

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

四半期データブック 2014年12月末
(2015年1月29日)

Quarterly Data Book for the Third Quarter
Ended December 31, 2014
(January 29, 2015)



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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*	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
業務粗利益	Total Revenue	48.6	50.5	49.7	51.8	50.8	57.8	53.2	64.5
資金利益	Net Interest Income	27.4	26.9	28.0	27.5	27.9	30.9	29.6	37.0
非資金利益	Noninterest Income	21.2	23.5	21.7	24.3	22.9	26.9	23.5	27.5
役務取引等利益	Net Fees and Commissions	5.1	5.7	5.9	5.4	5.3	4.8	6.0	6.7
特定取引利益	Net Trading Income	6.0	3.5	3.4	3.9	3.0	3.5	1.8	2.0
その他業務利益	Net Other Business Income	10.0	14.2	12.3	14.9	14.5	18.5	15.6	18.7
うちリース収益・割賦収益	Income on Leased Assets and Installment Receivables, Net	8.8	8.8	9.0	9.2	9.4	9.4	9.5	9.7
経費	General and Administrative Expenses	(32.9)	(32.6)	(33.1)	(33.6)	(33.3)	(35.0)	(35.0)	(35.3)
人件費	Personnel Expenses	(13.5)	(12.7)	(13.4)	(13.3)	(13.3)	(13.9)	(14.0)	(14.4)
物件費	Nonpersonnel expenses	(19.4)	(19.9)	(19.7)	(20.3)	(20.0)	(21.0)	(21.0)	(20.9)
店舗関連費用	Premises Expenses	(4.9)	(4.8)	(4.9)	(4.9)	(5.3)	(4.7)	(4.8)	(4.7)
通信・データ費、システム費	Technology and Data Processing Expenses	(4.3)	(4.4)	(4.4)	(4.4)	(4.8)	(4.6)	(4.7)	(4.5)
広告費	Advertising Expenses	(2.6)	(2.4)	(2.5)	(2.5)	(2.5)	(2.8)	(2.5)	(2.7)
消費税・固定資産税等	Consumption and Property Taxes	(1.4)	(1.7)	(1.4)	(1.7)	(1.1)	(2.0)	(1.9)	(1.9)
預金保険料	Deposit Insurance Premium	(0.3)	(1.0)	(1.0)	(1.0)	(0.3)	(1.0)	(1.0)	(1.0)
その他	Other General and Administrative Expenses	(5.6)	(5.4)	(5.2)	(5.6)	(5.7)	(5.6)	(5.8)	(5.7)
実質業務純益	Ordinary Business Profit	15.7	17.8	16.6	18.2	17.4	22.8	18.2	29.1
与信関連費用	Net Credit Costs	(0.6)	0.0	(0.4)	(0.2)	0.3	0.7	(5.7)	(0.7)
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	(4.9)	(0.4)	(1.2)	0.1	(1.5)	(0.9)	(1.3)	(0.1)
貸倒引当金繰入	Net Provision of Reserve for Loan Losses	(3.5)	(1.3)	(1.2)	(2.4)	(1.1)	(0.9)	(6.0)	(3.0)
一般貸倒引当金繰入	Net Provision of General Reserve for Loan Losses	6.5	0.0	(2.3)	(2.1)	1.4	0.0	(4.8)	(4.6)
個別貸倒引当金繰入	Net Provision of Specific Reserve for Loan Losses	(10.0)	(1.4)	1.0	(0.3)	(2.6)	(1.0)	(1.2)	1.5
その他貸倒引当金繰入	Net Provision of Specific Reserve for Other Credit Losses	-	-	-	-	-	-	-	-
リース業務関連のその他与信関連費用	Other Credit Costs Relating to Leasing Business	(0.1)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
償却債権取立益	Recoveries of Written-off Claims	7.9	1.9	2.0	1.9	2.9	2.5	1.6	2.4
与信関連費用加算後実質業務純益	Ordinary Business Profit after Net Credit Costs	15.0	17.9	16.1	17.9	17.8	23.5	12.4	28.4
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	(2.5)	(2.5)	(2.5)	(2.2)	(2.2)	(2.2)	(2.2)	(1.9)
新生フィナンシャル	Shinsei Financial	(1.6)	(1.7)	(1.7)	(1.4)	(1.4)	(1.4)	(1.4)	(1.1)
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)	(0.6)	(0.6)	(0.6)	(0.6)	(0.6)	(0.6)
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他利益(損失)	Other Gains (Losses)	0.6	(0.8)	(0.5)	(13.6)	0.7	0.1	0.5	(2.2)
特別損益	Extraordinary Income (Loss)	0.0	(0.5)	(0.5)	(0.0)	3.0	0.1	(0.2)	(0.5)
