real Estate Non-Recourse Bonds and Others include other monetary claims purchased.

3. In accordance with the organizational changes implemented on April 1, 2013, outstanding balance of shipping finance (JPY 103.2 billion as of June 30, 2013) has been transferred from Institutional Business to Specialty Finance.

Outstanding balances as of March 31, 2012 and as of March 31, 2013 have been adjusted to conform to current period presentation.

| 個人部門* | Individual Group* | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|----------------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| リテール顧客向け貸出 | Retail Banking Loans Outstanding | 899.9 | 912.7 | 948.6 | 980.6 | 1,026.5 | 1,058.5 | 1,098.4 | 1,127.4 |
| 住宅ローン | Housing Loan Balance | 892.1 | 905.5 | 941.2 | 974.1 | 1,019.8 | 1,052.2 | 1,091.6 | 1,120.8 |
| 新生銀行レイク顧客向け貸出 | Loans to Shinsei Bank Lake Customers | | 8.9 | 17.5 | 26.5 | 37.9 | 50.5 | 64.6 | 79.7 |
| コンシューマーファイナンス子会社顧客向け貸出 | Loans to Consumer Finance Subsidiaries' Customers | 547.5 | 512.1 | 489.7 | 467.2 | 446.2 | 425.6 | 414.6 | 399.6 |
| 新生フィナンシャル顧客向け | To Shinsei Financial Customers | 347.0 | 323.6 | 303.3 | 285.2 | 268.8 | 253.7 | 241.9 | 230.7 |
| シンキ顧客向け | To Shinki Customers | 49.3 | 45.7 | 44.7 | 43.1 | 42.3 | 41.2 | 41.7 | 41.8 |
| アプラスフィナンシャル顧客向け | To APLUS FINANCIAL Customers | 121.3 | 114.1 | 115.2 | 112.5 | 108.5 | 103.7 | 105.5 | 101.4 |
| 新生銀行との提携によるアプラスフィナンシャル顧客向け | To APLUS FINANCIAL Customers affiliated with Shinsei Bank | - | - | - | - | - | - | - | - |
| その他顧客向け | To Other Customers | 29.8 | 28.6 | 26.4 | 26.3 | 26.3 | 26.8 | 25.3 | 25.5 |
| 貸出 | Total Loans | 1,447.5 | 1,433.8 | 1,455.9 | 1,474.5 | 1,510.6 | 1,534.6 | 1,577.7 | 1,606.9 |
| 割賦売掛金(コンシューマーファイナンス) | Installment Receivables (Consumer Finance) | 217.9 | 224.3 | 228.8 | 232.3 | 233.2 | 240.8 | 240.7 | 243.8 |
| 支払承諾見返 | Customers' Liabilities for Acceptances and Guarantees | 548.8 | 547.8 | 551.5 | 548.1 | 539.9 | 504.3 | 520.9 | 490.2 |
| 預り総資産 | Assets under Management (AUM) | 5,900.6 | 5,926.3 | 5,777.6 | 5,734.9 | 5,632.8 | 5,819.3 | 5,825.4 | 5,867.5 |
| リテール預金 | Retail Deposits | 4,781.5 | 4,807.3 | 4,662.4 | 4,597.4 | 4,492.9 | 4,673.5 | 4,694.9 | 4,966.4 |
| 仕組預金 | Structured Deposits | 745.0 | 741.6 | 752.3 | 594.8 | 521.0 | 489.6 | 451.1 | 420.7 |
| リテール債券 | Retail Debentures | 274.8 | 274.1 | 268.5 | 265.6 | 260.9 | 259.6 | 253.8 | 46.4 |
| 投信/年金 | Mutual Funds and Variable Annuities | 698.6 | 696.5 | 697.1 | 711.6 | 706.8 | 706.5 | 714.0 | 714.7 |
| 投資信託 | Mutual Funds | 420.8 | 404.1 | 397.3 | 390.9 | 382.6 | 378.4 | 382.2 | 383.9 |
| 変額年金 | Variable Annuities | 277.8 | 292.4 | 299.8 | 320.6 | 324.1 | 328.1 | 331.7 | 330.8 |
| 仕組債(金融商品仲介業務) | Structured Bonds (Financial Product Intermediary Business) | 130.3 | 133.9 | 135.4 | 146.4 | 159.0 | 166.8 | 150.5 | 127.9 |
| 支払承諾 | Acceptances and Guarantees | 548.8 | 547.8 | 551.5 | 548.1 | 539.9 | 504.3 | 520.9 | 490.2 |
| リテール口座数(千口座) | Total Number of Retail Accounts (Thousands) | 2,603.8 | 2,618.4 | 2,637.4 | 2,649.5 | 2,664.6 | 2,680.3 | 2,701.3 | 2,718.5 |
| パワースマート住宅ローン顧客数(千人) | Total Number of PowerSmart Housing Loan Customers (Thousands) | 46.5 | 47.4 | 49.3 | 51.1 | 53.4 | 55.0 | 56.9 | 58.5 |
| 新生フィナンシャル顧客数(千人) | Shinsei Financial's Number of Customers (Thousands) | 708.8 | 658.0 | 614.0 | 573.3 | 535.0 | 503.0 | 476.2 | 450.3 |
| 無担保パーソナルローン(千人) | Unsecured Personal Loans (Thousands) | 698.0 | 650.0 | 606.0 | 567.3 | 529.0 | 496.9 | 470.4 | 444.8 |
| クレジットカード(有効会員数) | Credit Card (valid customer) | - | - | - | - | - | - | - | - |
| クレジットカード(残あり顧客数) | Credit Card (on book customer) | 51.4 | 47.0 | 43.0 | 40.0 | 37.0 | 34.2 | 31.3 | 28.6 |
| 信販事業(残あり顧客数) | Installment Sales Finance (valid customer) | 4.7 | 3.0 | 3.0 | 3.0 | 1.0 | 0.9 | 0.8 | 0.7 |
| 不動産担保ローン(HEL) | Mortgage (Home Equity Loans) | 6.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.1 | 5.0 | 4.8 |
| シンキ顧客数(千人) | Shinki's Number of Customers (Thousands) | 123.4 | 115.4 | 109.9 | 104.6 | 100.1 | 95.3 | 92.6 | 89.7 |
| アプラスフィナンシャル有効カード会員数(千人) | APLUS FINANCIAL's Total Available Cardholders (Thousands) | 7,435.9 | 7,291.0 | 7,127.2 | 6,893.9 | 6,748.3 | 6,622.0 | 6,499.5 | 6,348.4 |

注記:1. 預り総資産残高には未償還債券残高を含んでおります。

2. 前期の数字は今期の表記に調整されています。

3. 2013年4月より、財形金融債から財形定期預金への移行に伴い、債券の一部を定期預金へ振り替えております。

Note: 1. AUM includes unclaimed debentures

2. Previous periods have been adjusted to conform to current period presentation.

3. In accordance with migration from Zaikai debentures to Zaikai time deposits in April 2013, the amount of debentures has been moved into time deposits.

| 貸出残高 | Total Loans and Bills Discounted | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|----------------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 法人部門、金融市場部門 | Loans in Institutional Group, Global Markets Group | 2,678.0 | 2,642.6 | 2,680.8 | 2,762.7 | 2,771.3 | 2,735.4 | 2,714.6 | 2,626.0 |
| 法人営業 | Institutional Business | | | 1,521.6 | | | | 1,504.9 | 1,468.6 |
| 不動産ノンリコースファイナンス(ローン形態) | Real Estate Non-Recourse Loans | | | 365.7 | | | | 345.3 | 312.8 |
| その他不動産ファイナンスローン | Other Real Estate Finance Loans | | | 136.5 | | | | 194.4 | 197.0 |
| スペシャルティファイナンス | Specialty Finance | | | 299.1 | | | | 320.8 | 327.1 |
| 金融市場 | Global Markets | | | 183.6 | | | | 183.2 | 171.6 |
| その他 | Other | | | 174.0 | | | | 165.7 | 148.6 |
| 個人部門 | Loans in Individual Group | 1,447.5 | 1,433.8 | 1,455.9 | 1,474.5 | 1,510.6 | 1,534.6 | 1,577.7 | 1,606.9 |
| リテール顧客向け貸出 | Retail Banking Loans Outstanding | 899.9 | 912.7 | 948.6 | 980.6 | 1,026.5 | 1,058.5 | 1,098.4 | 1,127.4 |
| 住宅ローン | Housing Loan Balance | 892.1 | 905.5 | 941.2 | 974.1 | 1,019.8 | 1,052.2 | 1,091.6 | 1,120.8 |
| 新生銀行レイク顧客向け貸出 | Loans to Shinsei Bank Lake Customers | | 8.9 | 17.5 | 26.5 | 37.9 | 50.5 | 64.6 | 79.7 |
| コンシューマーファイナンス子会社顧客向け貸出 | Loans to Consumer Finance Subsidiaries' Customers | 547.5 | 512.1 | 489.7 | 467.2 | 446.2 | 425.6 | 414.6 | 399.6 |
| 新生フィナンシャル顧客向け | To Shinsei Financial Customers | 347.0 | 323.6 | 303.3 | 285.2 | 268.8 | 253.7 | 241.9 | 230.7 |
| シンキ顧客向け | To Shinki Customers | 49.3 | 45.7 | 44.7 | 43.1 | 42.3 | 41.2 | 41.7 | 41.8 |
| アプラスフィナンシャル顧客向け | To APLUS FINANCIAL Customers | 121.3 | 114.1 | 115.2 | 112.5 | 108.5 | 103.7 | 105.5 | 101.4 |
| 新生銀行との提携によるアプラスフィナンシャル顧客向け | To APLUS FINANCIAL Customers affiliated with Shinsei Bank | - | - | - | - | - | - | - | - |
| その他顧客向け | To Other Customers | 29.8 | 28.6 | 26.4 | 26.3 | 26.3 | 26.8 | 25.3 | 25.5 |
| 貸出残高 | Total Loans and Bills Discounted | 4,125.5 | 4,076.5 | 4,136.8 | 4,237.2 | 4,281.9 | 4,270.1 | 4,292.4 | 4,232.9 |

注記: 1. 前期の数字は今期の表記に調整されています。

2. 2013年4月1日付の組織改正に伴い、 SHIPPINGファイナンスに係る残高(2013年6月末1,032億円)を法人営業からスペシャルティファイナンスへ組み替えています。2012年3月末および2013年3月末の残高についても、今期の表記に調整されています。

Note: 1. Previous periods have been adjusted to conform to current period presentation.

2. In accordance with the organizational changes implemented on April 1, 2013, outstanding balance of shipping finance (JPY 103.2 billion as of June 30, 2013) has been transferred from Institutional Business to Specialty Finance.

Outstanding balances as of March 31, 2012 and as of March 31, 2013 have been adjusted to conform to current period presentation.

| 部門別、配賦リスク資本 | Risk Capital Allocation by Business | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|------------------|-------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 法人部門 | Institutional Group | | | | | | | | |
| 金融市場部門 | Global Markets Group | 308 | n/a | 308 | n/a | 299 | n/a | 303 | n/a |
| 個人部門 | Individual Group | 145 | n/a | 134 | n/a | 140 | n/a | 132 | n/a |
| 経営勘定/その他 | Corporate/Other | 21 | n/a | 21 | n/a | 22 | n/a | 27 | n/a |
| 配賦可能資本 | Excess Capital | 36 | n/a | 73 | n/a | 111 | n/a | 145 | n/a |
| Tier I 資本 | Tier I Capital | 542.7 | 541.2 | 537.1 | 552.3 | 573.8 | 589.9 | 608.8 | 631.5 |

注記: 前期の数字は今期の表記に調整されています。

Note: Previous periods have been adjusted to conform to current period presentation.

Section 3. 連結財務諸比率、自己資本、
1株当たり数値、格付け情報他

Section 3. Shinsei Bank Consolidated Financial Ratios, Capital Adequacy and
Per Share Data, and Credit Ratings

未監査(単位:10億円) Unaudited (Billions of Yen)

| 財務比率 | Financial Ratios | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|--|--|----------|------------|----------|----------|----------|------------|----------|----------|
| ROA(年換算後) | Return on Assets (Annualized) | 0.1% | 0.0% | (0.6%) | 0.8% | 0.4% | 0.5% | 0.6% | 0.6% |
| ROE(潜在株式調整後)(年換算後) | Return on Equity (Fully Diluted) (Annualized) | 1.5% | 0.2% | (10.2%) | 11.6% | 6.3% | 8.0% | 8.7% | 8.2% |
| ROA(キャッシュベース四半期純利益)(年換算後) | Cash Basis Return on Assets (Annualized) | 0.2% | 0.1% | (0.5%) | 0.9% | 0.5% | 0.6% | 0.7% | 0.7% |
| ROE(潜在株式調整後) (キャッシュベース四半期純利益)(年換算後) | Cash Basis Return on Equity (Fully Diluted) (Annualized) | 3.8% | 1.6% | (9.4%) | 14.6% | 8.8% | 10.2% | 10.9% | 10.4% |
| 経費率 | Expense-to-Revenue Ratio | 66.7% | 65.2% | 67.7% | 61.1% | 61.5% | 69.0% | 67.7% | 64.7% |

注記: キャッシュベースのROEにおける分母については、((期首の(自己資本-のれん-企業結合に伴う無形資産(繰延税金負債控除後))+期末の同金額)/2として計算しております。

Note: The denominator for Cash Basis Return on Equity is calculated as:

((Total capital - goodwill - intangible assets acquired in business combinations (net of associated deferred tax liability) at the beginning of the period) + (the same values at the end of the period))/2.

| リスク分類別リスク資本の配賦 | Risk Capital Allocation by Risk Categories | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|------------------|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 信用リスク | Credit Risk | 422 | n/a | 393 | n/a | 392 | n/a | 387 | n/a |
| 市場リスク | Market Risk | 25 | n/a | 19 | n/a | 17 | n/a | 19 | n/a |
| 金利リスク | Interest Rate Risk | 24 | n/a | 16 | n/a | 17 | n/a | 21 | n/a |
| オペレーショナル・リスク | Operational Risk | 34 | n/a | 34 | n/a | 34 | n/a | 34 | n/a |
| 配賦可能資本 | Excess Capital | 36 | n/a | 73 | n/a | 111 | n/a | 145 | n/a |
| Tier I 資本 | Tier I Capital | 542.7 | 541.2 | 537.1 | 552.3 | 573.8 | 589.9 | 608.8 | 631.5 |

| 自己資本関連情報 | Capital Adequacy Data | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|---------------------|--|---------|---------|---------|---------|---------|---------|---------|---------|
| 基本的項目(Tier I) | Basic Items (Tier I) | 542.7 | 541.2 | 537.1 | 552.3 | 573.8 | 589.9 | 608.8 | 631.5 |
| 補充的項目(Tier II) | Amount Eligible for Inclusion in Capital (Tier II) | 211.2 | 203.5 | 197.0 | 188.0 | 186.4 | 187.7 | 178.7 | 179.5 |
| 控除項目 | Deduction | (105.0) | (110.6) | (107.2) | (82.2) | (72.4) | (78.9) | (71.7) | (67.2) |
| 自己資本金額 | Total Capital | 648.8 | 634.1 | 626.9 | 658.1 | 687.8 | 698.7 | 715.8 | 743.8 |
| リスクアセット | Risk Assets | 6,203.3 | 6,223.7 | 6,102.5 | 6,019.7 | 5,896.2 | 5,875.4 | 5,847.7 | 5,815.2 |
| 自己資本比率 | Capital Adequacy Ratio | 10.46% | 10.18% | 10.27% | 10.93% | 11.71% | 11.89% | 12.24% | 12.79% |
| Tier I 比率 | Tier I Capital Ratio | 8.74% | 8.69% | 8.80% | 9.17% | 9.77% | 10.04% | 10.41% | 10.85% |
| リスク資本 | Risk Capital | 505 | n/a | 463 | n/a | 462 | n/a | 462 | n/a |
| Tier I に対するリスク資本の割合 | Risk Capital as a Percentage of Tier I Capital | 93.1% | n/a | 86.2% | n/a | 80.5% | n/a | 75.9% | n/a |

| 1株当たり数値(円) | Per Share Data (JPY) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|------------------------|-------------------------------------|--------|---------|--------|--------|--------|---------|--------|--------|
| 1株当たり純資産 | Common Equity Per Share | 214.07 | 214.66 | 212.67 | 217.39 | 220.70 | 226.79 | 233.65 | 236.25 |
| 潜在株式調整後1株当たり純資産 | Fully Diluted Equity Per Share | 214.07 | 214.66 | 212.67 | 217.39 | 220.70 | 226.79 | 233.65 | 236.25 |
| 1株当たり四半期純利益(損失) | Basic Net Income (Loss) Per Share | 0.82 | 0.10 | (5.35) | 6.19 | 3.51 | 4.54 | 4.99 | 4.81 |
| 潜在株式調整後1株当たり四半期純利益(損失) | Diluted Net Income (Loss) Per Share | 0.82 | 0.10 | (5.35) | 6.19 | 3.51 | 4.54 | 4.99 | 4.81 |
| キャッシュベース: | Cash Basis: | | | | | | | | |
| 1株当たり四半期純利益(損失) | Basic Net Income (Loss) Per Share | 1.83 | 0.81 | (4.43) | 7.11 | 4.44 | 5.38 | 5.82 | 5.66 |
| 潜在株式調整後1株当たり四半期純利益(損失) | Diluted Net Income (Loss) Per Share | 1.83 | 0.81 | (4.43) | 7.11 | 4.44 | 5.38 | 5.82 | 5.66 |

| 株式数 | Share Data | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-------------------|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 潜在株式調整後期末発行済普通株式数 | Fully Diluted Number of Shares Outstanding at End of Period | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,924,683 |
| 期末発行済普通株式数 | Number of Common Shares | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 |
| ストックオプションによる潜在株式数 | Number of Fully Diluted Stock Options | - | - | - | - | - | - | - | 5,436 |
| (参考) 期末自己株式数 | (Ref) Treasury Shares at End of Period (not included in the above) | 96,427,644 | 96,427,644 | 96,427,644 | 96,427,644 | 96,427,644 | 96,427,644 | 96,427,644 | 96,427,644 |
| 潜在株式調整後期中平均普通株式数 | Weighted Average Fully Diluted Number of Shares Outstanding | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,924,683 |
| 期中平均普通株式数 | Weighted Average Number of Common Shares Outstanding | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 | 2,653,919,247 |

| 格付け(新生銀行) | Credit Ratings (Shinsei Bank) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------------------------------|--|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|------------------------------|------------------------------|------------------------------|
| Moody's | Moody's | | | | | | | | |
| 短期 | Short-Term | Not Prime | Not Prime | Not Prime | Not Prime | Not Prime | Not Prime | Not Prime | Not Prime |
| 長期 | Long-Term | Ba1 (ネガティブ) (Negative) | Ba1 (ネガティブ) (Negative) | Ba1 (ネガティブ) (Negative) | Ba1 (安定的) (Stable) | Ba1 (安定的) (Stable) | Ba1 (安定的) (Stable) | Ba1 (安定的) (Stable) | Ba1 (安定的) (Stable) |
| Standard and Poor's (S&P) | Standard and Poor's (S&P) | | | | | | | | |
| 短期 | Short-Term | A-2 | A-2 | A-2 | A-2 | A-2 | A-2 | A-2 | A-2 |
| 長期 | Long-Term | BBB+ (ネガティブ) (Negative) | BBB+ (ネガティブ) (Negative) | BBB+ (ネガティブ) (Negative) | BBB+ (ネガティブ) (Negative) | BBB+ (ネガティブ) (Negative) | BBB+ (安定的) (Stable) | BBB+ (安定的) (Stable) | BBB+ (安定的) (Stable) |
| 日本格付研究所(JCR) | Japan Credit Rating Agency, Ltd. (JCR) | | | | | | | | |
| 短期 | Short-Term | J-2 | J-2 | J-2 | J-2 | J-2 | J-2 | J-2 | J-2 |
| 長期 | Long-Term | BBB (安定的) (Stable) | BBB (安定的) (Stable) | BBB (安定的) (Stable) | BBB (安定的) (Stable) | BBB (安定的) (Stable) | BBB (ポジティブ) (Positive) | BBB (ポジティブ) (Positive) | BBB (ポジティブ) (Positive) |
| 格付投資情報センター(R&I) | Rating and Investment Information, Inc. (R&I) | | | | | | | | |
| 短期 | Short-Term | a-2 | a-2 | a-2 | a-2 | a-2 | a-2 | a-2 | a-2 |
| 長期 | Long-Term | BBB+ (ネガティブ) (Negative) | BBB+ (安定的) (Stable) | BBB+ (安定的) (Stable) | BBB+ (安定的) (Stable) | BBB+ (安定的) (Stable) | BBB+ (安定的) (Stable) | BBB+ (安定的) (Stable) | BBB+ (安定的) (Stable) |

| 格付け(新生フィナンシャル) | Credit Ratings (Shinsei Financial) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------------------------------|--------------------------------------|--------|---------|--------|--------|--------|---------|--------|---------------------------|
| Standard and Poor's (S&P) | Standard and Poor's (S&P) | | | | | | | | |
| 短期 | Short-Term | | | | | | | | A-3 |
| 長期 | Long-Term | | | | | | | | BBB- (安定的) (Stable) |

| 格付け(アプラス) | Credit Ratings (APLUS) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|----------------------------|--|-------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| 格付投資情報センター(R&I) | Rating and Investment Information, Inc. (R&I) | | | | | | | | |
| 短期 | Short-Term | a-2 | a-2 | a-2 | a-2 | a-2 | a-2 | a-2 | a-2 |
| 長期 | Long-Term | BBB+ (ネガティブ) (Negative) | BBB+ (安定的) (Stable) | BBB+ (安定的) (Stable) | BBB+ (安定的) (Stable) | BBB+ (安定的) (Stable) | BBB+ (安定的) (Stable) | BBB+ (安定的) (Stable) | BBB+ (安定的) (Stable) |

| 格付け(昭和リース) | Credit Ratings (Showa Leasing) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|---------------------|---|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------|------------------------------|------------------------------|------------------------------|
| 日本格付研究所(JCR) | Japan Credit Rating Agency, Ltd. (JCR) | | | | | | | | |
| 短期 | Short-Term | J-2 | J-2 | J-2 | J-2 | J-2 | J-2 | J-2 | J-2 |
| 長期 | Long-Term | BBB (安定的) (Stable) | BBB (安定的) (Stable) | BBB (安定的) (Stable) | BBB (安定的) (Stable) | BBB (安定的) (Stable) | BBB (ポジティブ) (Positive) | BBB (ポジティブ) (Positive) | BBB (ポジティブ) (Positive) |

| 連結対象会社数 | Subsidiaries and Affiliates Data | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|----------------|---|------------|------------|------------|------------|------------|------------|------------|------------|
| 連結子会社数 | Consolidated Subsidiaries | 123 | 129 | 133 | 155 | 164 | 175 | 186 | 186 |
| 持分法適用会社数 | Affiliates Accounted for Using the Equity Method | 16 | 16 | 15 | 14 | 14 | 14 | 15 | 17 |
| 連結対象会社数 | Total Number of Consolidated Subsidiaries and Affiliates | 139 | 145 | 148 | 169 | 178 | 189 | 201 | 203 |

| その他主要データ | Other Key Data | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|------------------------|---|--------|---------|--------|--------|--------|---------|--------|--------|
| 店舗数(本支店・出張所数・本支店内室) | Total Number of Outlets | 44 | 44 | 43 | 42 | 43 | 43 | 43 | 43 |
| 本支店 | Head Office and Branches | 30 | 30 | 29 | 29 | 29 | 29 | 29 | 29 |
| うち新生フィナンシャルセンター | Shinsei Financial Centers | 29 | 29 | 28 | 28 | 28 | 28 | 28 | 28 |
| うち兼住宅ローンセンター | Housing Loan Centers (head office/branches) | | | | 8 | 7 | 7 | 7 | 4 |
| 出張所 | Annexes | 13 | 13 | 13 | 13 | 14 | 14 | 14 | 14 |
| うちコンサルティングスポット | Shinsei Consulting Spots | 13 | 13 | 13 | 12 | 12 | 12 | 12 | 12 |
| うち兼住宅ローンセンター | Housing Loan Center (annex) | | | | | | | | 1 |
| うち住宅ローンセンター | Housing Loan Centers (annexes) | | | | 1 | 2 | 2 | 2 | 2 |
| 本支店内室(コンサルティングスポット) | Sub-branch (Consulting Spots) | 1 | 1 | 1 | | | | | |
| 新生銀行レイク無人店舗 | Shinsei Bank Lake Unmanned Branches | | 788 | 787 | 790 | 784 | 784 | 785 | 785 |
| ATM台数 | Number of ATMs | 318 | 313 | 277 | 277 | 276 | 272 | 248 | 245 |
| 新生銀行レイク自社 CD・ATM台数 | Shinsei Bank Lake Own CD/ATMs | | 827 | 826 | 827 | 821 | 821 | 822 | 822 |
| 新生銀行レイク提携 CD・ATM台数(千台) | Shinsei Bank Lake Tie-up CD/ATMs (Thousands) | | 16 | 16 | 16 | 16 | 17 | 18 | 18 |
| 新生銀行レイク自動契約機台数 | Shinsei Bank Lake Automated Contract Machines | | 797 | 796 | 801 | 795 | 795 | 796 | 797 |
| 従業員数(連結) | Number of Employees (Consolidated Basis) | 5,476 | 4,854 | 4,830 | 4,882 | 4,848 | 4,851 | 4,863 | 4,982 |
| 法人部門、金融市場部門 | Institutional Group, Global Markets Group | 1,825 | 1,234 | 1,229 | 1,270 | 1,258 | 1,253 | 1,261 | 1,316 |
| 新生証券 | Shinsei Securities | 69 | 69 | 68 | 68 | 65 | 64 | 66 | 66 |
| 新生信託銀行 | Shinsei Trust & Banking | 60 | 60 | 61 | 64 | 63 | 59 | 58 | 64 |
| 昭和リース | Showa Leasing | 507 | 505 | 505 | 510 | 511 | 507 | 504 | 522 |
| その他 | Others | 1,189 | 600 | 595 | 628 | 619 | 623 | 633 | 664 |
| 個人部門 | Individual Group | 2,946 | 2,919 | 2,906 | 2,918 | 2,900 | 2,911 | 2,914 | 2,974 |
| リテールバンキング | Retail Banking | 570 | 570 | 566 | 592 | 583 | 593 | 600 | 624 |
| 新生フィナンシャルおよび新生銀行レイク | Shinsei Financial and Shinsei Bank Lake | 827 | 822 | 814 | 813 | 815 | 817 | 839 | 843 |
| シンキ | Shinki | 172 | 169 | 170 | 166 | 166 | 167 | 166 | 167 |
| アプラスフィナンシャル | APLUS FINANCIAL | 1,324 | 1,316 | 1,309 | 1,301 | 1,290 | 1,288 | 1,260 | 1,292 |
| その他 | Others | 53 | 42 | 47 | 46 | 46 | 46 | 49 | 48 |
| 金融インフラグループ | Banking Infrastructure Group | 344 | 341 | 338 | 354 | 350 | 345 | 348 | 345 |
| 経営勘定/その他 | Corporate/Other | 361 | 360 | 357 | 340 | 340 | 342 | 340 | 347 |
| 従業員数(単体) | Number of Employees (Non-Consolidated Basis) | 1,916 | 1,913 | 1,895 | 1,927 | 1,903 | 1,912 | 1,931 | 1,989 |
| 男性 | Male | 1,059 | 1,056 | 1,044 | 1,060 | 1,047 | 1,050 | 1,063 | 1,106 |
| 女性 | Female | 857 | 857 | 851 | 867 | 856 | 862 | 868 | 883 |

注記: 前期の数字は今期の表記に調整されています。

Note: Previous periods have been adjusted to conform to current period presentation.

Section 4. 主要子会社の財務データ他

新生フィナンシャルの、銀行の勘定科目体系に組替後の、
連結損益計算書、貸借対照表データ
(新生銀行への連結会計処理前)

Section 4. Subsidiaries' Financial and Business Data

Shinsei Financial Consolidated P/L and B/S Data, after Reclassification to
Conform to Bank's Financial Statements, before Consolidating to Shinsei Bank

未監査(単位:10億円) Unaudited (Billions of Yen)

| 連結損益計算書 | Consolidated Statements of Income | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|----------------------|---|----------|------------|----------|----------|----------|------------|----------|----------|
| 資金運用収益 | Total Interest Income | 13.7 | 13.0 | 11.9 | 11.2 | 10.5 | 9.9 | 9.2 | 8.8 |
| 役務取引等収益 | Fees and Commissions Income | 0.1 | 0.0 | 0.2 | 0.4 | 0.5 | 0.8 | 1.0 | 1.2 |
| その他業務収益 | Other Business Income | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| その他経常収益 | Other Ordinary Income | 2.2 | 2.3 | 2.1 | 2.2 | 2.0 | 2.0 | 1.8 | 1.9 |
| 経常収益 | Ordinary Income | 16.1 | 15.4 | 14.3 | 13.9 | 13.2 | 12.8 | 12.1 | 12.0 |
| 資金調達費用 | Total Interest Expenses | 1.7 | 1.5 | 1.2 | 1.1 | 1.0 | 0.9 | 0.8 | 0.8 |
| 役務取引等費用 | Fees and Commissions Expenses | 0.8 | 1.1 | 1.2 | 1.1 | 1.1 | 0.9 | 1.0 | 1.0 |
| その他業務費用 | Other Business Expenses | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - |
| 営業経費 | Total General and Administrative Expenses | 6.5 | 3.6 | 3.4 | 3.2 | 3.2 | 3.2 | 3.2 | 3.1 |
| その他経常費用 | Other Ordinary Expenses | 1.9 | 4.6 | 6.6 | 0.4 | 4.1 | 1.7 | 0.3 | 0.0 |
| 貸倒引当金繰入額 | Provision of Reserve for Loan Losses | 1.9 | (0.4) | (3.7) | 0.3 | 4.0 | 1.7 | 0.3 | (0.1) |
| その他 | Others | 0.0 | 5.0 | 10.4 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 経常費用 | Ordinary Expenses | 11.0 | 10.9 | 12.6 | 6.0 | 9.5 | 6.9 | 5.5 | 4.9 |
| 経常利益 | Net Ordinary Income | 5.1 | 4.5 | 1.7 | 7.9 | 3.6 | 5.9 | 6.6 | 7.0 |
| 特別利益 | Special Gains | 0.2 | 2.1 | 0.0 | - | - | 0.0 | 0.0 | - |
| 特別損失 | Special Losses | 0.0 | 0.0 | 0.0 | - | - | 0.0 | 0.0 | 0.0 |
| 税引前四半期純利益(損失) | Income (Loss) before Income Taxes and Minority Interests | 5.3 | 6.6 | 1.6 | 7.9 | 3.6 | 5.9 | 6.6 | 7.0 |
| 税金 | Income Taxes (Benefit) | 0.0 | (0.6) | 0.4 | 0.4 | 0.3 | 0.0 | 0.0 | 0.1 |
| 少数株主利益 | Minority Interests in Net Income of Subsidiaries | - | - | - | - | - | - | - | - |
| 四半期純利益(損失) | Net Income (Loss) | 5.3 | 7.2 | 1.2 | 7.4 | 3.3 | 5.8 | 6.5 | 6.9 |

| 連結貸借対照表 | Consolidated Balance Sheets | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------------|---|--------|---------|--------|--------|--------|---------|--------|--------|
| 資産の部: | Assets: | | | | | | | | |
| 現金預け金 | Cash and Due from Banks | 16.4 | 10.4 | 11.9 | 9.5 | 9.3 | 10.2 | 8.5 | 10.8 |
| 有価証券 | Securities | 84.6 | 84.6 | 84.6 | 93.6 | 93.6 | 93.6 | 93.6 | 93.6 |
| 貸出金 | Loans and Bills Discounted | 359.9 | 334.7 | 312.9 | 293.6 | 276.3 | 260.5 | 248.1 | 236.4 |
| その他資産 | Other Assets | 34.9 | 24.8 | 19.5 | 17.3 | 16.4 | 16.5 | 15.0 | 15.0 |
| 割賦売掛金 | Installment Sales Credit | 1.9 | 1.5 | 1.2 | 1.0 | 0.8 | 0.7 | 0.5 | 0.4 |
| 有形固定資産 | Premises and Equipment | 10.5 | 8.6 | 8.6 | 8.6 | 8.5 | 8.4 | 8.5 | 8.4 |
| 無形固定資産 | Intangible Assets | 1.1 | 1.0 | 0.9 | 0.8 | 0.8 | 0.7 | 0.7 | 0.7 |
| 繰延税金資産 | Deferred Tax Assets | 10.3 | 10.9 | 10.5 | 10.0 | 9.7 | 9.6 | 9.6 | 9.6 |
| 貸倒引当金 | Reserve for Credit Losses | (41.4) | (37.0) | (29.2) | (26.9) | (27.8) | (26.7) | (24.6) | (22.1) |
| 資産の部合計 | Total Assets | 481.1 | 442.5 | 423.9 | 409.5 | 389.9 | 375.5 | 362.2 | 354.8 |
| 負債及び純資産 | Liabilities and Equity | | | | | | | | |
| 負債の部: | Liabilities: | | | | | | | | |
| 借入金 | Borrowed Money | 300.0 | 257.4 | 241.9 | 225.9 | 208.4 | 190.0 | 171.0 | 162.1 |
| その他負債 | Other Liabilities | 17.8 | 10.9 | 12.6 | 8.6 | 8.9 | 7.9 | 7.8 | 9.6 |
| 利息返還損失引当金 | Reserve for Losses on Interest Repayments | 14.0 | 17.4 | 26.2 | 24.8 | 23.6 | 22.4 | 21.3 | 20.2 |
| 負債の部合計 | Total Liabilities | 336.4 | 290.5 | 285.7 | 263.7 | 245.4 | 225.2 | 205.2 | 196.4 |
| 純資産の部: | Equity: | | | | | | | | |
| 株主資本合計 | Total Shareholders' Equity | 144.7 | 151.9 | 138.2 | 145.7 | 144.5 | 150.3 | 156.9 | 158.3 |
| 資本金 | Capital Stock | 91.5 | 91.5 | 91.5 | 91.5 | 91.5 | 91.5 | 91.5 | 91.5 |
| 純資産の部合計 | Total Equity | 144.7 | 151.9 | 138.2 | 145.7 | 144.5 | 150.3 | 156.9 | 158.3 |
| 負債及び純資産の部合計 | Total Liabilities and Equity | 481.1 | 442.5 | 423.9 | 409.5 | 389.9 | 375.5 | 362.2 | 354.8 |

| 利息返還関連 | Grey Zone Related Information | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 利息返還額 | Amount of Refund for Grey Zone Claim | 1.7 | 1.4 | 1.2 | 1.2 | 1.1 | 1.1 | 1.0 | 1.1 |
| 債権放棄額 | Amount of Debt Write-Off | 0.9 | 0.8 | 0.6 | 0.6 | 0.5 | 0.4 | 0.3 | 0.4 |
| キャッシュアウト利息返還額 | Amount of Interest Repayment | 0.7 | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 |
| 利息返還損失引当金 | Reserve for Losses on Interest Repayment | 14.0 | 17.4 | 26.2 | 24.8 | 23.6 | 22.4 | 21.3 | 20.2 |
| 利息返還損失引当金繰入額 | Provisions of Reserve for Losses on Interest Repayment | (0.1) | 4.8 | 10.0 | (0.1) | (0.0) | (0.0) | (0.0) | (0.0) |
| 利息返還損失引当金使用額 | Usage of Reserve for Losses on Interest Repayment | 1.7 | 1.4 | 1.2 | 1.2 | 1.1 | 1.1 | 1.0 | 1.1 |
| 開示請求件数 | Number of Claims | 19,501 | 17,848 | 16,544 | 16,681 | 14,418 | 14,003 | 14,205 | 14,199 |

注記: 1. 利息返還額については、補償対象分とネットに記載しております。

2. 利息返還損失引当金の取り崩しには、貸倒引当金取崩益で計上されているものが含まれています。

3. 利息返還損失引当金繰入額については、取崩額とネットに記載しており、一部貸倒引当金取り崩し益で計上されているものも含まれています。

Note: 1. Amount of refund for grey zone claim for the assets is net of refunds subject to indemnification.

2. Usage of reserves for interest repayment includes items that correspond to reversal of reserves for loan losses.

3. Provision of reserve for losses on interest repayment is net of reversals, and includes items that correspond to reversal of reserves for loan losses.