固定資産処分損益	Net Gain on Disposal of Premises and Equipment	(0.0)	(0.0)	(0.1)	(0.0)	1.5	0.3	(0.0)	(0.0)
その他の特別利益	Other Extraordinary Income	0.1	(0.5)	(0.4)	(0.0)	1.4	(0.1)	(0.2)	(0.5)
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	-	-	-	(13.6)	(2.0)	-	-	(0.8)
新生フィナンシャル	Shinsei Financial	-	-	-	(0.7)	-	-	-	-
シンキ	SHINKI	-	-	-	(12.8)	-	-	-	-
アプラスフィナンシャル	APLUS FINANCIAL	-	-	-	-	(2.0)	-	-	(0.8)
その他	Other	-	-	-	-	-	-	-	-
その他	Other	0.6	(0.3)	0.0	0.0	(0.2)	0.0	0.8	(0.8)
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	13.1	14.5	13.0	2.0	16.3	21.4	10.7	24.2
法人税、住民税及び事業税	Current Income Tax	0.5	(1.3)	(0.5)	(1.1)	0.6	(0.9)	(0.3)	(0.8)
法人税等調整額	Deferred Income Tax	0.4	0.3	2.7	0.2	(2.6)	0.2	(1.1)	0.2
少数株主利益	Minority Interests in Net Income of Subsidiaries	(0.8)	(0.8)	(0.8)	(0.6)	(0.6)	(0.8)	(0.3)	(0.2)
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	(0.8)	(0.7)	(0.7)	(0.8)	(0.7)	(0.7)	(0.3)	(0.2)
その他	Others	(0.0)	(0.0)	(0.0)	0.1	0.1	(0.0)	0.0	0.0
四半期純利益(損失)	Net Income (Loss)	13.2	12.7	14.4	0.4	13.6	19.9	8.9	23.4
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	15.4	15.0	16.7	2.4	15.6	21.9	10.9	25.2

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。

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.

連結損益計算書	Consolidated Statements of Income	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
経常収益	Ordinary Income	104.4	93.4	93.0	94.3	94.3	98.2	91.6	102.4
資金運用収益	Interest Income	36.5	35.8	36.7	35.7	34.9	36.9	35.1	42.5
貸出金利息	Interest on Loans and Bills Discounted	31.1	31.4	31.2	31.1	30.5	31.6	31.0	31.4
有価証券利息配当金	Interest and Dividends on Securities	4.4	3.6	4.5	3.8	3.5	4.5	3.3	10.4
その他の資金運用収益	Other Interest Income	0.9	0.6	0.8	0.7	0.8	0.7	0.7	0.6
役務取引等収益	Fees and Commissions Income	10.3	11.4	11.2	10.5	10.3	10.1	11.5	11.8
特定取引収益	Trading Income	7.1	3.6	4.4	4.8	3.6	3.7	2.0	2.0
その他業務収益	Other Business Income	37.8	35.2	34.8	35.5	36.9	38.0	37.7	35.4
その他経常収益	Other Ordinary Income	12.4	7.4	5.7	7.5	8.4	9.4	5.2	10.5
経常費用	Ordinary Expenses	91.3	78.4	79.4	92.2	81.0	76.9	80.6	77.6
資金調達費用	Interest Expenses	9.1	8.8	8.6	8.2	7.0	6.0	5.4	5.4
預金利息	Interest on Deposits	5.7	5.6	5.5	5.0	4.1	3.1	2.4	2.5
借入金利息	Interest on Borrowings	1.2	1.2	1.2	1.2	1.2	1.1	1.1	1.1
社債利息	Interest on Corporate Bonds	1.4	1.4	1.5	1.5	1.3	1.3	1.3	1.3
その他の資金調達費用	Other Interest Expenses	0.5	0.4	0.3	0.3	0.3	0.3	0.4	0.3
役務取引等費用	Fees and Commissions Expenses	5.2	5.6	5.3	5.1	5.0	5.3	5.4	5.1
特定取引費用	Trading Losses	1.1	0.0	0.9	0.9	0.5	0.1	0.1	0.0
その他業務費用	Other Business Expenses	27.5	25.1	24.6	23.9	26.6	24.6	23.4	23.4
営業経費	General and Administrative Expenses	36.4	35.8	36.3	36.5	36.0	37.8	37.8	38.5
のれん償却額	Amortization of Goodwill	1.6	1.7	1.6	1.5	1.5	1.5	1.5	1.3
無形資産償却額	Amortization of Intangible Assets Acquired in Business Combinations	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.6
営業経費(のれん及び無形資産償却を除く)	Other General and Administrative Expenses	33.8	33.3	33.7	34.2	33.7	35.6	35.5	36.4
その他経常費用	Other Ordinary Expenses	11.9	2.7	3.4	17.5	5.6	2.9	8.3	5.0