新生フィナンシャル主要計数

Shinsei Financial Summary of Major Business Information

未監査(単位:10億円) Unaudited (Billions of Yen)

| 営業債権残高 | Principal Balance(*) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|---------------|--------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 無担保パーソナルローン | Unsecured Personal Loans (UPL) | 328.3 | 305.3 | 285.7 | 268.3 | 252.7 | 238.4 | 227.4 | 217.1 |
| クレジットカード | Credit Card | 12.1 | 10.5 | 9.2 | 8.1 | 7.1 | 6.2 | 5.4 | 4.7 |
| 信販事業 | Installment Sales Finance | 0.6 | 0.5 | 0.3 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 |
| 不動産担保ローン(HEL) | Mortgage (Home Equity Loans) | 20.7 | 19.7 | 18.8 | 17.9 | 17.2 | 16.4 | 15.7 | 14.9 |
| 営業債権残高 | Total Principal Balance | 361.9 | 336.2 | 314.1 | 294.6 | 277.2 | 261.2 | 248.7 | 236.9 |

注記:証券化実施分を含む残高であります。

Note: Balance before securitization.

| 顧客数(千人) | Number of Customers (Thousands) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|------------------|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 無担保パーソナルローン | Unsecured Personal Loans (UPL) | 698.0 | 650.0 | 606.0 | 567.3 | 529.0 | 496.9 | 470.4 | 444.8 |
| クレジットカード(有効会員数) | Credit Card (Valid Customer) | - | - | - | - | - | - | - | - |
| クレジットカード(残あり顧客数) | Credit Card (On Book Customer) | 51.4 | 47.0 | 43.0 | 40.0 | 37.0 | 34.2 | 31.3 | 28.6 |
| 信販事業(残あり顧客数) | Installment Sales Finance (Valid Customer) | 4.7 | 3.0 | 3.0 | 3.0 | 1.0 | 0.9 | 0.8 | 0.7 |
| 不動産担保ローン(HEL) | Mortgage (Home Equity Loans) | 6.0 | 5.0 | 5.0 | 5.0 | 5.0 | 5.1 | 5.0 | 4.8 |
| 顧客数合計 | Total Customers | 708.8 | 658.0 | 614.0 | 573.3 | 535.0 | 503.0 | 476.2 | 450.3 |

| 店舗・チャネル | Number of Branches and Channels | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|------------------------|--|--------|---------|--------|--------|--------|---------|--------|--------|
| 店舗数(箇所) | Branches | 799 | | | | | | | |
| 無担保パーソナルローン 有人店舗 | Manned Branches for Unsecured Personal Loans (UPL) | - | | | | | | | |
| 無担保パーソナルローン 無人店舗 | Unmanned Branches for Unsecured Personal Loans (UPL) | 799 | | | | | | | |
| CD・ATM台数: | CD/ATMs: | | | | | | | | |
| 自社分(台) | Own | 838 | | | | | | | |
| 提携分: | Tie-up: | | | | | | | | |
| 無担保パーソナルローン(千台) | Unsecured Personal Loans (UPL) (Thousands) | 76 | 76 | 77 | 60 | 61 | 63 | 64 | 65 |
| クレジットカード(千台) | Credit Card (Thousands) | - | | | | | | | |
| 無担保パーソナルローン 自動契約機台数(台) | Automated Contract Machines for Unsecured Personal Loans (UPL) | | | | | | | | |
| 自社分(台) | Own | 808 | | | | | | | |
| 提携分(台) | Tie-up | | 797 | 796 | 801 | 795 | 795 | 796 | 796 |

新生フィナンシャル 無担保パーソナルローンビジネス計数

Shinsei Financial Unsecured Personal Loans (UPL) Business Information

| 新規獲得顧客数(千人) | Number of Newly Acquired Customers (Thousands) | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|-------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 無担保パーソナルローン | Unsecured Personal Loans (UPL) | 30.1 | | | | | | | |

| 成約率 | Approval Rate | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|-------------|--------------------------------|----------|------------|----------|----------|----------|------------|----------|----------|
| 無担保パーソナルローン | Unsecured Personal Loans (UPL) | 33.7% | | | | | | | |

| 平均貸出金利 | Average Lending Rates | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|-------------|--------------------------------|----------|------------|----------|----------|----------|------------|----------|----------|
| 無担保パーソナルローン | Unsecured Personal Loans (UPL) | 15.5% | 15.5% | 15.4% | 15.4% | 15.3% | 15.3% | 15.2% | 15.2% |

| 貸出金利帯別残高 | Breakdown of Loans by Lending Rates | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-------------|-------------------------------------|--------|---------|--------|--------|--------|---------|--------|--------|
| 無担保パーソナルローン | Unsecured personal loans (UPL) | | | | | | | | |
| 残高: | Outstanding: | | | | | | | | |
| ～ 15% | ～ 15% | 175.1 | 162.5 | 154.0 | 146.7 | 139.9 | 134.1 | 129.9 | 125.9 |
| ～ 18% | ～ 18% | 121.3 | 115.2 | 108.0 | 101.3 | 95.4 | 89.6 | 85.0 | 80.7 |
| ～ 20% | ～ 20% | 2.2 | 1.8 | 1.6 | 1.4 | 1.2 | 1.0 | 0.9 | 0.7 |
| ～ 25% | ～ 25% | 11.4 | 10.0 | 8.7 | 7.5 | 6.5 | 5.6 | 4.8 | 4.0 |
| ～ 29.2% | ～ 29.2% | 18.3 | 15.6 | 13.2 | 11.2 | 9.4 | 7.9 | 6.6 | 5.5 |
| >= 29.2% | Over 29.2% | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 合計 | Total | 328.3 | 305.3 | 285.7 | 268.3 | 252.7 | 238.4 | 227.4 | 217.1 |
| 比率: | Ratios: | | | | | | | | |
| ～ 15% | ～ 15% | 53.3% | 53.2% | 53.9% | 54.7% | 55.4% | 56.3% | 57.2% | 58.0% |
| ～ 18% | ～ 18% | 36.9% | 37.8% | 37.8% | 37.8% | 37.8% | 37.6% | 37.4% | 37.2% |
| ～ 20% | ～ 20% | 0.7% | 0.6% | 0.6% | 0.5% | 0.5% | 0.4% | 0.4% | 0.4% |
| ～ 25% | ～ 25% | 3.5% | 3.3% | 3.1% | 2.8% | 2.6% | 2.4% | 2.1% | 1.9% |
| ～ 29.2% | ～ 29.2% | 5.6% | 5.1% | 4.6% | 4.2% | 3.7% | 3.3% | 2.9% | 2.5% |
| >= 29.2% | Over 29.2% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

注記: 旧金利体系で契約し、貸金業法完全施行後においても、新たな貸付が発生していない債権の一部については、金利を旧金利体系のまま据え置いており、金利体系として20%超に分類される債権は存在しております。

Note: Interest rates for receivables whose contracts were made under the previous interest rate system, and for which there has been no new borrowing, are not required to be changed after the full implementation of the revised As a result, some receivables are classified as having interest rates of over 20%.

| 延滞残高、比率 | Balance and Ratio of Delinquent Unsecured Personal Loans | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-------------|--|--------|---------|--------|--------|--------|---------|--------|--------|
| 無担保パーソナルローン | Unsecured Personal Loans (UPL): | | | | | | | | |
| 残高 | Outstanding | 328.3 | 305.3 | 285.7 | 268.3 | 252.7 | 238.4 | 227.4 | 217.1 |
| 91～180日延滞残高 | 91-180 Days Delinquency Amount | 4.9 | 5.8 | 3.8 | 3.9 | 3.4 | 3.1 | 2.6 | 2.7 |
| 91～180日延滞比率 | 91-180 Days Delinquency Ratio | 1.5% | 1.9% | 1.4% | 1.5% | 1.4% | 1.3% | 1.1% | 1.3% |

| 年齢別残高構成比 | Balance by Age | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-------------|--------------------------------|--------|---------|--------|--------|--------|---------|--------|--------|
| 無担保パーソナルローン | Unsecured Personal Loans (UPL) | | | | | | | | |
| <30 | <30 | 21.4% | 21.4% | 21.2% | 20.9% | 20.5% | 20.0% | 19.6% | 19.1% |
| <40 | <40 | 26.0% | 26.0% | 26.0% | 26.1% | 26.2% | 26.4% | 26.4% | 26.6% |
| <50 | <50 | 23.1% | 23.3% | 23.4% | 23.7% | 24.0% | 24.2% | 24.4% | 24.8% |
| <60 | <60 | 17.8% | 17.6% | 17.6% | 17.5% | 17.5% | 17.6% | 17.6% | 17.7% |
| >= 60 | Over 60 | 11.7% | 11.7% | 11.8% | 11.8% | 11.8% | 11.8% | 12.0% | 11.9% |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

| 性別、既婚・未婚別残高構成比 | Balance by Gender and Marital Status | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|----------------|--------------------------------------|--------|---------|--------|--------|--------|---------|--------|--------|
| 無担保パーソナルローン | Unsecured Personal Loans (UPL) | | | | | | | | |
| 男性独身 | Single Male | 42.1% | 42.2% | 42.2% | 42.3% | 42.3% | 42.3% | 42.2% | 42.3% |
| 男性既婚 | Married Male | 34.6% | 34.8% | 35.1% | 35.3% | 35.6% | 35.8% | 36.1% | 36.2% |
| 女性独身 | Single Female | 12.1% | 12.1% | 12.1% | 12.0% | 11.9% | 11.9% | 11.8% | 11.7% |
| 女性既婚 | Married Female | 11.2% | 10.9% | 10.6% | 10.4% | 10.2% | 10.0% | 9.9% | 9.7% |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

| 実行残高別残高構成比 | Balance by Amount of Origination | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|---------------|--|--------|---------|--------|--------|--------|---------|--------|--------|
| 無担保パーソナルローン | Unsecured Personal Loans (UPL) | | | | | | | | |
| 10万円以下 | Less than or Equal to JPY 100K | 1.9% | 1.8% | 1.8% | 1.8% | 1.7% | 1.7% | 1.7% | 1.6% |
| 10万円超、30万円以下 | Over JPY 100K and Less than or Equal to JPY 300K | 11.6% | 11.8% | 12.0% | 11.8% | 11.5% | 11.2% | 10.8% | 10.3% |
| 30万円超、50万円以下 | Over JPY 300K and Less than or Equal to JPY 500K | 24.6% | 24.3% | 23.5% | 23.1% | 23.0% | 22.7% | 22.5% | 22.5% |
| 50万円超、100万円以下 | Over JPY 500K and Less than or Equal to JPY 1M | 28.0% | 28.4% | 28.9% | 29.5% | 30.0% | 30.8% | 31.7% | 32.0% |
| 100万円超 | Over JPY 1M | 33.8% | 33.7% | 33.8% | 33.8% | 33.8% | 33.6% | 33.4% | 33.6% |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

| 年収別残高構成比 | Balance by Annual Income | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-----------------|----------------------------------|--------|---------|--------|--------|--------|---------|--------|--------|
| 無担保パーソナルローン | Unsecured Personal Loans (UPL) | | | | | | | | |
| 年収2百万円未満 | Less than JPY 2M | 16.6% | 16.1% | 15.6% | 15.1% | 14.6% | 14.1% | 13.7% | 13.3% |
| 年収2百万円以上、5百万円未満 | Over JPY 2M and Less than JPY 5M | 61.6% | 61.9% | 62.0% | 62.3% | 62.4% | 62.5% | 62.4% | 62.5% |
| 年収5百万円以上、7百万円未満 | Over JPY 5M and Less than JPY 7M | 14.3% | 14.3% | 14.5% | 14.7% | 14.9% | 15.1% | 15.5% | 15.7% |
| 年収7百万円以上 | Over JPY 7M | 7.6% | 7.7% | 7.9% | 7.9% | 8.1% | 8.3% | 8.5% | 8.6% |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

注記: 新生フィナンシャル主要計数と無担保パーソナルローンビジネス計数の前期の数値については、他計数との入り繰りの修正を一部行っております。

Note: Minor amendments have been made to previous period figures of Shinsei Financial Summary of Major Business Information and Shinsei Financial Unsecured Personal Loans (UPL) Business Information.

| 連結損益計算書 | Consolidated Statements of Income | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|----------------------|---|------------|--------------|--------------|------------|------------|------------|------------|------------|
| 資金運用収益 | Total Interest Income | 2.1 | 1.9 | 1.8 | 1.8 | 1.7 | 1.7 | 1.6 | 1.6 |
| 役員取引等収益 | Fees and Commissions Income | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| その他業務収益 | Other Business Income | - | - | - | - | - | - | - | - |
| その他経常収益 | Other Ordinary Income | 0.2 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 | 0.2 |
| 経常収益 | Ordinary Income | 2.4 | 2.3 | 2.2 | 2.1 | 2.0 | 2.0 | 1.9 | 1.9 |
| 資金調達費用 | Total Interest Expenses | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| 役員取引等費用 | Fees and Commissions Expenses | 0.1 | 0.1 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| その他業務費用 | Other Business Expenses | - | - | - | - | - | - | - | - |
| 営業経費 | Total General and Administrative Expenses | 0.8 | 0.7 | 0.7 | 0.9 | 0.9 | 0.9 | 1.1 | 1.0 |
| その他経常費用 | Other Ordinary Expenses | 0.3 | 4.7 | 6.8 | 0.3 | 0.3 | 0.2 | 0.1 | 0.2 |
| 貸倒引当金繰入額 | Provision of Reserve for Loan Losses | 0.1 | (0.5) | 0.0 | 0.0 | 0.3 | 0.2 | 0.0 | 0.1 |
| その他 | Others | 0.2 | 5.3 | 6.7 | 0.3 | 0.0 | 0.0 | 0.1 | 0.1 |
| 経常費用 | Ordinary Expenses | 1.4 | 5.8 | 7.9 | 1.5 | 1.5 | 1.4 | 1.5 | 1.6 |
| 経常利益(損失) | Net Ordinary Income (Loss) | 0.9 | (3.4) | (5.6) | 0.6 | 0.5 | 0.5 | 0.4 | 0.3 |
| 特別利益 | Special Gains | 0.0 | 0.0 | 0.0 | - | 0.0 | - | - | - |
| 特別損失 | Special Losses | 0.0 | 0.0 | 0.0 | - | 0.0 | 0.0 | 0.0 | - |
| 税引前四半期純利益(損失) | Income (Loss) before Income Taxes and Minority Interests | 0.9 | (3.4) | (5.6) | 0.6 | 0.5 | 0.5 | 0.4 | 0.3 |
| 税金 | Income Taxes (Benefit) | 0.0 | 0.0 | (0.0) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 少数株主利益 | Minority Interests in Net Income of Subsidiaries | - | - | - | - | - | - | - | - |
| 四半期純利益(損失) | Net Income (Loss) | 0.9 | (3.4) | (5.6) | 0.6 | 0.5 | 0.5 | 0.4 | 0.3 |

| 連結貸借対照表 | Consolidated Balance Sheets | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 資産の部: | Assets: | | | | | | | | |
| 現金預け金 | Cash and Due from Banks | 0.9 | 1.0 | 1.0 | 2.2 | 1.7 | 2.2 | 1.3 | 1.2 |
| 有価証券 | Securities | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| 貸出金 | Loans and Bills Discounted | 41.7 | 41.2 | 45.5 | 51.5 | 46.8 | 41.7 | 42.1 | 42.1 |
| その他資産 | Other Assets | 2.6 | 1.4 | 0.9 | 0.9 | 1.1 | 1.3 | 1.0 | 1.2 |
| 有形固定資産 | Premises and Equipment | 5.4 | 5.4 | 5.4 | 5.3 | 5.3 | 5.3 | 5.4 | 5.4 |
| 無形固定資産 | Intangible Assets | 0.3 | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 | 0.2 |
| 繰延税金資産 | Deferred Tax Assets | - | - | 0.0 | - | - | - | - | - |
| 貸倒引当金 | Reserve for Credit Losses | (5.4) | (4.3) | (3.9) | (3.6) | (3.4) | (3.2) | (2.9) | (2.8) |
| 資産の部合計 | Total Assets | 47.5 | 46.7 | 50.6 | 58.1 | 53.2 | 48.9 | 48.4 | 48.3 |
| 負債及び純資産 | Liabilities and Equity | | | | | | | | |
| 負債の部: | Liabilities: | | | | | | | | |
| コマーシャル・ペーパー | Commercial Paper | - | - | - | - | - | - | - | - |
| 借入金 | Borrowed Money | 16.2 | 17.6 | 24.8 | 25.2 | 21.5 | 18.3 | 18.4 | 19.3 |
| 社債 | Corporate Bonds | - | - | - | - | - | - | - | - |
| その他負債 | Other Liabilities | 4.8 | 3.5 | 2.1 | 1.8 | 1.6 | 1.4 | 1.4 | 1.4 |
| 利息返還損失引当金 | Reserve for Losses on Interest Repayments | 7.6 | 10.1 | 14.0 | 11.8 | 10.3 | 8.9 | 7.8 | 6.5 |
| 繰延税金負債 | Deferred Tax Liabilities | - | - | - | - | - | - | 0.0 | 0.0 |
| 負債の部合計 | Total Liabilities | 28.8 | 31.5 | 41.0 | 38.9 | 33.6 | 28.7 | 27.8 | 27.3 |
| 純資産の部: | Equity: | | | | | | | | |
| 株主資本合計 | Total Shareholders' Equity | 18.7 | 15.2 | 9.5 | 19.1 | 19.6 | 20.2 | 20.6 | 21.0 |
| 資本金 | Capital Stock | 24.1 | 24.1 | 24.1 | 28.6 | 28.6 | 28.6 | 28.6 | 28.6 |
| 純資産の部合計 | Total Equity | 18.7 | 15.2 | 9.5 | 19.1 | 19.6 | 20.2 | 20.6 | 21.0 |
| 負債及び純資産の部合計 | Total Liabilities and Equity | 47.5 | 46.7 | 50.6 | 58.1 | 53.2 | 48.9 | 48.4 | 48.3 |

| 利息返還関連 | Grey Zone Related Information | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 利息返還額 | Amount of Refund for Grey Zone Claim | 2.6 | 2.4 | 2.6 | 2.1 | 1.5 | 1.3 | 1.1 | 1.3 |
| 債権放棄額 | Amount of Debt Write-Off | 0.4 | 0.4 | 0.3 | 0.3 | 0.2 | 0.1 | 0.1 | 0.1 |
| キャッシュアウト利息返還額 | Amount of Interest Repayment | 2.2 | 2.1 | 2.3 | 1.8 | 1.3 | 1.1 | 1.0 | 1.1 |
| 利息返還損失引当金 | Reserve for Losses on Interest Repayment | 7.6 | 10.1 | 14.0 | 11.8 | 10.3 | 8.9 | 7.8 | 6.5 |
| 利息返還損失引当金繰入額 | Provisions of Reserve for Losses on Interest Repayment | 0.0 | 5.0 | 6.5 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 利息返還損失引当金使用額 | Usage of Reserve for Losses on Interest Repayment | 2.6 | 2.4 | 2.6 | 2.1 | 1.5 | 1.3 | 1.1 | 1.3 |
| 開示請求件数 | Number of Claims | 3,171 | 3,052 | 2,727 | 2,884 | 2,566 | 2,562 | 2,610 | 2,638 |

シンキ主要計数 Shinki Financial Summary of Major Business Information 未監査(単位:10億円) Unaudited (Billions of Yen)

| 貸付金残高 | Loan Receivables | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------|-------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 消費者向け貸付 | Total Personal Loans | 43.1 | 40.3 | 39.4 | 38.5 | 38.2 | 37.5 | 38.3 | 38.7 |
| 無担保ローン | Unsecured Loans | 42.9 | 40.1 | 39.2 | 38.4 | 38.1 | 37.4 | 38.2 | 38.6 |
| 有担保ローン | Secured Loans | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| 事業者向け貸付 | Total Business Loans | 7.7 | 6.7 | 6.0 | 5.3 | 4.7 | 4.2 | 3.8 | 3.5 |
| 証書貸付 | Loans on Deeds | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| ノーローンビジネス | NOLOAN Business | 7.7 | 6.7 | 6.0 | 5.3 | 4.7 | 4.2 | 3.8 | 3.5 |
| 有担保貸付 | Secured Loans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 貸付金合計 | Total Loan Receivables | 50.9 | 47.2 | 45.5 | 43.8 | 42.9 | 41.7 | 42.1 | 42.2 |

| 顧客数(千人) | Number of Customers (Thousands) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|---------|------------------------------------|--------|---------|--------|--------|--------|---------|--------|--------|
| 顧客数 | Number of Customers | 123.4 | 115.4 | 109.9 | 104.6 | 100.1 | 95.3 | 92.6 | 89.7 |
| 新規獲得顧客数 | Number of Newly Acquired Customers | 3.0 | 2.8 | 3.4 | 4.1 | 4.4 | 4.7 | 6.5 | 6.3 |

| 店舗・チャネル | Number of Branches and Channels | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|------------|---------------------------------|--------|---------|--------|--------|--------|---------|--------|--------|
| 無人店舗数(箇所) | Unmanned Branches | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| ATM台数: | ATMs: | | | | | | | | |
| 自社分(台) | Own | - | - | - | - | - | - | - | - |
| 提携分(千台) | Tie-up (Thousands) | 49.4 | 50.0 | 50.1 | 50.1 | 50.1 | 50.1 | 50.1 | 50.1 |
| 自動契約機台数(台) | Automated Contract Machines | - | - | - | - | - | - | - | - |

| 成約率 | Approval Rate | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|----------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 申込数(ノーローン)(千件) | Number of Application (NOLOAN) (Thousands) | 21.4 | 18.2 | 21.9 | 25.3 | 22.9 | 24.5 | 29.0 | 25.8 |
| 成約率(ノーローン) | Approval Rate (NOLOAN) | 14.1% | 15.6% | 15.5% | 16.2% | 19.2% | 19.1% | 22.3% | 24.3% |

| 加重平均約定金利(単体) | Weighted Average Loan Interest Rate (Non-Consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-----------------|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 加重平均約定金利 | Weighted Average Loan Interest Rate | 17.2% | 17.1% | 16.8% | 16.6% | 16.4% | 16.3% | 16.1% | 16.1% |
| 消費者向け | Personal Loans | 18.9% | 18.7% | 18.2% | 17.9% | 17.5% | 17.3% | 17.0% | 16.8% |
| 無担保ローン | Unsecured Loans | 18.9% | 18.7% | 18.2% | 17.9% | 17.5% | 17.3% | 17.0% | 16.8% |
| 有担保ローン | Secured Loans | 16.4% | 1.3% | 16.5% | 16.4% | 16.4% | 16.2% | 16.1% | 16.0% |
| 事業者向け | Business Loans | 18.8% | 18.7% | 18.4% | 18.2% | 17.9% | 17.7% | 17.4% | 17.3% |
| 証書貸付 | Loans on Deeds | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| ノーローンビジネス | NOLOAN Business | 18.8% | 18.7% | 18.4% | 18.2% | 17.9% | 17.7% | 17.4% | 17.3% |
| 有担保貸付 | Secured Loans | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |

注記: 商品内訳は、和解分を含まない数値となっております。

Note: Figures for individual products do not include cases that have been settled.

| 貸出金利帯別残高 | Breakdown of Loans by Lending Rates | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|---------------|-------------------------------------|--------|---------|--------|--------|--------|---------|--------|--------|
| 無担保ローン | Unsecured Personal Loans | | | | | | | | |
| 残高: | Outstanding: | | | | | | | | |
| ~ 15% | ~ 15% | 10.9 | 11.0 | 12.6 | 13.8 | 15.1 | 16.0 | 17.6 | 18.9 |
| ~ 18% | ~ 18% | 24.7 | 23.1 | 21.5 | 20.3 | 19.5 | 18.6 | 18.3 | 17.7 |
| ~ 20% | ~ 20% | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| ~ 25% | ~ 25% | 1.8 | 1.5 | 1.3 | 1.1 | 1.0 | 0.8 | 0.7 | 0.6 |
| ~ 29.2% | ~ 29.2% | 5.3 | 4.4 | 3.7 | 3.0 | 2.5 | 2.0 | 1.6 | 1.4 |
| 合計 | Total | 42.9 | 40.1 | 39.2 | 38.4 | 38.1 | 37.4 | 38.2 | 38.6 |
| 比率: | Ratios: | | | | | | | | |
| ~ 15% | ~ 15% | 25.6% | 27.5% | 32.2% | 36.0% | 39.6% | 42.8% | 46.1% | 48.9% |
| ~ 18% | ~ 18% | 57.7% | 57.5% | 54.9% | 53.0% | 51.2% | 49.7% | 47.9% | 46.0% |
| ~ 20% | ~ 20% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% |
| ~ 25% | ~ 25% | 4.2% | 3.9% | 3.5% | 3.0% | 2.6% | 2.1% | 1.8% | 1.6% |
| ~ 29.2% | ~ 29.2% | 12.5% | 11.1% | 9.4% | 8.0% | 6.6% | 5.4% | 4.2% | 3.5% |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

注記: 旧金利体系で契約し、貸金業法完全施行後においても、新たな貸付が発生していない債権の一部については、金利を旧金利体系のまま据え置いている債権は存在しております。

Note: Interest rates for receivables whose contracts were made under the previous interest rate system, and for which there has been no new borrowing, are not required to be changed after the full implementation of the revised Money-Lending Business Control and Regulation Law.

As a result, some receivables are classified as having interest rates of over 20%.

| 延滞残高、比率 | Balance and Ratio of Delinquent Unsecured Personal Loans | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|---------------------|--|--------|---------|--------|--------|--------|---------|--------|--------|
| 無担保ローン | Unsecured Personal Loans | | | | | | | | |
| 残高(固定化債権を含む) | Outstanding (including Long-Term Accounts Receivable) | 42.9 | 40.1 | 39.2 | 38.4 | 38.1 | 37.4 | 38.2 | 38.6 |
| 91~180日延滞残高 | 91-180 Days Delinquency Amount | 0.8 | 0.6 | 0.4 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 |
| 91~180日延滞比率 | 91-180 Days Delinquency Ratio | 2.0% | 1.6% | 1.1% | 1.0% | 0.9% | 0.9% | 0.8% | 0.8% |

| 加重平均借入金利率(単体) | Weighted Average Funding Rate (Non-Consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-----------------------|--|---------------|----------------|---------------|---------------|---------------|----------------|---------------|---------------|
| 期中加重平均 | During the Fiscal Year | 2.4% | 2.5% | 2.4% | 2.0% | 2.1% | 2.2% | 2.3% | 2.4% |
| 期末加重平均 | As of the Fiscal Year End | 2.4% | 2.6% | 1.9% | 2.0% | 2.1% | 2.2% | 2.3% | 2.4% |
| 年齢別残高構成比 | Balance by Age | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
| 無担保ローン | Unsecured Personal Loans | | | | | | | | |
| <30 | <30 | 8.9% | 8.9% | 8.4% | 7.9% | 7.4% | 6.9% | 6.6% | 6.2% |
| <40 | <40 | 28.6% | 28.5% | 28.3% | 27.9% | 27.4% | 27.0% | 26.6% | 26.0% |
| <50 | <50 | 33.5% | 33.9% | 34.4% | 35.1% | 35.8% | 36.2% | 36.5% | 37.0% |
| <60 | <60 | 19.3% | 19.2% | 19.3% | 19.6% | 19.9% | 20.4% | 20.7% | 21.2% |
| >= 60 | Over 60 | 9.8% | 9.5% | 9.6% | 9.5% | 9.5% | 9.5% | 9.6% | 9.6% |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| 性別、既婚・未婚別残高構成比 | Balance by Gender and Marital Status | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
| 無担保ローン | Unsecured Personal Loans | | | | | | | | |
| 男性独身 | Single Male | 39.8% | 39.5% | 39.3% | 39.0% | 38.6% | 38.5% | 38.4% | 38.4% |
| 男性既婚 | Married Male | 42.8% | 43.8% | 45.0% | 46.1% | 47.2% | 47.9% | 48.6% | 49.0% |
| 女性独身 | Single Female | 9.3% | 9.0% | 8.6% | 8.3% | 7.9% | 7.6% | 7.3% | 7.1% |
| 女性既婚 | Married Female | 8.0% | 7.6% | 7.1% | 6.6% | 6.3% | 6.0% | 5.7% | 5.5% |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| 実行残高別残高構成比 | Balance by Amount of Origination | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
| 無担保ローン | Unsecured Personal Loans | | | | | | | | |
| 10万円未満 | Less than JPY 100K | 3.0% | 3.1% | 3.1% | 3.2% | 3.2% | 3.2% | 3.1% | 3.0% |
| 10万円以上、30万円未満 | Over JPY 100K and Less than JPY 300K | 18.2% | 18.6% | 18.3% | 17.8% | 16.7% | 15.5% | 14.3% | 13.3% |
| 30万円以上、50万円未満 | Over JPY 300K and Less than JPY 500K | 29.9% | 28.1% | 25.9% | 24.1% | 22.5% | 21.3% | 19.9% | 19.0% |
| 50万円以上、100万円未満 | Over JPY 500K and Less than JPY 1M | 30.2% | 29.8% | 28.2% | 27.2% | 26.4% | 25.9% | 25.5% | 25.2% |
| 100万円以上 | Over JPY 1M | 18.7% | 20.4% | 24.5% | 27.7% | 31.2% | 34.1% | 37.2% | 39.5% |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| 年収別残高構成比 | Balance by Annual Income | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
| 無担保ローン | Unsecured Personal Loans | | | | | | | | |
| 年収2百万円未満 | Less than JPY 2M | 9.6% | 9.2% | 8.6% | 8.2% | 7.8% | 7.6% | 7.2% | 6.9% |
| 年収2百万円以上、5百万円未満 | Over JPY 2M and Less than JPY 5M | 55.8% | 55.6% | 55.0% | 54.7% | 54.1% | 54.0% | 53.3% | 53.2% |
| 年収5百万円以上、7百万円未満 | Over JPY 5M and Less than JPY 7M | 20.3% | 20.5% | 21.0% | 21.4% | 21.8% | 21.9% | 22.3% | 22.4% |
| 年収7百万円以上 | Over JPY 7M | 14.3% | 14.6% | 15.4% | 15.7% | 16.3% | 16.5% | 17.2% | 17.5% |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |

株式会社アプラスフィナンシャルの、銀行の勘定科目体系に組替後の、連結損益計算書、貸借対照表データ
(新生銀行への連結会計処理前)

APLUS FINANCIAL Consolidated P/L and B/S Data, after Reclassification to Conform to Bank's Financial Statements, before Consolidating to Shinsei Bank

未監査(単位:10億円) Unaudited (Billions of Yen) (Billions of Yen)

| 連結損益計算書 | Consolidated Statements of Operations | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|----------------------|---|-------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|
| 資金運用収益 | Total Interest Income | 4.3 | 3.8 | 3.3 | 3.4 | 3.2 | 3.1 | 2.9 | 2.8 |
| 役務取引等収益 | Fees and Commissions Income | 5.5 | 5.4 | 5.4 | 5.5 | 5.5 | 5.4 | 5.5 | 5.8 |
| その他業務収益 | Other Business Income | 5.5 | 5.7 | 5.7 | 6.3 | 5.9 | 6.2 | 6.3 | 6.3 |
| その他経常収益 | Other Ordinary Income | 0.6 | 0.9 | 0.9 | 0.9 | 1.1 | 0.8 | 1.0 | 0.3 |
| 経常収益 | Ordinary Income | 16.0 | 15.8 | 15.5 | 16.2 | 15.8 | 15.7 | 15.9 | 15.4 |
| 資金調達費用 | Total Interest Expenses | 0.3 | 0.3 | 0.3 | 0.3 | 0.4 | 0.4 | 0.3 | 0.4 |
| 役務取引等費用 | Fees and Commissions Expenses | 2.6 | 2.4 | 2.7 | 2.6 | 2.6 | 2.5 | 2.4 | 2.6 |
| その他業務費用 | Other Business Expenses | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.4 | 0.5 | 0.5 |
| 営業経費 | Total General and Administrative Expenses | 7.7 | 7.5 | 7.5 | 8.2 | 8.4 | 8.1 | 8.3 | 8.6 |
| その他経常費用 | Other Ordinary Expenses | 2.5 | 1.6 | 2.7 | 1.5 | 1.9 | 0.8 | 2.4 | 1.3 |
| 貸倒引当金繰入額 | Provision of Reserve for Loan Losses | 2.5 | 0.6 | (1.6) | 1.5 | 1.8 | 0.8 | 2.2 | 1.3 |
| その他 | Others | 0.0 | 1.0 | 4.3 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 |
| 経常費用 | Ordinary Expenses | 14.0 | 12.7 | 14.0 | 13.5 | 14.2 | 12.3 | 14.2 | 13.5 |
| 経常利益(損失) | Net Ordinary Income (Loss) | 2.0 | 3.1 | 1.4 | 2.6 | 1.6 | 3.3 | 1.7 | 1.9 |
| 特別利益 | Special Gains | - | - | - | 0.0 | - | 0.0 | - | 0.0 |
| 特別損失 | Special Losses | 0.0 | 0.0 | 1.9 | - | - | - | 0.0 | 0.0 |
| 税引前四半期純利益(損失) | Income (Loss) before Income Taxes and Minority Interests | 2.0 | 3.1 | (0.4) | 2.6 | 1.6 | 3.3 | 1.7 | 1.9 |
| 税金 | Income Taxes (Benefit) | 0.1 | 1.3 | (0.3) | 0.0 | 0.1 | 0.0 | 0.5 | 0.1 |
| 少数株主利益 | Minority Interests in Net Income of Subsidiaries | 0.0 | 0.0 | (0.0) | 0.0 | 0.0 | 0.0 | 0.0 | - |
| 四半期純利益(損失) | Net Income (Loss) | 1.8 | 1.8 | (0.0) | 2.5 | 1.4 | 3.4 | 1.1 | 1.7 |

| 連結貸借対照表 | Consolidated Balance Sheets | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 資産の部: | Assets: | | | | | | | | |
| 現金預け金 | Cash and Due from Banks | 70.6 | 83.6 | 89.0 | 109.9 | 65.0 | 46.3 | 105.8 | 66.9 |
| 買入金銭債権 | Other Monetary Claims Purchased | 10.4 | 9.8 | 9.3 | 8.9 | 8.5 | 8.1 | 7.7 | 7.4 |
| 金銭の信託 | Monetary Assets Held in Trust | 92.6 | 100.2 | 101.4 | 104.9 | 105.0 | 104.4 | 87.1 | 90.2 |
| 有価証券 | Securities | 8.9 | 7.0 | 5.6 | 3.9 | 2.8 | 1.9 | 0.6 | 0.5 |
| 貸出金 | Loans and Bills Discounted | 122.0 | 114.7 | 115.7 | 112.9 | 108.8 | 103.8 | 105.5 | 101.4 |
| その他資産 | Other Assets | 236.7 | 251.0 | 245.6 | 256.2 | 306.9 | 327.3 | 275.9 | 330.3 |
| 割賦売掛金 | Installment Sales Credit | 177.9 | 190.3 | 200.1 | 196.8 | 202.7 | 214.5 | 218.1 | 224.7 |
| 有形固定資産 | Premises and Equipment | 9.0 | 8.9 | 9.7 | 8.8 | 8.9 | 8.7 | 8.3 | 8.2 |
| 無形固定資産 | Intangible Assets | 16.4 | 16.9 | 15.4 | 14.8 | 14.6 | 14.1 | 13.9 | 13.0 |
| のれん | Goodwill, Net | 3.7 | 3.5 | 3.3 | 3.1 | 2.9 | 2.7 | 2.5 | 2.3 |
| 繰延税金資産 | Deferred Tax Assets | 7.7 | 6.5 | 6.8 | 6.8 | 6.8 | 6.8 | 6.2 | 6.2 |
| 支払承諾見返 | Customers' Liabilities for Acceptances and Guarantees | 521.5 | 521.5 | 525.9 | 523.3 | 515.7 | 486.0 | 479.7 | 449.2 |
| 貸倒引当金 | Reserve for Credit Losses | (34.0) | (32.2) | (28.5) | (28.4) | (28.8) | (28.5) | (28.6) | (28.5) |
| 資産の部合計 | Total Assets | 1,063.3 | 1,089.2 | 1,096.9 | 1,122.9 | 1,115.0 | 1,079.6 | 1,062.9 | 1,045.2 |
| 負債及び純資産 | Liabilities and Equity | | | | | | | | |
| 負債の部: | Liabilities: | | | | | | | | |
| コマーシャル・ペーパー | Commercial Paper | - | - | - | - | - | - | - | - |
| 借入金 | Borrowed Money | 182.6 | 187.9 | 197.1 | 200.5 | 202.4 | 187.7 | 170.3 | 168.9 |
| 短期社債 | Short-Term Corporate Bonds | 2.8 | 14.0 | 14.0 | 32.0 | 27.5 | 26.8 | 48.0 | 60.5 |
| 社債 | Corporate Bonds | - | - | - | - | - | - | - | - |
| その他負債 | Other Liabilities | 262.0 | 270.6 | 261.1 | 269.7 | 271.4 | 279.0 | 264.2 | 265.8 |
| 利息返還損失引当金 | Reserve for Losses on Interest Repayments | 8.2 | 7.5 | 10.6 | 9.0 | 7.5 | 6.6 | 5.7 | 4.9 |
| 繰延税金負債 | Deferred Tax Liabilities | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 |
| 支払承諾 | Acceptances and Guarantees | 521.5 | 521.5 | 525.9 | 523.3 | 515.7 | 486.0 | 479.7 | 449.2 |
| 負債の部合計 | Total Liabilities | 979.3 | 1,003.4 | 1,011.2 | 1,036.3 | 1,026.9 | 988.1 | 970.4 | 951.0 |
| 純資産の部: | Equity: | | | | | | | | |
| 株主資本合計 | Total Shareholders' Equity | 83.9 | 85.7 | 85.6 | 86.4 | 87.9 | 91.3 | 92.4 | 94.1 |
| 資本金 | Capital Stock | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 | 15.0 |
| 純資産の部合計 | Total Equity | 83.9 | 85.7 | 85.7 | 86.5 | 88.0 | 91.4 | 92.5 | 94.2 |
| 負債及び純資産の部合計 | Total Liabilities and Equity | 1,063.3 | 1,089.2 | 1,096.9 | 1,122.9 | 1,115.0 | 1,079.6 | 1,062.9 | 1,045.2 |

| 連結損益の概要 | Summary of Income Statement | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|----------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 包括信用購入あっせん | Credit Card Shopping (Hokatsu) | 3.0 | 3.2 | 3.2 | 3.3 | 3.3 | 3.6 | 3.5 | 3.6 |
| 個別信用購入あっせん | Installment Shopping Credit (Kobetsu) | 2.2 | 2.2 | 2.2 | 2.7 | 2.3 | 2.2 | 2.3 | 2.3 |
| オートクレジット | Auto Credit | 0.8 | 0.8 | 0.9 | 0.9 | 0.9 | 0.9 | 1.0 | 1.0 |
| その他ショッピングクレジット | Other Shopping Credit | 1.3 | 1.3 | 1.3 | 1.8 | 1.3 | 1.3 | 1.2 | 1.3 |
| 信用保証 | Credit Guarantee | 3.6 | 3.4 | 3.4 | 3.5 | 3.5 | 3.4 | 3.5 | 3.8 |
| オートクレジット | Auto Credit | 2.4 | 2.2 | 2.2 | 2.2 | 2.2 | 2.0 | 2.1 | 2.3 |
| その他ショッピングクレジット | Other Shopping Credit | 0.8 | 0.8 | 0.8 | 0.9 | 0.9 | 1.0 | 1.1 | 1.2 |
| その他信用保証 | Others | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.3 | 0.2 |
| 融資 | Total Loans | 4.3 | 3.7 | 3.3 | 3.4 | 3.2 | 3.1 | 2.9 | 2.8 |
| 消費者金融 | Consumer Loans | 3.8 | 3.6 | 3.2 | 3.1 | 2.9 | 2.8 | 2.6 | 2.6 |
| カードキャッシング | Cashing by Credit Card | 1.6 | 1.6 | 1.4 | 1.4 | 1.4 | 1.3 | 1.3 | 1.3 |
| ローンカード | Loan Card | 1.5 | 1.5 | 1.2 | 1.2 | 1.1 | 1.0 | 0.9 | 0.9 |
| その他消費者金融 | Other Consumer Loans | 0.5 | 0.5 | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 | 0.4 |
| その他融資 | Other Loans | 0.5 | 0.1 | 0.1 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 |
| 金融収益 | Financial Income | 0.6 | 0.8 | 0.9 | 0.8 | 1.1 | 0.9 | 0.8 | 0.4 |
| その他 | Others | 2.0 | 2.1 | 2.2 | 2.2 | 2.2 | 2.3 | 2.4 | 2.3 |
| 営業収益 | Operating Revenue | 16.0 | 15.8 | 15.4 | 16.1 | 15.8 | 15.6 | 15.5 | 15.4 |
| 販売費及び一般管理費 | Total SG&A | 13.4 | 12.1 | 13.4 | 12.9 | 13.4 | 11.7 | 13.4 | 12.9 |
| 貸倒引当金繰入額 | Net Provision of Allowance for Bad Debts | 2.5 | 0.6 | (1.6) | 1.5 | 1.8 | 0.8 | 2.2 | 1.3 |
| 従業員給料・賞与 | Personnel Expenses | 2.4 | 2.3 | 2.3 | 2.1 | 2.3 | 2.2 | 2.3 | 2.4 |
| 支払手数料 | Handling Charges | 3.5 | 3.5 | 3.6 | 3.8 | 3.8 | 3.7 | 3.6 | 3.9 |
| 販売促進費 | Sales Promotion Costs | 1.2 | 1.2 | 1.3 | 1.1 | 1.2 | 1.1 | 1.2 | 1.1 |
| 賃借料 | Rent | 0.4 | 0.4 | 0.4 | 0.5 | 0.5 | 0.4 | 0.4 | 0.4 |
| 減価償却額 | Depreciation and Amortization | 0.4 | 0.4 | 0.8 | 0.8 | 0.8 | 0.8 | 0.9 | 0.9 |
| 通信費 | Communication Costs | 0.7 | 0.7 | 0.8 | 0.7 | 0.6 | 0.6 | 0.6 | 0.6 |
| その他 | Others | 2.0 | 2.8 | 5.6 | 2.1 | 2.0 | 1.8 | 1.9 | 2.1 |
| 金融費用 | Financial Expenses | 0.6 | 0.5 | 0.6 | 0.5 | 0.6 | 0.6 | 0.5 | 0.5 |
| 支払利息 | Interest Expenses | 0.3 | 0.3 | 0.3 | 0.3 | 0.4 | 0.4 | 0.3 | 0.4 |
| その他 | Others | 0.2 | 0.1 | 0.2 | 0.1 | 0.2 | 0.2 | 0.1 | 0.1 |
| 営業費用 | Operating Expenses | 14.0 | 12.7 | 14.0 | 13.5 | 14.1 | 12.3 | 14.0 | 13.5 |
| 営業利益(損失) | Operating Income (Loss) | 2.0 | 3.1 | 1.4 | 2.6 | 1.6 | 3.3 | 1.5 | 1.9 |
| 経常利益(損失) | Ordinary Income (Loss) | 2.0 | 3.1 | 1.4 | 2.6 | 1.6 | 3.3 | 1.4 | 1.9 |
| 特別損益(損失) | Net Extraordinary Profit (Loss) | 0.0 | 0.0 | (1.9) | 0.0 | 0.0 | 0.0 | 0.2 | 0.0 |
| 税引前四半期純利益(損失) | Net Income (Loss) before Income Taxes and Minority Interests | 2.0 | 3.1 | (0.4) | 2.6 | 1.6 | 3.3 | 1.7 | 1.9 |
| 四半期純利益(損失) | Net Income (Loss) | 1.8 | 1.8 | (0.0) | 2.5 | 1.4 | 3.4 | 1.1 | 1.7 |