貸倒引当金繰入額	Provision of Reserve for Credit Losses	3.5	1.3	1.2	2.4	1.1	0.9	6.0	3.0
その他	Other	8.3	1.3	2.1	15.0	4.5	1.9	2.2	2.0
経常利益(損失)	Ordinary Profit (Loss)	13.1	15.0	13.6	2.0	13.3	21.3	11.0	24.8
特別利益	Extraordinary Gains	0.6	0.0	0.1	0.0	3.7	0.3	0.0	0.0
特別損失	Extraordinary Losses	0.5	0.5	0.6	0.0	0.7	0.2	0.3	0.5
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	13.1	14.5	13.0	2.0	16.3	21.4	10.7	24.2
税金	Income Taxes:								
法人税、住民税及び事業税	Income Taxes (Benefits) - Current	(0.5)	1.3	0.5	1.1	(0.6)	0.9	0.3	0.8
法人税等調整額	Income Taxes (Benefits) - Deferred	(0.4)	(0.3)	(2.7)	(0.2)	2.6	(0.2)	1.1	(0.2)
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.8	0.8	0.8	0.6	0.6	0.8	0.3	0.2
四半期純利益(損失)	Net Income (Loss)	13.2	12.7	14.4	0.4	13.6	19.9	8.9	23.4

連結包括利益計算書	Consolidated Statements of Comprehensive Income	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
少数株主損益調整前当期純利益	Income before Minority Interests	14.1	13.5	15.2	1.1	14.3	20.8	9.2	23.6
その他の包括利益(損失)	Other Comprehensive Income (Loss)	5.4	(2.8)	3.1	2.8	1.6	0.2	3.2	5.3
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-sale Securities	4.2	(6.2)	4.3	0.9	3.7	0.6	1.3	2.4
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(0.1)	2.5	(0.0)	0.5	(0.2)	(0.6)	(0.4)	(2.3)
為替換算調整勘定	Foreign Currency Translation Adjustments	1.2	0.7	(1.1)	1.3	(1.6)	(0.3)	1.2	2.2
退職給付に係る調整額	Adjustments for Retirement Benefit						0.5	0.6	0.6
持分法適用会社に対する持分相当額	Share of Other Comprehensive Income in Affiliates	0.0	0.0	(0.0)	0.0	(0.2)	0.0	0.5	2.2
包括利益	Comprehensive Income	19.5	10.7	18.4	4.0	16.0	21.0	12.5	28.9
親会社株主に係る包括利益	Owners of the Parent	18.1	9.5	17.6	2.8	15.4	20.2	11.6	27.7
少数株主に係る包括利益(損失)	Minority Interests	1.3	1.1	0.7	1.2	0.5	0.7	0.9	1.2

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)*	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	4,293.0	4,283.8	4,245.8	4,225.0	4,211.6	4,287.8	4,275.0	4,416.9
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	577.4	585.7	596.4	620.6	638.3	664.7	670.8	687.6
有価証券	Securities	2,200.0	2,016.4	1,858.4	1,912.0	1,784.0	1,719.7	1,695.5	1,505.6
その他資金運用勘定	Other Interest-Earning Assets	481.3	390.4	452.5	433.7	417.4	345.3	355.9	344.9
資金運用勘定合計 (A)	Total Revenue on Interest-Earning Assets (A)	7,551.9	7,276.4	7,153.2	7,191.5	7,051.4	7,017.7	6,997.3	6,955.1
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	5,631.4	5,666.8	5,784.2	5,905.7	5,931.1	5,793.2	5,665.6	5,686.2
債券	Debentures	271.0	121.7	48.7	44.8	43.1	40.9	39.2	36.8
借入金	Borrowed Money	708.2	641.8	626.1	649.6	654.1	635.8	686.8	785.1
劣後借入	Subordinated Debt	92.0	91.9	89.3	89.3	82.3	67.4	62.3	58.8
その他借入金	Other Borrowed Money	616.2	549.9	536.7	560.2	571.7	568.4	624.5	726.2
社債	Corporate Bonds	185.8	181.7	192.0	210.7	185.1	176.0	183.7	196.3
劣後社債	Subordinated Bonds	163.8	161.3	172.5	192.0	164.2	152.8	156.2	160.3
その他社債	Other Corporate Bonds	21.9	20.4	19.5	18.6	20.9	23.1	27.5	35.9
その他資金調達勘定	Other Interest-Bearing Liabilities	686.9	715.0	756.6	724.8	777.5	855.5	843.3	709.0
資金調達勘定合計 (B)	Total Expense on Interest-Bearing Liabilities (B)	7,483.6	7,327.3	7,407.8	7,535.8	7,591.2	7,501.7	7,418.8	7,413.6
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	Noninterest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Noninterest-Bearing (Assets) Liabilities, Net	(543.9)	(675.6)	(891.6)	(991.5)	(1,193.5)	(1,150.4)	(1,095.3)	(1,136.7)
純資産の部合計一少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	612.2	624.7	637.0	647.2	653.7	666.5	673.7	678.2
非金利負債合計 (C)	Total Noninterest-Bearing Sources of Funds(C)	68.2	(50.8)	(254.5)	(344.2)	(539.7)	(483.9)	(421.5)	(458.4)
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 Noninterest-Bearing Sources of Funds (D)=(B)+(C)	7,551.9	7,276.4	7,153.2	7,191.5	7,051.4	7,017.7	6,997.3	6,955.1
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	7,551.9	7,276.4	7,153.2	7,191.5	7,051.4	7,017.7	6,997.3	6,955.1
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	577.4	585.7	596.4	620.6	638.3	664.7	670.8	687.6
経常収益ベース資金運用勘定	Total Interest Income	6,974.4	6,690.7	6,556.8	6,570.8	6,413.0	6,352.9	6,326.5	6,267.5
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. 前期の数値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 (利息)*	Interest-Earning Assets and Interest-Bearing Liabilities (Interest)*	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	31.1	31.4	31.2	31.1	30.5	31.6	31.0	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	8.8	8.8	9.0	9.2	9.4	9.4	9.5	9.7
有価証券	Securities	4.4	3.6	4.5	3.8	3.5	4.5	3.3	10.4
その他資金運用勘定	Other Interest-Earning Assets	0.9	0.6	0.8	0.7	0.8	0.7	0.7	0.6
資金運用勘定合計 (A)	Total Revenue on Interest-Earning Assets (A)	45.4	44.6	45.7	44.9	44.4	46.3	44.6	52.2
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	5.8	5.7	5.5	5.1	4.1	3.2	2.5	2.6
債券	Debentures	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
借入金	Borrowed Money	1.2	1.2	1.2	1.2	1.2	1.1	1.1	1.1
劣後借入	Subordinated Debt	0.4	0.5	0.5	0.5	0.4	0.4	0.4	0.4
その他借入金	Other Borrowed Money	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.7
社債	Corporate Bonds	1.4	1.4	1.5	1.5	1.3	1.3	1.3	1.3
劣後社債	Subordinated Bonds	1.3	1.3	1.4	1.5	1.3	1.2	1.2	1.3
その他社債	Other Corporate Bonds	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他資金調達勘定	Other Interest-Bearing Liabilities	0.3	0.2	0.2	0.2	0.2	0.3	0.3	0.3
資金調達勘定合計 (B)	Total Expense on Interest-Bearing Liabilities (B)	9.1	8.8	8.6	8.2	7.0	6.0	5.4	5.4
純資金利額(ネットインタレストマージン) (A)-(B)	Net Interest Margin (A)-(B)	36.3	35.8	37.0	36.7	37.3	40.3	39.2	46.7
非金利負債	Noninterest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Noninterest-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 Noninterest-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 Noninterest-Bearing Sources of Funds (D)=(B)+(C)	9.1	8.8	8.6	8.2	7.0	6.0	5.4	5.4
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)	36.3	35.8	37.0	36.7	37.3	40.3	39.2	46.7
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	45.4	44.6	45.7	44.9	44.4	46.3	44.6	52.2
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	8.8	8.8	9.0	9.2	9.4	9.4	9.5	9.7