注記: 2009年12月に改正割賦販売法が施行されたことに伴い、科目名を「総合あっせん」から「包括信用購入あっせん」、「個品あっせん」から「個別信用購入あっせん」へと変更しております。

Note: In accordance with the Revised Installment Sales Act effective from December 2009, the category previously referred to as "Sogo" has been renamed "Hokatsu", and "Kohin" has been renamed "Kobetsu".

| 利息返還関連 | Grey Zone Related Information | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 利息返還額 | Amount of Refund for Grey Zone Claim | 1.6 | 1.7 | 1.3 | 1.5 | 1.4 | 0.9 | 0.8 | 0.8 |
| 債権放棄額 | Amount of Debt Write-Off | 0.5 | 0.5 | 0.3 | 0.3 | 0.3 | 0.1 | 0.1 | 0.1 |
| キャッシュアウト利息返還額 | Amount of Interest Repayment | 1.1 | 1.2 | 1.0 | 1.1 | 1.1 | 0.7 | 0.7 | 0.6 |
| 利息返還損失引当金 | Reserve for Losses on Interest Repayment | 8.2 | 7.5 | 10.6 | 9.0 | 7.5 | 6.6 | 5.7 | 4.9 |
| 利息返還損失引当金繰入額 | Provisions of Reserve for Losses on Interest Repayment | - | 1.0 | 4.3 | - | - | - | - | - |
| 利息返還損失引当金使用額 | Usage of Reserve for Losses on Interest Repayment | 1.5 | 1.6 | 1.3 | 1.5 | 1.4 | 0.9 | 0.8 | 0.7 |
| 開示請求件数 | Number of Claims | 2,994 | 2,915 | 2,612 | 2,734 | 2,448 | 2,440 | 2,433 | 2,592 |

注記: 利息返還額のうち債権放棄額には会計上既に償却している債権を一部含んでいることなどから、利息返還額と会計上(利息損失引当金使用額)の金額とは異なっています。

Note: The "loan receivables write-off" amount included in "the amount of refund for grey zone claim" is different from or higher than the accounting loss since a portion of the "loan receivables write-off" includes the amount which has already been recorded as a write-off on an accounting basis.

| 営業債権残高 | Account Receivables | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-------------------|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 割賦売掛金 | Total Installment Receivables | 335.1 | 339.5 | 339.5 | 332.9 | 334.2 | 341.0 | 345.4 | 347.6 |
| 包括信用購入あっせん | Credit Card Shopping (Hokatsu) | 58.2 | 65.1 | 63.8 | 64.3 | 64.2 | 71.7 | 70.4 | 71.1 |
| 個別信用購入あっせん | Installment Shopping Credit (Kobetsu) | 120.0 | 125.5 | 136.6 | 132.8 | 138.8 | 143.0 | 148.0 | 153.9 |
| オートクレジット | Auto Credit | 53.6 | 57.7 | 66.7 | 59.7 | 64.6 | 67.9 | 72.0 | 75.0 |
| その他ショッピングクレジット | Other Shopping Credit | 66.3 | 67.8 | 69.8 | 73.0 | 74.2 | 75.1 | 75.9 | 78.9 |
| 融資 | Total Loans | 156.8 | 148.8 | 139.0 | 135.7 | 131.1 | 126.2 | 126.9 | 122.6 |
| 消費者金融 | Consumer Loans | 126.4 | 117.8 | 114.5 | 112.7 | 107.7 | 102.7 | 103.7 | 99.5 |
| カードキャッシング | Cashing by Credit Card | 39.2 | 36.3 | 34.7 | 33.6 | 32.5 | 30.9 | 30.2 | 29.5 |
| ローンカード | Loan Card | 40.5 | 36.8 | 36.8 | 34.1 | 31.6 | 29.3 | 27.4 | 25.7 |
| その他消費者金融 | Other Consumer Loans | 46.6 | 44.7 | 42.9 | 44.9 | 43.4 | 42.4 | 46.0 | 44.3 |
| その他融資 | Other Loans | 30.4 | 30.9 | 24.5 | 23.0 | 23.3 | 23.4 | 23.2 | 23.0 |
| その他 | Others | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | - | - |
| 信用保証割賦売掛金 | Customers' Liabilities for Acceptances and Guarantees | 521.5 | 521.5 | 525.9 | 523.3 | 515.7 | 486.0 | 479.7 | 449.2 |
| オートクレジット | Auto Credit | 423.0 | 423.5 | 427.0 | 423.7 | 413.8 | 382.5 | 367.9 | 338.1 |
| 信用保証業務によるオフバランス残高 | Off-Balance Receivables in Credit Guarantee Business | 70.6 | 68.6 | 67.5 | 67.1 | 66.7 | 65.2 | 65.9 | 66.1 |
| その他ショッピングクレジット | Other Shopping Credit | 41.7 | 42.9 | 45.4 | 47.6 | 51.1 | 54.1 | 64.2 | 65.1 |
| 信用保証業務によるオフバランス残高 | Off-Balance Receivables in Credit Guarantee Business | 56.9 | 63.1 | 68.9 | 75.1 | 80.8 | 88.2 | 90.8 | 101.5 |
| その他信用保証 | Others | 56.8 | 55.1 | 53.4 | 51.9 | 50.6 | 49.4 | 47.5 | 45.9 |
| リース投資資産 | Leased Investment Assets | 1.1 | 0.8 | 0.6 | 0.4 | 0.3 | 0.2 | 0.1 | 0.0 |
| 営業債権残高合計 | Total Account Receivables | 857.9 | 862.0 | 866.2 | 856.7 | 850.2 | 827.3 | 847.1 | 796.9 |

注記: 2009年12月に改正割賦販売法が施行されたことに伴い、科目名を「総合あっせん」から「包括信用購入あっせん」、「個品あっせん」から「個別信用購入あっせん」へと変更しております。

Note: In accordance with the Revised Installment Sales Act effective from December 2009, the category previously referred to as "Sogo" has been renamed "Hokatsu", and "Kohin" has been renamed "Kobetsu".

| 顧客数 | Number of Customers (Thousands) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|----------------------------|--|---------|---------|---------|---------|---------|---------|---------|---------|
| ショッピングクレジット事業 新規信用供与件数(千件) | Number of New Transactions in Shopping Credit Business (Thousands) | 80.8 | 81.8 | 85.8 | 84.4 | 81.0 | 71.2 | 72.1 | 74.1 |
| 個別信用購入あっせん | Installment Shopping Credit (Kobetsu) | 33.8 | 35.2 | 37.0 | 37.2 | 37.7 | 35.8 | 35.7 | 36.6 |
| 信用保証 | Credit Guarantee | 47.0 | 46.5 | 48.8 | 47.1 | 43.3 | 35.3 | 36.3 | 37.5 |
| 加盟店数(千店) | Number of Merchants | 937.9 | n/a | 959.3 | n/a | 975.0 | n/a | 987.8 | n/a |
| クレジットカード | Credit Card | 399.7 | n/a | 401.8 | n/a | 403.6 | n/a | 405.3 | n/a |
| ショッピングクレジット | Shopping Credit | 538.1 | n/a | 557.5 | n/a | 571.3 | n/a | 582.4 | n/a |
| 有効カード会員数(千人) | Available Cardholders | 7,435.9 | 7,291.0 | 7,127.2 | 6,893.9 | 6,748.3 | 6,622.0 | 6,499.5 | 6,348.4 |
| クレジットカード | Credit Card | 7,122.6 | 6,978.2 | 6,823.6 | 6,661.6 | 6,516.5 | 6,389.1 | 6,266.6 | 6,119.9 |
| ローンカード | Loan Card | 313.2 | 312.8 | 303.5 | 232.2 | 231.7 | 232.9 | 232.8 | 228.4 |
| カード新規獲得枚数(千枚) | Number of New Card Issuance | 47.5 | 43.4 | 47.3 | 50.3 | 38.3 | 44.4 | 43.8 | 43.7 |
| クレジットカード | Credit Card | 45.6 | 41.8 | 45.4 | 48.7 | 36.6 | 42.5 | 42.0 | 42.1 |
| ローンカード | Loan Card | 1.8 | 1.6 | 1.8 | 1.5 | 1.6 | 1.9 | 1.7 | 1.6 |
| 残高有口座数(千人) | Number of Active Accounts | 436.5 | 419.9 | 401.3 | 392.0 | 383.1 | 370.0 | 355.3 | 349.2 |
| クレジットカードキャッシング | Cashing by Credit Card | 291.9 | 280.4 | 268.8 | 263.2 | 258.1 | 249.2 | 240.8 | 238.4 |
| ローンカード | Loan Card | 144.5 | 139.4 | 132.5 | 128.7 | 125.0 | 120.8 | 114.5 | 110.8 |

注記: 2009年12月に改正割賦販売法が施行されたことに伴い、科目名を「総合あっせん」から「包括信用購入あっせん」、「個品あっせん」から「個別信用購入あっせん」へと変更しております。

Note: In accordance with the Revised Installment Sales Act effective from December 2009, the category previously referred to as "Sogo" has been renamed "Hokatsu", and "Kohin" has been renamed "Kobetsu".

| 店舗・チャネル | Number of Branches and Channels | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-----------|--|--------|---------|--------|--------|--------|---------|--------|--------|
| 店舗数(箇所) | Branches | 33 | 33 | 33 | 35 | 35 | 35 | 35 | 37 |
| CD台数(千台): | Cash Dispensers (CDs) (Own and Tie-up) (Thousands) | 149 | n/a | 149 | n/a | 150 | n/a | 151 | n/a |

| 平均貸出金利 | Average Lending Rates | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|-------------------------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 無担保ローン(クレジットカードキャッシング、ローンカード) | Unsecured Loans (Cashing by Credit Card and Loan Card) | 17.6% | 17.6% | 17.6% | 17.6% | 17.6% | 17.6% | 17.6% | 17.7% |

| 融資残高内訳 | | Breakdown of Loan Receivables | | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|----------------------------|---|-------------------------------|--------|--------|---------|--------|--------|--------|---------|--------|--------|
| 貸付金利別融資残高 | Loan Receivables Outstanding by Interest Rate Zone | | | | | | | | | | |
| 残高(クレジットカードキャッシング、ローンカード): | Outstanding (Cashing by Credit Card and Loan Card): | | | | | | | | | | |
| ～15.0% | ～15.0% | 29.0 | 27.2 | 25.4 | 24.0 | 22.8 | 21.5 | 20.0 | 18.9 | | |
| ～18.0% | ～18.0% | 73.1 | 68.9 | 64.3 | 62.2 | 60.2 | 57.7 | 55.2 | 53.8 | | |
| ～20.0% | ～20.0% | 2.1 | 2.0 | 1.9 | 1.8 | 1.7 | 1.7 | 1.6 | 1.5 | | |
| ～25.0% | ～25.0% | 4.7 | 4.5 | 4.2 | 4.1 | 4.0 | 3.9 | 3.6 | 3.5 | | |
| ～29.2% | ～29.2% | 2.5 | 2.3 | 1.9 | 1.8 | 1.7 | 1.6 | 1.5 | 1.4 | | |
| 合計 | Total | 111.7 | 105.2 | 97.8 | 94.1 | 90.6 | 86.6 | 82.0 | 79.4 | | |
| 比率(クレジットカードキャッシング、ローンカード): | Ratios (Cashing by Credit Card and Loan Card): | | | | | | | | | | |
| ～15.0% | ～15.0% | 26.0% | 25.9% | 26.0% | 25.6% | 25.2% | 24.9% | 24.4% | 23.9% | | |
| ～18.0% | ～18.0% | 65.4% | 65.5% | 65.8% | 66.1% | 66.5% | 66.7% | 67.3% | 67.8% | | |
| ～20.0% | ～20.0% | 2.0% | 2.0% | 1.9% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | | |
| ～25.0% | ～25.0% | 4.3% | 4.4% | 4.3% | 4.4% | 4.4% | 4.5% | 4.4% | 4.5% | | |
| ～29.2% | ～29.2% | 2.3% | 2.2% | 2.0% | 2.0% | 2.0% | 1.9% | 1.9% | 1.9% | | |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | | |
| カードタイプ別融資残高 | Loan Receivables Outstanding by Card Type | | | | | | | | | | |
| クレジットカードキャッシング | Cashing by Credit Card | 49.4 | 46.6 | 43.8 | 42.8 | 41.8 | 40.1 | 38.7 | 38.0 | | |
| ローンカード | Loan Card | 62.2 | 58.5 | 53.9 | 51.3 | 48.8 | 46.4 | 43.2 | 41.4 | | |
| 合計 | Total | 111.7 | 105.2 | 97.8 | 94.1 | 90.6 | 86.6 | 82.0 | 79.4 | | |

注記: 旧金利体系で契約し、貸金業法完全施行後においても、新たな貸付が発生していない債権の一部については、金利を旧金利体系のまま据置きしており、金利体系として20%超に分類される債権は存在しております。

Note: Interest rates for receivables whose contracts were made under the previous interest rate system, and for which there has been no new borrowing, are not required to be changed after the full implementation of the revised Money-Lending Business Control and Regulation Law. As a result, some receivables are classified as having

| 延滞残高、比率 | | Balance and Ratio of Delinquent Unsecured Personal Loans | | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-------------------------------|--|--|-------|--------|---------|--------|--------|--------|---------|--------|--------|
| 無担保ローン(クレジットカードキャッシング、ローンカード) | Unsecured Loans (Cashing by Credit Card and Loan Card) | | | | | | | | | | |
| 残高 | Outstanding | 111.7 | 105.2 | 97.8 | 94.1 | 90.6 | 86.6 | 82.0 | 79.4 | | |
| 91～180日延滞残高 | 91-180 Days Delinquency Amount | 1.4 | 1.1 | 0.8 | 0.9 | 0.7 | 0.6 | 0.5 | 0.5 | | |
| 91～180日延滞比率 | 91-180 Days Delinquency Ratio | 1.3% | 1.1% | 0.9% | 1.0% | 0.8% | 0.8% | 0.6% | 0.7% | | |

| 加重平均借入金利 | | Weighted Average Funding Rate | | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|----------|---------------------------|-------------------------------|------|--------|---------|--------|--------|--------|---------|--------|--------|
| 期中加重平均 | During the Fiscal Year | 0.6% | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% |
| 期末加重平均 | As of the Fiscal Year End | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% |

| 1口座あたり残高(千円) | | Credit Outstanding Per Account (Thousands of Yen) | | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|----------------|--------------------------------|---|-------|--------|---------|--------|--------|--------|---------|--------|--------|
| 1口座あたり残高 | Credit Outstanding Per Account | 255.9 | 250.6 | 243.8 | 240.1 | 236.6 | 234.1 | 230.8 | 227.5 | | |
| クレジットカードキャッシング | Cashing by Credit Card | 169.4 | 166.4 | 163.2 | 162.7 | 162.0 | 161.2 | 161.0 | 159.6 | | |
| ローンカード | Loan Card | 430.7 | 419.9 | 407.5 | 398.3 | 390.6 | 384.4 | 377.7 | 373.5 | | |

| 年齢別残高構成比 | | Balance by Age | | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-------------------------------|--|----------------|--------|--------|---------|--------|--------|--------|---------|--------|--------|
| 無担保ローン(クレジットカードキャッシング、ローンカード) | Unsecured Loans (Cashing by Credit Card and Loan Card) | | | | | | | | | | |
| <30 | <30 | 5.7% | 5.5% | 5.5% | 5.4% | 5.2% | 5.1% | 5.1% | 5.0% | | |
| <40 | <40 | 23.9% | 23.5% | 23.3% | 23.0% | 22.5% | 22.2% | 21.9% | 21.6% | | |
| <50 | <50 | 31.4% | 31.6% | 31.5% | 31.7% | 31.9% | 32.0% | 32.0% | 32.1% | | |
| <60 | <60 | 23.9% | 23.9% | 23.9% | 24.0% | 24.1% | 24.2% | 24.2% | 24.3% | | |
| >= 60 | Over 60 | 15.1% | 15.5% | 15.8% | 15.9% | 16.2% | 16.6% | 16.9% | 17.0% | | |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | | |

| 性別別残高構成比 | | Balance by Gender | | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-------------------------------|--|-------------------|--------|--------|---------|--------|--------|--------|---------|--------|--------|
| 無担保ローン(クレジットカードキャッシング、ローンカード) | Unsecured Loans (Cashing by Credit Card and Loan Card) | | | | | | | | | | |
| 男性 | Male | 65.1% | 65.5% | 66.1% | 66.4% | 66.7% | 67.0% | 67.3% | 67.6% | | |
| 女性 | Female | 34.9% | 34.5% | 33.9% | 33.6% | 33.3% | 33.0% | 32.7% | 32.4% | | |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | | |

| 実行残高別残高構成比 | | Balance by Amount of Origination | | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-------------------------------|--|----------------------------------|--------|--------|---------|--------|--------|--------|---------|--------|--------|
| 無担保ローン(クレジットカードキャッシング、ローンカード) | Unsecured Loans (Cashing by Credit Card and Loan Card) | | | | | | | | | | |
| 10万円未満 | Less than JPY 100K | 7.1% | 7.2% | 7.3% | 7.8% | 7.9% | 8.1% | 8.2% | 8.5% | | |
| 10万円以上、30万円未満 | Over JPY 100K and less than JPY 300K | 26.5% | 27.1% | 28.5% | 30.2% | 30.8% | 30.7% | 31.0% | 31.1% | | |
| 30万円以上、50万円未満 | Over JPY 300K and less than JPY 500K | 28.0% | 28.1% | 27.8% | 27.0% | 26.9% | 27.3% | 27.5% | 27.9% | | |
| 50万円以上、100万円未満 | Over JPY 500K and less than JPY 1M | 24.0% | 23.9% | 23.3% | 22.6% | 22.5% | 22.7% | 22.6% | 22.4% | | |
| 100万円以上 | Over JPY 1M | 14.4% | 13.8% | 13.1% | 12.5% | 11.8% | 11.3% | 10.6% | 10.1% | | |
| 合計 | Total | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | | |

昭和リース株式会社の、銀行の勘定科目体系に組替後の、連結損益計算書、貸借対照表データ
(新生銀行への連結会計処理前)

Showa Leasing Consolidated P/L and B/S Data, after Reclassification to Conform to Bank's Financial Statements, before Consolidating to Shinsei Bank

未監査(単位:10億円) Unaudited (Billions of Yen)

| 連結損益計算書 | Consolidated Statements of Income | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|----------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 資金運用収益 | Total Interest Income | 0.3 | 0.3 | 0.3 | 0.4 | 0.3 | 0.8 | 1.1 | 0.3 |
| 役務取引等収益 | Fees and Commissions Income | 0.4 | 0.1 | 0.2 | 0.3 | 0.3 | 0.4 | 0.4 | 0.3 |
| その他業務収益 | Other Business Income | 26.4 | 25.2 | 25.7 | 24.6 | 25.4 | 25.1 | 26.8 | 24.4 |
| その他経常収益 | Other Ordinary Income | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 |
| 経常収益 | Ordinary Income | 27.2 | 25.7 | 26.3 | 25.4 | 26.1 | 26.3 | 28.5 | 25.1 |
| 資金調達費用 | Total Interest Expenses | 1.0 | 0.8 | 0.9 | 0.8 | 0.8 | 0.7 | 0.8 | 0.7 |
| 役務取引等費用 | Fees and Commissions Expenses | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| その他業務費用 | Other Business Expenses | 22.2 | 21.1 | 21.0 | 20.4 | 21.5 | 21.1 | 23.3 | 20.8 |
| 営業経費 | Total General and Administrative Expenses | 1.9 | 1.8 | 1.9 | 1.8 | 1.8 | 1.8 | 2.0 | 1.8 |
| その他経常費用 | Other Ordinary Expenses | 0.7 | 1.2 | 1.4 | 0.0 | 0.4 | (0.7) | 1.1 | (1.2) |
| 貸倒引当金繰入額 | Provision of Reserve for Loan Losses | 0.0 | 0.9 | (1.3) | (0.5) | 0.2 | (0.8) | 0.6 | (1.3) |
| その他 | Others | 0.7 | 0.2 | 2.8 | 0.5 | 0.2 | 0.1 | 0.4 | 0.0 |
| 経常費用 | Ordinary Expenses | 25.9 | 25.1 | 25.3 | 23.2 | 24.8 | 23.0 | 27.3 | 22.2 |
| 経常利益 | Net Ordinary Income | 1.2 | 0.5 | 1.0 | 2.2 | 1.3 | 3.3 | 1.2 | 2.9 |
| 特別利益 | Special Gains | 0.0 | 0.0 | 0.0 | - | - | 0.0 | 0.0 | - |
| 特別損失 | Special Losses | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 税引前四半期純利益(損失) | Income (Loss) before Income Taxes and Minority Interests | 1.2 | 0.5 | 1.0 | 2.2 | 1.3 | 3.3 | 1.2 | 2.9 |
| 税金 | Income Taxes (Benefit) | 0.0 | 0.3 | 0.1 | 0.1 | 0.0 | 0.2 | (0.7) | 0.9 |
| 少数株主利益 | Minority Interests in Net Income of Subsidiaries | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 四半期純利益(損失) | Net Income (Loss) | 1.2 | 0.2 | 0.8 | 2.0 | 1.2 | 3.0 | 1.9 | 2.0 |

| 連結貸借対照表 | Consolidated Balance Sheets | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|----------------------|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 資産の部: | Assets: | | | | | | | | |
| 現金預け金 | Cash and Due from Banks | 79.0 | 68.5 | 60.6 | 55.9 | 61.4 | 58.3 | 59.1 | 56.8 |
| 有価証券 | Securities | 7.3 | 7.4 | 6.0 | 5.6 | 5.5 | 6.0 | 6.1 | 6.4 |
| 貸出金 | Loans and Bills Discounted | 33.2 | 33.7 | 41.1 | 37.8 | 37.9 | 33.9 | 46.6 | 42.8 |
| リース債権及びリース投資資産 | Lease Receivables and Leased Investment Assets | 198.3 | 195.6 | 197.4 | 195.3 | 196.9 | 196.4 | 203.5 | 204.0 |
| その他資産 | Other Assets | 125.1 | 134.8 | 141.7 | 138.2 | 144.6 | 141.6 | 147.7 | 148.0 |
| 割賦売掛金 | Installment Sales Credit | 105.7 | 113.6 | 118.4 | 115.7 | 122.4 | 118.9 | 124.9 | 120.7 |
| 有形固定資産 | Premises and Equipment | 14.1 | 17.1 | 17.5 | 19.6 | 19.9 | 20.5 | 19.1 | 18.8 |
| 無形固定資産 | Intangible Assets | 1.4 | 1.3 | 1.3 | 1.2 | 1.2 | 1.2 | 1.2 | 1.1 |
| 繰延税金資産 | Deferred Tax Assets | 2.4 | 2.1 | 1.9 | 1.9 | 1.9 | 1.8 | 2.0 | 1.9 |
| 貸倒引当金 | Reserve for Credit Losses | (11.6) | (13.1) | (12.4) | (11.2) | (11.7) | (10.7) | (11.3) | (10.5) |
| 資産の部合計 | Total Assets | 461.8 | 459.9 | 467.6 | 456.5 | 471.3 | 462.4 | 485.6 | 481.7 |
| 負債及び純資産 | Liabilities and Equity | | | | | | | | |
| 負債の部: | Liabilities: | | | | | | | | |
| コマーシャル・ペーパー | Commercial Paper | - | - | - | - | - | - | - | - |
| 借入金 | Borrowed Money | 300.9 | 291.0 | 305.2 | 292.4 | 304.5 | 293.7 | 310.9 | 307.0 |
| 短期社債 | Short-Term Corporate Bonds | 40.8 | 49.0 | 36.7 | 43.9 | 35.9 | 40.0 | 34.8 | 40.0 |
| 社債 | Corporate Bonds | - | - | - | - | - | - | - | - |
| その他負債 | Other Liabilities | 47.1 | 46.6 | 50.9 | 44.7 | 54.1 | 48.5 | 58.0 | 52.0 |
| 繰延税金負債 | Deferred Tax Liabilities | 0.2 | 0.1 | 0.2 | 0.3 | 0.2 | 0.4 | - | - |
| 負債の部合計 | Total Liabilities | 391.6 | 389.3 | 396.0 | 383.7 | 397.3 | 385.1 | 406.6 | 401.3 |
| 純資産の部 | Equity: | | | | | | | | |
| 株主資本合計 | Total Shareholders' Equity | 69.8 | 70.1 | 70.9 | 72.0 | 73.3 | 76.3 | 77.7 | 78.8 |
| 資本金 | Capital Stock | 29.3 | 29.3 | 29.3 | 29.3 | 29.3 | 29.3 | 29.3 | 29.3 |
| 純資産の部合計 | Total Equity | 70.2 | 70.5 | 71.6 | 72.7 | 73.9 | 77.3 | 79.0 | 80.3 |
| 負債の部及び純資産の部合計 | Total Liabilities and Equity | 461.8 | 459.9 | 467.6 | 456.5 | 471.3 | 462.4 | 485.6 | 481.7 |

Section 5. 新生銀行 単体財務関連データ

Section 5. Shinsei Bank Non-Consolidated P/L and B/S Data

未監査(単位:10億円) Unaudited (Billions of Yen)

| 単体損益の概要 | Results of Operations (Non-Consolidated) | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|----------------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 業務粗利益 | Total Gross Business Profit (Loss) | 24.3 | 21.0 | 35.5 | 24.8 | 27.2 | 19.0 | 22.1 | 27.1 |
| 資金利益 | Net Interest Income | 16.8 | 13.0 | 27.9 | 16.2 | 18.6 | 13.3 | 13.8 | 21.2 |
| 役務取引等利益 | Net Fees and Commissions | 5.7 | 6.2 | 2.4 | 4.4 | 3.0 | 1.0 | 1.7 | 2.8 |
| 特定取引利益 | Net Trading Income | 3.4 | 1.6 | 5.1 | 4.1 | 4.4 | 1.9 | 4.1 | 1.5 |
| その他業務利益 | Net Other Business Income | (1.7) | 0.1 | 0.1 | 0.1 | 1.1 | 2.6 | 2.4 | 1.5 |
| 経費 | Total Expenses | 13.9 | 17.4 | 17.8 | 16.7 | 16.6 | 16.8 | 17.1 | 16.9 |
| 実質業務純益 | Net Business Profit (Jisshitsu Gyomu Jun-eki) | 10.3 | 3.5 | 17.7 | 8.1 | 10.6 | 2.2 | 4.9 | 10.1 |
| その他損益 | Other Operating Expenses, Net | (9.2) | (7.0) | (4.4) | (0.4) | (2.7) | 0.2 | 2.5 | (1.3) |
| 経常利益(損失) | Net Ordinary Income (Loss) | 1.0 | (3.4) | 13.2 | 7.7 | 7.8 | 2.5 | 7.5 | 8.7 |
| 特別利益(損失) | Extraordinary Income (Loss) | (1.2) | (0.0) | (0.4) | (0.5) | 0.0 | (0.4) | (1.2) | (0.5) |
| 税引前四半期純利益(損失) | Income (Loss) before Income Taxes | (0.1) | (3.5) | 12.8 | 7.2 | 7.8 | 2.0 | 6.2 | 8.2 |
| 法人税、住民税及び事業税 | Current Income Taxes (Benefit) | (0.1) | 0.0 | (0.2) | (0.1) | 0.0 | (0.1) | (0.5) | (0.1) |
| 法人税等調整額 | Deferred Income Taxes Expense (Benefit) | 2.0 | 0.0 | 0.0 | (0.0) | (0.4) | (0.0) | 0.0 | (0.0) |
| 四半期純利益(損失) | Net Income (Loss) | (2.1) | (3.6) | 12.9 | 7.4 | 8.2 | 2.2 | 6.7 | 8.4 |

| 単体損益計算書 | Non-Consolidated Statements of Operations | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|----------------------|---|----------|------------|----------|----------|----------|------------|----------|----------|
| 経常収益 | Ordinary Income | 43.7 | 35.9 | 52.9 | 41.1 | 41.6 | 32.3 | 46.0 | 43.7 |
| 資金運用収益 | Interest income | 26.9 | 22.9 | 37.0 | 24.6 | 27.0 | 21.8 | 22.5 | 29.6 |
| 貸出金利息 | Interest on Loans and Bills Discounted | 15.8 | 15.9 | 15.9 | 15.9 | 16.7 | 17.1 | 17.1 | 17.7 |
| 有価証券利息配当金 | Interest and Dividends on Securities | 10.4 | 6.3 | 20.3 | 8.0 | 9.6 | 3.9 | 4.5 | 10.9 |
| その他の資金運用収益 | Other Interest Income | 0.7 | 0.6 | 0.7 | 0.6 | 0.6 | 0.7 | 0.7 | 0.8 |
| 役務取引等収益 | Fees and Commissions Income | 3.7 | 3.6 | 4.0 | 4.1 | 3.6 | 4.5 | 4.7 | 5.7 |
| 特定取引収益 | Trading Income | 4.8 | 2.0 | 5.0 | 5.4 | 4.9 | 1.6 | 4.9 | 1.6 |
| その他業務収益 | Other Business Income | 2.3 | 1.0 | 0.6 | 1.8 | 2.7 | 3.3 | 4.0 | 4.2 |
| その他経常収益 | Other Ordinary Income | 5.8 | 6.3 | 6.1 | 5.0 | 3.3 | 1.0 | 9.7 | 2.3 |
| 貸倒引当金戻入益 | Net Reversal of Reserve for Credit Losses | - | - | - | 0.7 | (0.7) | 0.1 | (0.1) | - |
| その他 | Other | 5.8 | 6.3 | 6.1 | 4.2 | 4.1 | 0.8 | 9.9 | 2.3 |
| 経常費用 | Ordinary Expenses | 42.6 | 39.4 | 39.6 | 33.3 | 33.8 | 29.8 | 38.5 | 34.9 |
| 資金調達費用 | Interest Expenses | 10.7 | 10.5 | 9.6 | 8.9 | 8.9 | 8.9 | 9.1 | 8.8 |
| 預金利息 | Interest on Deposits | 7.5 | 7.3 | 6.3 | 5.8 | 5.7 | 5.6 | 5.7 | 5.6 |
| 社債利息 | Interest on Corporate Bonds | 2.0 | 2.1 | 2.2 | 1.9 | 2.0 | 2.1 | 2.2 | 2.2 |
| その他の資金調達費用 | Other Interest Expenses | 1.1 | 1.1 | 1.0 | 1.0 | 1.1 | 1.1 | 1.1 | 0.9 |
| 役務取引等費用 | Fees and Commissions Expenses | 2.5 | 2.2 | 2.5 | 2.5 | 2.8 | 3.1 | 3.3 | 3.6 |
| 特定取引費用 | Trading Losses | 1.4 | 0.3 | (0.0) | 1.3 | 0.4 | (0.2) | 0.8 | 0.1 |
| その他業務費用 | Other Business Expenses | 4.0 | 0.9 | 0.5 | 1.7 | 1.6 | 0.6 | 1.6 | 2.7 |
| 営業経費 | General and Administrative Expenses | 14.5 | 18.0 | 18.4 | 17.2 | 17.1 | 17.2 | 18.0 | 17.6 |
| その他経常費用 | Other Ordinary Expenses | 9.4 | 7.3 | 8.4 | 1.5 | 2.8 | 0.0 | 5.5 | 1.9 |
| 貸倒引当金繰入額 | Provision of Reserve for Credit Losses | 2.0 | 6.4 | 5.2 | - | 0.6 | (0.6) | 0.4 | 1.4 |
| その他 | Other | 7.3 | 0.8 | 3.1 | 1.5 | 2.2 | 0.7 | 5.1 | 0.4 |
| 経常利益(損失) | Ordinary Profit (Loss) | 1.0 | (3.4) | 13.2 | 7.7 | 7.8 | 2.5 | 7.5 | 8.7 |
| 特別利益 | Extraordinary Gains | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 特別損失 | Extraordinary Losses | 1.3 | 0.0 | 0.4 | 0.5 | 0.0 | 0.5 | 1.2 | 0.5 |
| 税引前四半期純利益(損失) | Income (Loss) before Income Taxes | (0.1) | (3.5) | 12.8 | 7.2 | 7.8 | 2.0 | 6.2 | 8.2 |
| 税金: | Income Taxes (Benefit): | | | | | | | | |
| 法人税、住民税及び事業税 | Income Taxes (Benefits) - Current | (0.1) | 0.0 | (0.2) | (0.1) | 0.0 | (0.1) | (0.5) | (0.1) |
| 法人税等調整額 | Income Taxes (Benefits) - Deferred | 2.0 | 0.0 | 0.0 | (0.0) | (0.4) | (0.0) | 0.0 | (0.0) |
| 四半期純利益(損失) | Net Income (Loss) | (2.1) | (3.6) | 12.9 | 7.4 | 8.2 | 2.2 | 6.7 | 8.4 |

| 与信関連費用(単体) | Net Credit Costs (Recoveries) (Non-Consolidated) | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|---------------|--|----------|------------|----------|----------|----------|------------|----------|----------|
| 貸出金償却・債権処分損 | Losses on Write-Off of Loans / Losses on Sale of Loans | 2.0 | (0.0) | 0.1 | 0.5 | 1.9 | 0.0 | 4.2 | 0.2 |
| 貸倒引当金繰入(戻入益) | Net Provision (Reversal) of Reserve for Loan Losses | 2.0 | 6.4 | 5.2 | (0.7) | 1.3 | (0.7) | 0.5 | 1.4 |
| 一般貸倒引当金繰入 | Net (Reversal) Provision of General Reserve for Loan Losses | (0.0) | (3.4) | (1.1) | (1.6) | (3.3) | (0.6) | (4.3) | 0.5 |
| 個別貸倒引当金繰入 | Net (Reversal) Provision of Specific Reserve for Loan Losses | 2.1 | 9.9 | 6.4 | 0.9 | 4.6 | (0.0) | 4.9 | 0.9 |
| 特定海外債権引当勘定繰入 | Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries | (0.0) | 0.0 | 0.0 | - | - | - | - | - |
| 償却債権取立益 | Recoveries of written-off claims | (0.7) | (0.7) | (3.0) | (0.7) | (0.8) | (0.6) | (6.1) | (0.1) |
| 与信関連費用 | Net Credit Costs (Recoveries) | 3.3 | 5.7 | 2.3 | (0.9) | 2.4 | (1.3) | (1.3) | 1.5 |

| 資金運用/調達の状況 (平均残高)(単体) | Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated) | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|--------------------------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 資金運用勘定: | Interest-Earning Assets: | | | | | | | | |
| 現金預け金 | Cash and Due from Banks | 18.1 | 23.6 | 23.4 | 23.0 | 19.4 | 18.8 | 20.7 | 25.3 |
| コールローン | Call Loans | 22.7 | 36.7 | 67.9 | 42.3 | 47.5 | 65.5 | 86.9 | 49.4 |
| 買現先勘定 | Receivables under Resale Agreements | - | 8.9 | 15.9 | 21.8 | 38.3 | 116.7 | 70.7 | 59.3 |
| 債券貸借取引支払保証金 | Collateral Related to Securities Borrowing Transactions | 8.5 | 2.8 | 18.8 | 14.9 | 17.5 | 17.2 | 12.9 | 3.3 |
| 有価証券 | Securities | 2,910.9 | 2,520.3 | 2,301.9 | 2,259.5 | 2,346.6 | 2,383.9 | 2,543.1 | 2,406.7 |
| 貸出金 | Loans and Bills Discounted | 4,045.2 | 4,016.0 | 4,013.0 | 4,082.5 | 4,164.8 | 4,234.3 | 4,196.3 | 4,197.4 |
| その他資金運用 | Other Interest-Earning Assets | 253.8 | 255.7 | 245.5 | 241.9 | 243.4 | 239.3 | 295.1 | 238.7 |
| 金利スワップ等 | Interest Rate and Funding Swaps | - | - | - | - | - | - | - | - |
| 資金運用勘定合計 | Total Interest-Earning Assets | 7,259.4 | 6,864.3 | 6,686.6 | 6,686.2 | 6,877.9 | 7,076.0 | 7,225.9 | 6,980.5 |
| 資金調達勘定: | Interest-Bearing Liabilities: | | | | | | | | |
| 預金 | Deposits | 5,542.6 | 5,649.1 | 5,594.1 | 5,499.1 | 5,363.6 | 5,230.6 | 5,541.1 | 5,741.1 |
| 譲渡性預金 | Negotiable Certificates of Deposit | 255.3 | 231.4 | 181.7 | 203.0 | 270.3 | 301.0 | 256.2 | 222.5 |
| 債券 | Debentures | 327.9 | 312.4 | 304.1 | 292.9 | 286.5 | 277.3 | 271.2 | 122.0 |
| コールマネー | Call Money | 145.6 | 140.3 | 149.6 | 129.6 | 132.3 | 146.0 | 158.2 | 126.1 |
| 売現先勘定 | Payable under Repurchase Agreements | - | - | - | - | - | - | - | 15.5 |
| 債券貸借取引受入保証金 | Collateral Related to Securities Lending Transactions | 324.2 | 106.5 | 44.2 | 160.1 | 129.6 | 227.9 | 375.8 | 440.0 |
| 借入金 | Borrowed Money | 286.3 | 259.1 | 241.7 | 270.9 | 428.3 | 438.0 | 467.1 | 361.4 |
| 社債 | Corporate Bonds | 215.7 | 209.7 | 208.0 | 209.1 | 205.1 | 213.0 | 220.3 | 227.4 |
| その他資金調達勘定 | Other Interest-Bearing Liabilities | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.2 | 17.6 | 6.1 |
| 金利スワップ等 | Interest Rate and Funding Swaps | - | - | - | - | - | - | - | - |
| 資金調達勘定合計 | Total Interest-Bearing Liabilities | 7,098.0 | 6,908.9 | 6,723.8 | 6,765.1 | 6,816.1 | 6,834.4 | 7,307.7 | 7,262.5 |
| 資金運用収益-資金調達費用 | Net Interest Income/Yield on Interest-Earning Assets | 7,259.4 | 6,864.3 | 6,686.6 | 6,686.2 | 6,877.9 | 7,076.0 | 7,225.9 | 6,980.5 |