経常収益ベース資金運用勘定	Total Interest Income	36.5	35.8	36.7	35.7	34.9	36.9	35.1	42.5
資金調達費用	Total Interest Expenses	9.1	8.8	8.6	8.2	7.0	6.0	5.4	5.4
資金利益	Net Interest Income	27.4	26.9	28.0	27.5	27.9	30.9	29.6	37.0

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 (%))*	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	2.95	2.95	2.92	2.92	2.94	2.96	2.88	2.82
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	6.25	6.06	5.99	5.90	6.00	5.70	5.63	5.61
有価証券	Securities	0.83	0.73	0.98	0.81	0.81	1.06	0.77	2.75
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)	2.44	2.46	2.54	2.48	2.56	2.65	2.53	2.98
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.42	0.41	0.38	0.34	0.29	0.22	0.18	0.18
債券	Debentures	0.29	0.30	0.24	0.16	0.14	0.14	0.13	0.12
借入金	Borrowed Money	0.74	0.79	0.78	0.76	0.76	0.73	0.69	0.60
劣後借入	Subordinated Debt	2.15	2.22	2.24	2.23	2.35	2.71	2.75	2.84
その他借入金	Other Borrowed Money	0.53	0.55	0.54	0.52	0.53	0.50	0.48	0.42
社債	Corporate Bonds	3.25	3.21	3.18	2.95	3.03	3.02	2.89	2.78
劣後社債	Subordinated Bonds	3.41	3.46	3.41	3.13	3.29	3.34	3.26	3.24
その他社債	Other Corporate Bonds	2.08	1.25	1.13	1.11	1.00	0.95	0.81	0.72
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)	0.49	0.48	0.46	0.43	0.38	0.32	0.29	0.29
純資金利権(ネットインタレストマージン) (A)-(B)	Net Interest Margin (A)-(B)	1.95	1.98	2.07	2.05	2.18	2.33	2.24	2.69
非金利負債	Noninterest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Noninterest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計一少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
非金利負債合計	Total Noninterest-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 Noninterest-Bearing Sources of Funds	0.49	0.49	0.48	0.45	0.40	0.34	0.31	0.31
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	1.95	1.98	2.06	2.03	2.15	2.31	2.22	2.67
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	2.44	2.46	2.54	2.48	2.56	2.65	2.53	2.98
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	6.25	6.06	5.99	5.90	6.00	5.70	5.63	5.61
経常収益ベース資金運用勘定	Total Interest Income	2.13	2.15	2.22	2.16	2.21	2.33	2.20	2.69
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.

連結貸借対照表	Consolidated Balance Sheets	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	648.8	481.7	724.5	828.9	1,451.4	1,385.9	1,179.3	1,138.2
コールローン及び買入手形	Call Loans and Bills Bought	18.8	-	-	25.0	36.4	62.4	4.5	20.5
買現先勘定	Receivables under Resale Agreements	78.5	58.5	53.2	53.2	53.2	53.2	53.2	53.2
債券貸借取引支払保証金	Receivables under Securities Borrowing Transactions	19.0	40.8	51.5	43.6	23.6	16.5	35.3	54.3
買入金銭債権	Other Monetary Claims Purchased	112.3	105.4	99.8	111.3	105.8	96.8	97.0	99.0
特定取引資産	Trading Assets	287.9	304.4	318.1	301.9	249.1	274.3	310.4	349.6
金銭の信託	Monetary Assets Held in Trust	233.8	228.6	211.0	203.0	199.1	186.9	184.8	183.2
有価証券	Securities	1,842.3	1,871.5	1,794.7	1,882.6	1,557.0	1,653.2	1,621.3	1,398.1
貸出金	Loans and Bills Discounted	4,292.4	4,232.9	4,208.6	4,215.4	4,319.8	4,217.0	4,338.6	4,357.7
外国為替	Foreign Exchanges	33.8	26.8	37.7	31.9	25.6	24.2	20.9	21.5