注記: 2013.1-3以降は、金融商品等差入担保金を「その他資金運用」に、金融商品等受入担保金を「その他資金調達」に含めております。

Note: Cash collateral paid for financial instruments have been included in "Other Interest-Earning Assets" and cash collateral received for financial instruments have been included in "Other Interest-Bearing Liabilities" from 2013.1-3.

| 資金運用/調達の状況 (利息)(単体) | Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated) | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|------------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 資金運用勘定: | Interest-Earning Assets: | | | | | | | | |
| 現金預け金 | Cash and Due from Banks | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| コールローン | Call Loans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 買現先勘定 | Receivables under Resale Agreements | - | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 |
| 債券貸借取引支払保証金 | Collateral Related to Securities Borrowing Transactions | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 有価証券 | Securities | 10.4 | 6.3 | 20.3 | 8.0 | 9.6 | 3.9 | 4.5 | 10.9 |
| 貸出金 | Loans and Bills Discounted | 15.8 | 15.9 | 15.9 | 15.9 | 16.7 | 17.1 | 17.1 | 17.7 |
| その他資金運用 | Other Interest-Bearing Assets | 0.5 | 0.6 | 0.6 | 0.5 | 0.5 | 0.4 | 0.4 | 0.4 |
| 金利スワップ等 | Interest Rate and Funding Swaps | 0.0 | (0.0) | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 |
| 資金運用勘定合計 | Total Interest-Earning Assets | 26.9 | 22.9 | 37.0 | 24.6 | 27.0 | 21.8 | 22.5 | 29.6 |
| 資金調達勘定: | Interest-Bearing Liabilities: | | | | | | | | |
| 預金 | Deposits | 7.5 | 7.3 | 6.3 | 5.8 | 5.7 | 5.6 | 5.7 | 5.6 |
| 譲渡性預金 | Negotiable Certificates of Deposit | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 |
| 債券 | Debentures | 0.3 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 | 0.1 | 0.0 |
| コールマネー | Call Money | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 売現先勘定 | Payable under Repurchase Agreements | - | - | - | - | - | - | - | 0.0 |
| 債券貸借取引受入保証金 | Collateral Related to Securities Lending Transactions | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 | 0.0 |
| 借入金 | Borrowed Money | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 | 0.6 |
| 社債 | Corporate Bonds | 2.0 | 2.1 | 2.2 | 1.9 | 2.0 | 2.1 | 2.2 | 2.2 |
| その他資金調達勘定 | Other Interest-Bearing Liabilities | (0.1) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 金利スワップ等 | Interest Rate and Funding Swaps | - | - | - | - | - | - | - | - |
| 資金調達勘定合計 | Total Interest-Bearing Liabilities | 10.7 | 10.5 | 9.6 | 8.9 | 8.9 | 8.9 | 9.1 | 8.8 |
| 資金運用収益-資金調達費用 | Net Interest Income/Yield on Interest-Earning Assets | 16.2 | 12.4 | 27.3 | 15.7 | 18.1 | 12.9 | 13.4 | 20.7 |

| 資金運用／調達状況 (利回り(%)) (単体) | Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Non-Consolidated) | 2011.7-9 | 2011.10-12 | 2012.1-3 | 2012.4-6 | 2012.7-9 | 2012.10-12 | 2013.1-3 | 2013.4-6 |
|----------------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 資金運用勘定: | Interest-Earning Assets: | | | | | | | | |
| 現金預け金 | Cash and Due from Banks | 1.31 | 0.71 | 1.05 | 1.01 | 1.16 | 1.11 | 1.60 | 2.19 |
| コールローン | Call Loans | 0.22 | 0.36 | 0.17 | 0.16 | 0.11 | 0.11 | 0.11 | 0.11 |
| 買現先勘定 | Receivables under Resale Agreements | - | 0.40 | 0.37 | 0.39 | 0.39 | 0.39 | 0.39 | 0.36 |
| 債券貸借取引支払保証金 | Collateral Related to Securities Borrowing Transactions | 0.08 | 0.10 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 | 0.11 |
| 有価証券 | Securities | 1.42 | 1.00 | 3.55 | 1.42 | 1.62 | 0.65 | 0.72 | 1.83 |
| 貸出金 | Loans and Bills Discounted | 1.55 | 1.58 | 1.59 | 1.56 | 1.59 | 1.60 | 1.66 | 1.70 |
| その他資金運用 | Other Interest-Bearing Assets | 0.87 | 0.96 | 1.01 | 0.86 | 0.86 | 0.82 | 0.66 | 0.81 |
| 金利スワップ等 | Interest Rate and Funding Swaps | - | - | - | - | - | - | - | - |
| 資金運用勘定合計 | Total Interest-Earning Assets | 1.47 | 1.33 | 2.22 | 1.47 | 1.55 | 1.22 | 1.26 | 1.70 |
| 資金調達勘定: | Interest-Bearing Liabilities: | | | | | | | | |
| 預金 | Deposits | 0.53 | 0.51 | 0.45 | 0.43 | 0.42 | 0.42 | 0.42 | 0.39 |
| 譲渡性預金 | Negotiable Certificates of Deposit | 0.16 | 0.15 | 0.15 | 0.15 | 0.14 | 0.14 | 0.14 | 0.12 |
| 債券 | Debentures | 0.48 | 0.43 | 0.40 | 0.39 | 0.36 | 0.33 | 0.29 | 0.30 |
| コールマネー | Call Money | 0.11 | 0.11 | 0.11 | 0.10 | 0.11 | 0.11 | 0.10 | 0.10 |
| 売現先勘定 | Payable under Repurchase Agreements | - | - | - | - | - | - | - | 0.22 |
| 債券貸借取引受入保証金 | Collateral Related to Securities Lending Transactions | 0.15 | 0.08 | 0.09 | 0.10 | 0.12 | 0.12 | 0.11 | 0.06 |
| 借入金 | Borrowed Money | 0.83 | 0.92 | 1.00 | 0.91 | 0.62 | 0.61 | 0.59 | 0.74 |
| 社債 | Corporate Bonds | 3.79 | 4.02 | 4.33 | 3.80 | 3.91 | 3.98 | 4.10 | 3.93 |
| その他資金調達勘定 | Other Interest-Bearing Liabilities | ... | ... | ... | ... | ... | ... | ... | ... |
| 金利スワップ等 | Interest Rate and Funding Swaps | - | - | - | - | - | - | - | - |
| 資金調達勘定合計 | Total Interest-Bearing Liabilities | 0.59 | 0.60 | 0.57 | 0.52 | 0.51 | 0.51 | 0.50 | 0.48 |
| 資金運用収益－資金調達費用 | Net Interest Income/Yield on Interest-Earning Assets | 0.89 | 0.71 | 1.64 | 0.94 | 1.04 | 0.72 | 0.75 | 1.19 |

注記: 2013.1-3以降は、金融商品等差入担保金を「その他資金運用」に、金融商品等受入担保金を「その他資金調達」に含めております。

Note: Cash collateral paid for financial instruments have been included in "Other Interest-Earning Assets" and cash collateral received for financial instruments have been included in "Other Interest-Bearing Liabilities" from 2013.1-3.

| 単体貸借対照表 | Non-Consolidated Balance Sheets | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 資産の部: | Assets: | | | | | | | | |
| 現金預け金 | Cash and Due from Banks | 223.1 | 399.8 | 330.0 | 275.7 | 301.1 | 374.2 | 546.4 | 381.0 |
| コールローン | Call Loans | 30.1 | - | 15.7 | 8.5 | - | - | 18.8 | - |
| 買現先勘定 | Receivables under Resale Agreements | - | 15.0 | 18.3 | 38.3 | 38.3 | 58.5 | 78.5 | 58.5 |
| 債券貸借取引支払保証金 | Receivables under Securities Borrowing Transactions | 13.7 | - | 57.6 | - | - | - | - | - |
| 買入金銭債権 | Other Monetary Claims Purchased | 237.5 | 227.8 | 210.6 | 224.5 | 217.9 | 211.9 | 198.7 | 194.5 |
| 特定取引資産 | Trading Assets | 193.6 | 173.4 | 156.6 | 186.3 | 175.2 | 245.9 | 258.9 | 242.1 |
| 金銭の信託 | Monetary Assets Held in Trust | 343.8 | 313.4 | 307.5 | 298.5 | 282.2 | 288.6 | 255.5 | 227.8 |
| 有価証券 | Securities | 2,636.0 | 2,325.9 | 2,286.6 | 2,280.4 | 2,425.3 | 2,583.9 | 2,282.6 | 2,304.7 |
| 投資損失引当金 | Valuation Allowance for Investments | (3.3) | (3.3) | (3.3) | (3.3) | (3.3) | (3.3) | (3.3) | (3.3) |
| 貸出金 | Loans and Bills Discounted | 4,060.8 | 4,017.9 | 4,102.6 | 4,201.5 | 4,264.1 | 4,237.1 | 4,224.4 | 4,193.5 |
| 外国為替 | Foreign Exchanges | 22.2 | 24.6 | 18.8 | 16.7 | 22.7 | 26.6 | 33.8 | 26.8 |
| その他資産 | Other Assets | 397.6 | 456.4 | 450.2 | 431.5 | 255.6 | 309.0 | 476.9 | 463.6 |
| その他の資産 | Other | 397.6 | 456.4 | 450.2 | 431.5 | 255.6 | 309.0 | 476.9 | 463.6 |
| 有形固定資産 | Premises and Equipment | 17.9 | 20.7 | 21.4 | 20.9 | 20.6 | 20.1 | 19.6 | 18.8 |
| 無形固定資産 | Intangible Assets | 8.3 | 11.3 | 10.6 | 9.9 | 9.4 | 9.1 | 9.3 | 9.1 |
| 債券繰延資産 | Deferred Issuance Expenses for Debentures | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 |
| 繰延税金資産 | Deferred Tax Assets | - | - | - | - | - | - | 1.2 | 2.7 |
| 支払承諾見返 | Customers' Liabilities for Acceptances and Guarantees | 9.1 | 11.5 | 11.6 | 11.4 | 10.9 | 10.8 | 12.5 | 17.5 |
| 貸倒引当金 | Reserve for Credit Losses | (110.1) | (116.4) | (121.1) | (112.4) | (113.5) | (113.5) | (106.5) | (94.6) |
| 資産の部合計 | Total Assets | 8,080.9 | 7,878.6 | 7,874.4 | 7,889.2 | 7,907.1 | 8,259.3 | 8,307.6 | 8,043.4 |
| 負債及び純資産の部 | Liabilities and Equity | | | | | | | | |
| 負債の部: | Liabilities: | | | | | | | | |
| 預金 | Deposits | 5,641.6 | 5,718.6 | 5,610.1 | 5,559.2 | 5,192.9 | 5,481.8 | 5,631.6 | 5,885.9 |
| 譲渡性預金 | Negotiable Certificates of Deposit | 152.9 | 179.4 | 178.0 | 206.7 | 316.4 | 215.9 | 204.6 | 154.3 |
| 債券 | Debentures | 315.8 | 308.2 | 296.8 | 289.8 | 280.3 | 274.8 | 265.0 | 51.7 |
| コールマネー | Call Money | 140.2 | 140.1 | 210.1 | 120.1 | 230.0 | 143.0 | 170.0 | 120.0 |
| 売現先勘定 | Payables under repurchase agreements | - | - | - | - | - | 8.6 | - | - |
| 債券貸借取引受入担保金 | Payables under Securities Lending Transactions | 178.9 | 15.0 | 91.8 | 60.4 | 106.8 | 280.9 | 28.3 | 2.0 |
| 特定取引負債 | Trading Liabilities | 155.2 | 134.0 | 127.6 | 127.6 | 128.6 | 190.4 | 226.2 | 226.0 |
| 借入金 | Borrowed Money | 315.4 | 238.9 | 245.7 | 370.7 | 489.9 | 397.0 | 479.8 | 345.7 |
| 外国為替 | Foreign Exchanges | 0.1 | 0.2 | 0.1 | 0.1 | 0.1 | 0.2 | 0.3 | 0.2 |
| 社債 | Corporate Bonds | 208.1 | 206.3 | 212.2 | 206.4 | 206.3 | 217.1 | 220.7 | 236.2 |
| その他負債 | Other Liabilities | 329.7 | 293.7 | 240.7 | 282.5 | 281.5 | 377.6 | 398.1 | 336.7 |
| 未払法人税等 | Income Taxes Payable | 0.3 | 0.1 | 0.3 | 0.1 | 0.3 | 0.1 | 0.3 | 0.1 |
| リース債務 | Lease Obligations | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| 資産除去債務 | Asset Retirement Obligations | 4.1 | 6.5 | 6.7 | 6.9 | 6.9 | 7.0 | 6.9 | 7.1 |
| その他の負債 | Other | 325.3 | 287.1 | 233.6 | 275.4 | 274.2 | 370.5 | 390.8 | 329.4 |
| 賞与引当金 | Accrued Employees' Bonuses | 1.9 | 2.8 | 3.7 | 0.8 | 1.7 | 2.5 | 4.0 | 1.0 |
| 繰延税金負債 | Deferred Tax Liability | 2.2 | 2.3 | 1.2 | 2.3 | 2.2 | 0.0 | - | - |
| 支払承諾 | Acceptances and Guarantees | 9.1 | 11.5 | 11.6 | 11.4 | 10.9 | 10.8 | 12.5 | 17.5 |
| 負債の部合計 | Total Liabilities | 7,451.9 | 7,251.6 | 7,230.2 | 7,238.7 | 7,248.0 | 7,601.1 | 7,641.7 | 7,377.8 |
| 純資産の部: | Equity: | | | | | | | | |
| 株主資本合計 | Shareholders' Equity | 639.0 | 635.3 | 648.3 | 653.1 | 661.3 | 663.5 | 670.3 | 676.1 |
| 資本金 | Common Stock | 512.2 | 512.2 | 512.2 | 512.2 | 512.2 | 512.2 | 512.2 | 512.2 |
| 資本剰余金 | Capital Surplus | 79.4 | 79.4 | 79.4 | 79.4 | 79.4 | 79.4 | 79.4 | 79.4 |
| 資本準備金 | Additional Paid-in Capital | 79.4 | 79.4 | 79.4 | 79.4 | 79.4 | 79.4 | 79.4 | 79.4 |
| 利益剰余金 | Retained Earnings | 119.9 | 116.2 | 129.2 | 133.9 | 142.2 | 144.4 | 151.2 | 157.0 |
| 利益準備金 | Legal Reserve | 11.5 | 11.5 | 11.5 | 12.0 | 12.0 | 12.0 | 12.0 | 12.6 |
| その他利益剰余金 | Other Retained Earnings | 108.3 | 104.7 | 117.6 | 121.8 | 130.1 | 132.3 | 139.1 | 144.3 |
| 繰越利益剰余金 | Unappropriated Retained Earnings | 108.3 | 104.7 | 117.6 | 121.8 | 130.1 | 132.3 | 139.1 | 144.3 |
| 自己株式 | Treasury Stock, at Cost | (72.5) | (72.5) | (72.5) | (72.5) | (72.5) | (72.5) | (72.5) | (72.5) |
| 評価・換算差額等合計 | Total Net Unrealized Gain (Loss) and Translation Adjustments | (11.3) | (9.7) | (5.5) | (3.9) | (3.6) | (6.6) | (5.6) | (11.7) |
| その他有価証券評価差額金 | Unrealized Gain (Loss) on Available-for-Sale Securities | (6.9) | (6.4) | (1.0) | (1.1) | (1.3) | (0.8) | 2.9 | (3.4) |
| 繰延ヘッジ損益 | Deferred Gain (Loss) on Derivatives under Hedge Accounting | (4.3) | (3.3) | (4.4) | (2.8) | (2.2) | (5.8) | (8.6) | (8.2) |
| 新株予約権 | Stock Acquisition Rights | 1.3 | 1.3 | 1.3 | 1.3 | 1.3 | 1.2 | 1.2 | 1.2 |
| 純資産の部合計 | Total Equity | 629.0 | 627.0 | 644.1 | 650.5 | 659.0 | 658.1 | 665.8 | 665.6 |
| 負債及び純資産の部合計 | Total Liabilities and Equity | 8,080.9 | 7,878.6 | 7,874.4 | 7,889.2 | 7,907.1 | 8,259.3 | 8,307.6 | 8,043.4 |

| 貸出金の残存期間別残高(単体) | Loan Maturity (Non-consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-----------------|----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1年以下 | One Year or Less | 1,116.8 | n/a | 1,097.5 | n/a | 1,073.0 | n/a | 1,019.7 | n/a |
| 1年超3年以下 | Over One Year to Three Years | 835.6 | n/a | 821.7 | n/a | 888.7 | n/a | 887.5 | n/a |
| 3年超5年以下 | Over Three Years to Five Years | 642.3 | n/a | 665.8 | n/a | 693.6 | n/a | 640.0 | n/a |
| 5年超7年以下 | Over Five Years to Seven Years | 356.9 | n/a | 323.4 | n/a | 317.9 | n/a | 308.9 | n/a |
| 7年超 | Over Seven Years | 1,028.7 | n/a | 1,103.2 | n/a | 1,172.7 | n/a | 1,240.4 | n/a |
| 期間の定めのないもの | Indefinite Term | 80.2 | n/a | 90.8 | n/a | 117.9 | n/a | 127.7 | n/a |
| 合計 | Total | 4,060.8 | 4,017.9 | 4,102.6 | 4,201.5 | 4,264.1 | 4,237.1 | 4,224.4 | 4,193.5 |

| リスク管理債権(単体) | Risk Monitored Loans (Non-Consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------|---|---------|---------|---------|---------|---------|---------|---------|---------|
| 破綻先債権額 | Loans to Bankrupt Obligors | 6.5 | 3.3 | 3.5 | 3.2 | 5.3 | 5.4 | 8.1 | 8.5 |
| 延滞債権額 | Non-Accrual Delinquent Loans | 216.2 | 272.0 | 263.3 | 251.4 | 241.7 | 236.7 | 211.2 | 185.6 |
| 3か月以上延滞債権額 | Loans Past Due Three Months or More | 0.7 | 0.5 | 0.7 | 0.8 | 0.7 | 1.1 | 1.1 | 1.0 |
| 貸出条件緩和債権額 | Restructured Loans | 3.5 | 4.2 | 0.8 | 1.8 | 1.9 | 4.6 | 4.5 | 4.2 |
| 合計(A) | Total (A) | 227.1 | 280.1 | 268.4 | 257.3 | 249.8 | 248.1 | 225.0 | 199.5 |
| 貸出金残高(B) | Loans and Bills Discounted (B) | 4,060.8 | 4,017.9 | 4,102.6 | 4,201.5 | 4,264.1 | 4,237.1 | 4,224.4 | 4,193.5 |
| 貸出残高比(A)/(B) | (A)/(B) | 5.59% | 6.97% | 6.54% | 6.13% | 5.86% | 5.86% | 5.33% | 4.76% |
| 貸倒引当金(C) | Reserve for Credit Losses (C) | 110.1 | 116.4 | 121.1 | 112.4 | 113.5 | 113.5 | 106.5 | 94.6 |
| 引当率(C)/(A) | Reserve Ratios (C)/(A) | 48.5% | 41.5% | 45.1% | 43.7% | 45.4% | 45.8% | 47.3% | 47.4% |