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	203.5	204.0	211.6	215.7	227.7	223.9	226.2	226.1
その他資産	Other Assets	770.9	784.0	754.5	821.7	724.9	984.9	783.7	854.7
割賦売掛金	Installment Receivables	365.8	364.7	380.1	400.1	421.9	423.8	437.2	450.6
有形固定資産	Premises and Equipment	52.7	51.4	49.9	50.7	50.1	48.1	50.3	48.8
有形リース資産	Tangible Leased Assets as Lessor	18.9	18.6	17.4	17.3	17.8	16.6	19.0	18.3
無形固定資産	Intangible Assets	68.4	64.9	61.8	59.0	57.6	54.7	52.2	50.3
のれん	Goodwill	35.3	33.6	31.9	30.4	28.9	27.4	25.9	24.5
無形資産	Intangible Assets Acquired in Business Combinations	12.4	11.6	10.7	9.9	9.1	8.4	7.6	6.9
退職給付に係る資産	Asset for Retirement Benefit					1.5	2.8	2.8	2.9
債券繰延資産	Deferred Issuance Expenses for Debentures	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
繰延税金資産	Deferred Tax Assets	16.3	17.1	18.8	18.9	16.5	16.1	15.4	14.5
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	511.0	485.5	453.0	433.5	358.4	353.7	331.4	318.8
貸倒引当金	Reserve for Credit Losses	(161.8)	(147.1)	(143.9)	(143.0)	(137.3)	(116.5)	(117.9)	(110.7)
資産の部合計	Total Assets	9,029.3	8,811.3	8,905.5	9,154.2	9,321.1	9,538.9	9,190.1	9,081.4
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	5,252.9	5,526.4	5,544.3	5,754.4	5,733.2	5,627.7	5,507.9	5,516.8
譲渡性預金	Negotiable Certificates of Deposit	204.6	154.3	209.0	199.7	117.2	127.2	103.1	105.2
債券	Debentures	262.3	49.5	45.8	43.6	41.7	40.1	37.7	35.4
コールマネー及び売渡手形	Call Money and Bills Sold	170.0	120.0	120.0	120.0	180.0	392.0	310.0	100.0
売現先勘定	Payables under Repurchase Agreements	-	-	-	5.2	-	-	-	14.2
債券貸借取引受入担保金	Payables under Securities Lending Transactions	47.0	41.2	60.2	59.0	317.5	278.8	238.8	170.1
特定取引負債	Trading Liabilities	240.0	265.0	273.5	262.5	218.5	236.8	269.1	299.6
借入金	Borrowed Money	719.2	587.9	619.3	630.0	643.4	672.7	720.4	774.9
外国為替	Foreign Exchanges	0.1	0.0	0.0	0.3	0.0	0.0	0.0	0.0
短期社債	Short-Term Corporate Bonds	82.8	100.5	107.9	97.7	86.9	106.2	97.5	95.5
社債	Corporate Bonds	174.2	187.9	189.1	202.1	177.2	175.6	191.1	194.7
その他負債	Other Liabilities	630.7	559.3	535.0	581.1	497.8	576.9	472.8	525.3
賞与引当金	Accrued Employees' Bonuses	7.6	2.3	4.6	5.4	7.7	2.6	4.9	5.8
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	7.3	7.3	7.5	7.6				
退職給付に係る負債	Liability for Retirement Benefit					10.1	13.2	12.5	11.8
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	0.2	0.1	0.1	0.1	0.1	0.0	0.0	0.0
利息返還損失引当金	Reserve for Losses on Interest Repayments	34.9	31.6	28.6	39.2	208.2	196.2	185.4	176.9
繰延税金負債	Deferred Tax Liabilities	0.0	0.0	0.0	0.1	0.0	0.0	0.5	0.6
支払承諾	Acceptances and Guarantees	511.0	485.5	453.0	433.5	358.4	353.7	331.4	318.8
負債の部合計	Total Liabilities	8,345.6	8,119.6	8,198.5	8,442.4	8,598.5	8,800.4	8,483.9	8,346.5
純資産の部:	Equity:								
株主資本合計	Shareholders' Equity	626.3	636.5	650.9	651.4	665.1	680.6	689.5	713.0
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	107.2	117.4	131.8	132.3	146.0	161.5	170.4	193.9