| 業種別貸出残高(単体) | Loans by Borrower Industry (Non-Consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-------------------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 国内(除く特別国際金融取引勘定): | Domestic Offices (excluding Japan Offshore Market Accounts): | | | | | | | | |
| 製造業 | Manufacturing | 245.3 | 244.5 | 241.4 | 240.8 | 222.5 | 226.9 | 232.0 | 228.9 |
| 農業、林業 | Agriculture and Forestry | 1.2 | 2.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 | 0.2 |
| 漁業 | Fishery | 1.0 | - | - | - | - | - | - | - |
| 鉱業、砕石業、砂利採取業 | Mining, Quarrying and Gravel Extraction | 0.4 | 0.2 | 0.2 | 0.2 | 0.2 | 0.1 | 0.1 | 0.1 |
| 建設業 | Construction | 12.5 | 19.3 | 10.5 | 9.1 | 13.7 | 14.9 | 10.6 | 9.9 |
| 電気・ガス・熱供給・水道業 | Electric Power, Gas, Heat Supply and Water Supply | 37.6 | 38.7 | 48.6 | 77.0 | 110.2 | 107.6 | 124.7 | 133.4 |
| 情報通信業 | Information and Communications | 34.1 | 37.4 | 38.4 | 39.0 | 38.6 | 33.5 | 30.4 | 29.8 |
| 運輸業、郵便業 | Transportation and Postal Service | 269.5 | 244.4 | 236.7 | 232.6 | 222.7 | 224.5 | 219.0 | 213.2 |
| 卸売業、小売業 | Wholesale and Retail | 77.6 | 71.7 | 82.6 | 79.5 | 80.1 | 80.6 | 70.2 | 70.6 |
| 金融業、保険業 | Finance and Insurance | 1,200.8 | 1,145.2 | 1,178.4 | 1,232.8 | 1,205.6 | 1,116.5 | 1,098.8 | 1,072.4 |
| 不動産業 | Real Estate | 580.1 | 591.4 | 578.8 | 577.2 | 594.7 | 599.2 | 581.1 | 551.5 |
| 各種サービス業 | Services | 371.3 | 370.1 | 371.0 | 368.5 | 372.7 | 369.9 | 369.5 | 369.6 |
| 地方公共団体 | Local Government | 140.9 | 142.4 | 139.5 | 118.3 | 118.0 | 117.9 | 114.0 | 109.1 |
| 個人 | Individual | 900.7 | 922.1 | 966.8 | 1,007.1 | 1,065.5 | 1,111.3 | 1,166.1 | 1,210.6 |
| 海外円借款、国内店名義現地貸 | Overseas Yen Loan and Overseas Loans Booked Domestically | 125.3 | 121.8 | 131.9 | 143.0 | 145.3 | 158.4 | 160.6 | 162.3 |
| 国内店計 | Total Domestic | 3,998.9 | 3,952.1 | 4,025.8 | 4,126.1 | 4,190.6 | 4,162.2 | 4,178.0 | 4,162.2 |
| 海外及び特別国際金融取引勘定: | Overseas Offices (including Japan Offshore Market Accounts): | | | | | | | | |
| 政府等 | Governments | 2.1 | 2.1 | 2.0 | 2.0 | 1.9 | 1.9 | 1.8 | 1.8 |
| 金融機関 | Financial Institutions | 1.1 | 1.2 | 1.0 | 1.0 | 0.8 | 0.9 | 0.8 | 0.9 |
| 商工業 | Commerce and Industry | 58.5 | 62.4 | 73.6 | 72.3 | 70.6 | 71.9 | 43.6 | 28.5 |
| その他 | Others | - | - | - | - | - | - | - | - |
| 海外合計 | Total Overseas | 61.9 | 65.8 | 76.8 | 75.4 | 73.5 | 74.9 | 46.4 | 31.3 |
| 合計 | Total | 4,060.8 | 4,017.9 | 4,102.6 | 4,201.5 | 4,264.1 | 4,237.1 | 4,224.4 | 4,193.5 |

| 業種別リスク管理債権残高(単体) | Risk Monitored Loans by Borrower Industry (Non-Consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------------|--|--------|---------|--------|--------|--------|---------|--------|--------|
| 国内(除く特別国際金融取引勘定分): | Domestic Offices (excluding Japan Offshore Market Accounts): | | | | | | | | |
| 製造業 | Manufacturing | 3.2 | 10.7 | 10.8 | 6.6 | 7.4 | 7.3 | 7.5 | 6.5 |
| 農業、林業 | Agriculture and Forestry | - | - | - | - | - | - | - | - |
| 漁業 | Fishery | - | - | - | - | - | - | - | - |
| 鉱業、砕石業、砂利採取業 | Mining, Quarrying and Gravel Extraction | - | - | - | - | - | - | - | - |
| 建設業 | Construction | - | - | - | 0.0 | 0.0 | - | - | - |
| 電気・ガス・熱供給・水道業 | Electric Power, Gas, Heat Supply and Water Supply | - | - | - | - | - | - | - | - |
| 情報通信業 | Information and Communications | 0.5 | - | - | - | - | 2.3 | 2.1 | 1.6 |
| 運輸業、郵便業 | Transportation and Postal Service | - | - | 5.5 | 4.9 | 2.9 | 2.7 | 2.9 | 2.9 |
| 卸売業、小売業 | Wholesale and Retail | 0.0 | 0.0 | - | 0.0 | - | - | - | 0.1 |
| 金融業、保険業 | Finance and Insurance | 23.8 | 43.7 | 43.7 | 43.7 | 43.3 | 43.3 | 41.9 | 41.9 |
| 不動産業 | Real Estate | 183.0 | 180.3 | 158.5 | 156.4 | 151.6 | 145.5 | 128.4 | 104.3 |
| 各種サービス業 | Services | 0.1 | 26.2 | 26.2 | 26.2 | 26.2 | 26.3 | 28.2 | 28.1 |
| 地方公共団体 | Local Government | - | - | - | - | - | - | - | - |
| 個人 | Individual | 4.2 | 3.4 | 3.6 | 3.7 | 3.5 | 3.9 | 4.1 | 4.1 |
| 海外円借款、国内店名義現地貸 | Overseas Yen Loan and Overseas Loans Booked Domestically | 11.9 | 15.6 | 19.9 | 15.5 | 14.6 | 16.3 | 9.4 | 9.4 |
| 国内店計 | Total Domestic | 227.1 | 280.1 | 268.4 | 257.3 | 249.8 | 248.1 | 225.0 | 199.5 |
| 海外及び特別国際金融取引勘定分: | Overseas Offices (including Japan Offshore Market Accounts): | | | | | | | | |
| 政府等 | Governments | - | - | - | - | - | - | - | - |
| 金融機関 | Financial Institutions | - | - | - | - | - | - | - | - |
| 商工業 | Commerce and Industry | - | - | - | - | - | - | - | - |
| その他 | Others | - | - | - | - | - | - | - | - |
| 海外合計 | Total Overseas | - | - | - | - | - | - | - | - |
| 合計 | Total | 227.1 | 280.1 | 268.4 | 257.3 | 249.8 | 248.1 | 225.0 | 199.5 |

| LBO(単体) | LBO (Non-Consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|---------|------------------------|--------|---------|--------|--------|--------|---------|--------|--------|
| LBO | Total LBO | 199.0 | 196.8 | 198.1 | 198.9 | 183.9 | 172.1 | 169.7 | 172.5 |
| 国内 | Japan | 195.9 | 193.7 | 195.9 | 196.8 | 182.0 | 170.2 | 167.7 | 171.1 |
| 米国 | U.S. | 1.8 | 1.7 | 1.8 | 1.6 | 1.5 | 1.4 | 1.4 | 1.3 |
| 欧州 | Europe | - | - | - | - | - | - | - | - |
| その他 | Other | 1.2 | 1.1 | 0.4 | 0.4 | 0.5 | 0.5 | 0.5 | - |

| 地域別 海外・オフショアローン残高(単体) | Overseas and Offshore Loans by Region (Non-Consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-----------------------|--|--------|---------|--------|--------|--------|---------|--------|--------|
| 米国 | US | 52.1 | 44.7 | 40.2 | 39.5 | 44.0 | 45.1 | 8.3 | 8.3 |
| 米国アセットバック投資 | Asset-Backed Investment in US | 4.6 | 4.6 | 5.2 | 4.8 | 5.3 | 6.4 | - | - |
| 欧州 | Europe | 33.5 | 33.0 | 50.3 | 45.6 | 43.9 | 46.6 | 43.6 | 25.2 |
| 欧州アセットバック投資 | Asset-Backed Investment in Europe | 25.7 | 25.3 | 27.6 | 23.0 | 22.3 | 25.1 | 18.5 | 12.8 |
| その他 | Others | 101.5 | 109.8 | 118.1 | 133.2 | 130.8 | 141.6 | 155.0 | 160.0 |
| 海外・オフショアローン合計 | Total | 187.2 | 187.6 | 208.7 | 218.4 | 218.8 | 233.3 | 207.0 | 193.6 |
| アセットバック投資合計 | Total Asset-Backed Investment | 30.4 | 29.9 | 32.9 | 27.9 | 27.6 | 31.5 | 18.5 | 12.8 |

| 地域別 海外・オフショアローン リスク管理債権残高(単体) | Risk Monitored Overseas and Offshore Loans by Region (Non-Consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-------------------------------|---|--------|---------|--------|--------|--------|---------|--------|--------|
| 米国 | US | - | - | - | - | - | - | - | - |
| 米国アセットバック投資 | Asset-Backed Investment in US | - | - | - | - | - | - | - | - |
| 欧州 | Europe | 11.9 | 14.8 | 16.1 | 12.1 | 11.2 | 12.8 | 5.9 | 6.3 |
| 欧州アセットバック投資 | Asset-Backed Investment in Europe | 11.6 | 14.6 | 15.9 | 12.0 | 11.2 | 12.7 | 5.9 | 6.3 |
| その他 | Others | 0.0 | 0.7 | 3.7 | 3.4 | 3.3 | 3.5 | 3.5 | 3.0 |
| 海外・オフショアローン合計 | Total | 11.9 | 15.6 | 19.9 | 15.5 | 14.6 | 16.3 | 9.4 | 9.4 |
| アセットバック投資合計 | Total Risk Monitored Loans of Asset-Backed Investment | 11.6 | 14.6 | 15.9 | 12.0 | 11.2 | 12.7 | 5.9 | 6.3 |

| 金融再生法の開示基準に基づく債権と保全率(単体) | Coverage Ratio for Non-Performing Claims Classified under the Financial Revitalization Law (Non-Consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------------------|---|---------|---------|---------|---------|---------|---------|---------|---------|
| 破産更生債権及びこれらに準ずる債権 | Claims Against Bankrupt and Quasi-Bankrupt Obligors | 53.4 | 49.1 | 49.1 | 55.5 | 51.0 | 51.4 | 38.6 | 34.8 |
| 保全額 | Amount of Coverage | 53.4 | 49.1 | 49.1 | 55.5 | 51.0 | 51.4 | 38.6 | 34.8 |
| 保全率 | Coverage Ratio | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| 危険債権 | Doubtful Claims | 196.7 | 254.2 | 245.2 | 225.4 | 221.0 | 212.2 | 198.3 | 176.3 |
| 保全額 | Amounts of Coverage | 190.8 | 246.6 | 235.4 | 217.6 | 213.8 | 205.8 | 191.0 | 170.4 |
| 保全率 | Coverage Ratio | 97.0% | 97.0% | 96.0% | 96.5% | 96.7% | 97.0% | 96.3% | 96.7% |
| 要管理債権 | Substandard Claims | 4.3 | 4.7 | 1.6 | 2.7 | 2.7 | 5.9 | 5.7 | 5.2 |
| 保全額 | Amounts of Coverage | 2.7 | 2.3 | 1.6 | 2.1 | 2.1 | 3.1 | 3.1 | 3.1 |
| 保全率 | Coverage Ratio | 62.8% | 47.5% | 99.0% | 78.1% | 78.3% | 53.2% | 55.1% | 58.9% |
| 金融再生法の開示基準に基づく債権合計(A) | Total Non-Performing Claims Classified under the Financial Revitalization Law (A) | 254.4 | 308.1 | 295.9 | 283.5 | 274.6 | 269.4 | 242.6 | 216.4 |
| 保全額 | Amounts of Coverage | 246.9 | 298.0 | 286.1 | 275.1 | 266.8 | 260.3 | 232.7 | 208.3 |
| 保全率 | Coverage Ratio | 97.0% | 96.7% | 96.7% | 97.0% | 97.2% | 96.6% | 95.9% | 96.3% |
| 総与信残高(B) | Total Claims (B) | 4,268.2 | 4,330.2 | 4,445.8 | 4,574.0 | 4,457.8 | 4,486.5 | 4,560.5 | 4,511.2 |
| 貸出金 | Loans and Bills Discounted | 4,060.8 | 4,017.9 | 4,102.6 | 4,201.5 | 4,264.1 | 4,237.1 | 4,224.4 | 4,193.5 |
| その他 | Others | 207.3 | 312.3 | 343.2 | 372.5 | 193.7 | 249.3 | 336.0 | 317.6 |
| 総与信残高比(A)/(B) | (A)/(B) | 5.96% | 7.11% | 6.66% | 6.20% | 6.16% | 6.01% | 5.32% | 4.80% |
| 貸倒引当金(C) | Reserve for Credit Losses (C) | 110.1 | 116.4 | 121.1 | 112.4 | 113.5 | 113.5 | 106.5 | 94.6 |
| 引当率(C)/(A) | Reserve Ratios (C)/(A) | 43.3% | 37.8% | 41.0% | 39.6% | 41.3% | 42.2% | 43.9% | 43.7% |
| (参考1)部分直接償却実施額 | (Ref.) Amount of Write-Off | 83.1 | 77.8 | 75.0 | 70.2 | 69.0 | 65.2 | 58.2 | 63.1 |
| (参考2)要注意債権以下 | (Ref.) Below Need Caution Level | 641.4 | 678.1 | 589.8 | 568.9 | 529.9 | 488.9 | 438.6 | 419.0 |

| 貸倒引当金(単体) | Reserve for Credit Losses (Non-Consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|--------------------------|--|---------|---------|---------|---------|---------|---------|---------|---------|
| 貸倒引当金(貸出関連)(A) | Reserve for Loan Losses (A) | 88.9 | 112.4 | 117.2 | 108.5 | 109.6 | 109.6 | 102.6 | 90.7 |
| 一般貸倒引当金 | General Reserve for Loan Losses | 44.8 | 41.3 | 39.6 | 37.7 | 34.1 | 33.4 | 28.5 | 28.9 |
| 個別貸倒引当金 | Specific Reserve for Loan Losses | 44.0 | 71.1 | 77.6 | 70.7 | 75.4 | 76.2 | 74.0 | 61.8 |
| 特定海外債権引当勘定 | Reserve for Loans to Restructuring Countries | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| その他個別貸倒引当金 | Specific Reserve for Other Credit Losses | 21.1 | 3.9 | 3.9 | 3.9 | 3.9 | 3.9 | 3.9 | 3.9 |
| 貸倒引当金合計(B) | Total Reserve for Credit Losses (B) | 110.1 | 116.4 | 121.1 | 112.4 | 113.5 | 113.5 | 106.5 | 94.6 |
| 総与信残高(C) | Total Claims (C) | 4,268.2 | 4,330.2 | 4,445.8 | 4,574.0 | 4,457.8 | 4,486.5 | 4,560.5 | 4,511.2 |
| 総与信残高比貸倒引当金(貸出関連)(A)/(C) | Ratio of Total Reserve for Loan Losses to Total Claims (A)/(C) | 2.1% | 2.6% | 2.6% | 2.4% | 2.5% | 2.4% | 2.3% | 2.0% |
| 総与信残高比貸倒引当金(B)/(C) | Ratio of Total Reserve for Credit Losses to Total Claims (B)/(C) | 2.6% | 2.7% | 2.7% | 2.5% | 2.5% | 2.5% | 2.3% | 2.1% |

| 債務者区分別の引当率(単体) | Reserve Ratios for Borrowers' Category (Non-Consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-----------------|---|---------|---------|---------|--------|---------|---------|---------|--------|
| 実質破綻・破綻先(無担保部分) | Legally and Virtually Bankrupt (unsecured portion) | 100.00% | n/a | 100.00% | n/a | 100.00% | n/a | 100.00% | n/a |
| 破綻懸念先(無担保部分) | Possibly Bankrupt (unsecured portion) | 97.48% | n/a | 95.42% | n/a | 97.72% | n/a | 96.14% | n/a |
| 要管理先(無担保部分) | Substandard (unsecured portion) | 51.99% | n/a | 240.86% | n/a | 82.98% | n/a | 36.92% | n/a |
| その他要注意先(債権額) | Need Caution (total claims) | 3.74% | n/a | 5.76% | n/a | 5.86% | n/a | 5.55% | n/a |
| その他要注意先(無担保部分) | Need Caution (unsecured portion) | 12.86% | n/a | 15.08% | n/a | 18.65% | n/a | 27.41% | n/a |
| 正常先(債権額) | Normal (total claims) | 0.66% | n/a | 0.55% | n/a | 0.45% | n/a | 0.40% | n/a |

| 住宅ローン残高(単体) | Housing Loans (Non-Consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|-------------|----------------------------------|--------|---------|--------|--------|---------|---------|---------|---------|
| 住宅ローン残高 | Housing Loans | 879.5 | 893.9 | 931.0 | 964.1 | 1,011.2 | 1,044.8 | 1,085.1 | 1,115.2 |

| 中小企業等に対する貸出金及び比率(単体) | Loans to Small- and Medium-Sized Entities (Non-Consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|----------------------|--|---------|---------|---------|--------|---------|---------|---------|--------|
| 中小企業等貸出金 | Loans to Small- and Medium-Sized Entities | 2,514.3 | n/a | 2,624.9 | n/a | 2,706.3 | n/a | 2,749.7 | n/a |
| 中小企業等貸出金比率 | % of Loans to Small- and Medium-Sized Entities | 62.9% | n/a | 65.2% | n/a | 64.6% | n/a | 65.8% | n/a |

| 預金残高(単体) | Balance of Deposits (Non-Consolidated) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|----------------|--|---------|---------|---------|---------|---------|---------|---------|---------|
| 預金残高(譲渡性預金を含む) | Balance of Deposits (including NCDs) | 5,794.6 | 5,898.1 | 5,788.2 | 5,765.9 | 5,509.3 | 5,697.7 | 5,836.2 | 6,040.2 |
| 個人預金残高 | Balance of Deposits from Individuals | 4,779.6 | 4,805.4 | 4,659.7 | 4,595.0 | 4,491.5 | 4,672.8 | 4,693.6 | 4,965.1 |

| (参考) | (Reference) | 2011.9 | 2011.12 | 2012.3 | 2012.6 | 2012.9 | 2012.12 | 2013.3 | 2013.6 |
|---------|---------------------------|--------|---------|--------|--------|--------|---------|--------|--------|
| 換算為替レート | Exchange Rate Information | | | | | | | | |
| 円/ドル | JPY/USD | 76.63 | 77.57 | 81.94 | 79.43 | 77.45 | 86.46 | 94.03 | 98.71 |
| 円/ユーロ | JPY/EUR | 103.85 | 100.42 | 109.47 | 99.95 | 100.11 | 114.48 | 120.40 | 128.92 |
| 円/ポンド | JPY/GBP | 119.44 | 119.60 | 131.00 | 124.16 | 125.90 | 139.37 | 142.80 | 150.68 |