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	(6.3)	(9.5)	(6.3)	(3.9)	(7.4)	(7.7)	(5.0)	(0.7)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	3.8	(2.4)	1.8	2.8	6.2	6.8	8.2	10.6
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(11.6)	(9.0)	(9.0)	(8.5)	(8.7)	(9.3)	(9.8)	(12.2)
為替換算調整勘定	Foreign Currency Translation Adjustments	1.4	1.9	0.8	1.7	0.2	0.0	1.2	4.8
退職給付に係る調整累計額	Accumulated Adjustments for Retirement Benefit					(5.1)	(5.2)	(4.6)	(3.9)
新株予約権	Stock Acquisition Rights	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
少数株主持分	Minority Interests	62.3	63.4	61.1	63.1	63.6	64.3	20.4	21.4
純資産の部合計	Total Equity	683.6	691.6	706.9	711.8	722.5	738.4	706.2	734.9
負債及び純資産の部合計	Total Liabilities and Equity	9,029.3	8,811.3	8,905.5	9,154.2	9,321.1	9,538.9	9,190.1	9,081.4

買入金銭債権	Other Monetary Claims Purchased	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
売買目的の買入金銭債権	Trading Purpose	66.9	n/a	52.7	n/a	51.2	n/a	43.7	n/a
その他の買入金銭債権	Other	45.3	n/a	47.0	n/a	54.5	n/a	53.3	n/a
買入金銭債権	Total Other Monetary Claims Purchased	112.3	105.4	99.8	111.3	105.8	96.8	97.0	99.0
金銭の信託	Monetary Assets Held in Trust	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
運用目的の金銭の信託	Trading Purpose	98.2	n/a	77.3	n/a	67.9	n/a	56.3	n/a
その他の金銭の信託	Other	135.5	n/a	133.6	n/a	131.1	n/a	128.5	n/a
金銭の信託	Total Monetary Assets Held in Trust	233.8	228.6	211.0	203.0	199.1	186.9	184.8	183.2
有価証券	Securities	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
国債	Japanese National Government Bonds	1,337.3	n/a	1,324.8	n/a	1,126.8	n/a	1,210.8	n/a
地方債	Japanese Local Government Bonds	0.5	n/a	0.5	n/a	0.5	n/a	0.5	n/a
社債	Japanese Corporate Bonds	183.6	n/a	123.0	n/a	116.1	n/a	100.7	n/a
株式	Japanese Equity Securities	27.2	n/a	28.0	n/a	26.2	n/a	29.2	n/a
その他の証券	Foreign Bonds and Other	293.5	n/a	318.3	n/a	287.2	n/a	279.9	n/a
有価証券	Total Securities	1,842.3	1,871.5	1,794.7	1,882.6	1,557.0	1,653.2	1,621.3	1,398.1
有価証券保有区分別残高	Securities by Category	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
売買目的有価証券のうち有価証券に含まれるもの	Trading Securities	0.6	n/a	0.5	n/a	0.1	n/a	0.1	n/a
満期保有目的の債券	Securities Being Held to Maturity	639.8	640.3	636.7	704.6	545.6	546.0	602.7	618.4
国債	Japanese National Government Bonds	584.8	584.6	584.4	650.6	497.4	502.8	561.8	575.9
社債	Japanese Corporate Bonds	-	-	-	-	-	-	-	-
その他	Other	54.9	55.6	52.2	54.0	48.2	43.2	40.9	42.5
その他有価証券	Securities Available for Sale	1,162.7	n/a	1,115.7	n/a	967.6	n/a	971.8	n/a
その他有価証券で時価のあるもの	Securities Carried at Fair Value	1,094.8	1,119.6	1,045.9	1,061.1	895.4	993.8	901.1	664.6
株式	Equity Securities	19.4	21.8	20.7	20.8	19.9	20.8	22.9	24.0
国債	Japanese National Government Bonds	752.4	747.8	740.3	729.8	629.3	758.5	648.9	396.8
地方債	Japanese Local Government Bonds	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
社債	Japanese Corporate Bonds	183.6	181.8	123.0	119.0	116.1	93.0	100.7	96.3
その他	Other, Mainly Foreign Debt Securities	138.6	167.5	161.2	190.8	129.4	120.7	128.0	146.8
外国証券	Foreign Securities	136.9	164.7	157.2	185.7	123.1	114.3	119.0	136.0
外貨外国公社債	Foreign Currency Denominated Foreign Corporate and Government Bonds	92.8	117.0	111.0	139.0	73.3	73.6	77.6	87.9
邦貨外国公社債	Yen-Denominated Foreign Corporate and Government Bonds	40.9	42.9	42.0	42.1	46.0	38.1	39.0	45.4
外国株式・その他	Foreign Equity Securities and Others	3.1	4.7	4.2	4.5	3.7	2.5	2.4	2.6
その他証券	Other Securities	1.7	2.7	3.9	5.1	6.2	6.4	8.9	10.8
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	67.8	n/a	69.8	n/a	72.2	n/a	70.7	n/a
株式	Equity Securities	7.6	n/a	7.0	n/a	6.1	n/a	6.1	n/a
外国証券	Foreign Securities	49.6	n/a	52.1	n/a	54.3	n/a	53.4	n/a
その他	Other	10.5	n/a	10.5	n/a	11.7	n/a	11.0	n/a
非連結子会社・関連会社株式	Equity Securities of Unconsolidated Subsidiaries and Affiliates	39.1	n/a	41.7	n/a	43.5	n/a	46.5	n/a
有価証券	Total Securities	1,842.3	1,871.5	1,794.7	1,882.6	1,557.0	1,653.2	1,621.3	1,398.1

業種別貸出内訳	Loans by Borrower Industry	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
国内(除く特別国際金融取引勘定分)	Domestic Offices (excluding Japan Offshore Market Account):								
製造業	Manufacturing	242.9	231.9	206.5	208.6	212.4	203.5	205.4	204.3
農業、林業	Agriculture and Forestry	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1
漁業	Fishery	-	-	-	-	0.0	0.0	0.0	0.0
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	0.1	0.1	0.1	-	0.1	0.0	-	0.1
建設業	Construction	13.9	12.5	13.9	12.2	9.9	9.2	11.2	13.1
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	124.8	133.5	139.3	157.1	170.1	178.4	193.4	194.1
情報通信業	Information and Communications	31.7	31.1	35.5	35.1	40.7	38.0	42.2	39.5
運輸業、郵便業	Transportation and Postal Service	230.0	224.1	214.2	214.2	203.2	199.3	194.5	194.0
卸売業、小売業	Wholesale and Retail	74.4	73.2	75.4	74.5	89.2	80.2	92.8	90.5
金融業、保険業	Finance and Insurance	720.0	691.8	698.6	663.4	662.6	607.8	629.1	599.0
不動産業	Real Estate	597.7	568.3	561.7	554.2	580.0	526.4	534.7	544.8
各種サービス業	Services	314.2	313.7	286.7	291.2	317.9	315.3	328.2	333.8
地方公共団体	Local Government	114.0	109.1	108.4	107.4	104.3	101.5	98.4	97.5
その他	Others	1,768.1	1,797.3	1,816.1	1,847.7	1,897.0	1,914.6	1,939.4	1,969.7
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	1,561.3	1,589.7	1,622.4	1,637.3	1,657.5	1,676.4	1,687.9	1,697.0
国内合計 (A)	Total Domestic (A)	4,232.7	4,187.4	4,157.1	4,166.3	4,288.2	4,175.0	4,270.0	4,281.0
海外及び特別国際金融取引勘定分	Overseas Offices (including Japan Offshore Market Account):								
政府等	Governments	1.8	1.8	1.6	1.6	1.5	1.5	1.3	1.3
金融機関	Financial Institutions	0.8	0.9	0.6	0.5	0.5	0.2	0.0	-
その他	Others	56.9	42.7	49.0	46.8	29.4	40.1	67.1	75.3
海外合計 (B)	Total Overseas (B)	59.7	45.5	51.4	49.0	31.5	41.9	68.6	76.6
合計 (A)+(B)	Total (A)+(B)	4,292.4	4,232.9	4,208.6	4,215.4	4,319.8	4,217.0	4,338.6	4,357.7
無形固定資産	Intangible Assets	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
のれん	Goodwill	35.3	33.6	31.9	30.4	28.9	27.4	25.9	24.5
新生フィナンシャル	Shinsei Financial	11.8	10.8	9.8	9.0	8.2	7.4	6.5	5.9
シンキ	SHINKI	(5.2)	(5.1)	(5.0)	(4.9)	(4.8)	(4.8)	(4.7)	(4.6)
アプラスフィナンシャル	APLUS FINANCIAL	2.5	2.3	2.1	1.9	1.7	1.5	1.2	1.0
昭和リース	Showa Leasing	25.7	25.2	24.6	24.1	23.6	23.0	22.5	22.0
その他	Others	0.4	0.3	0.3	0.2	0.2	0.2	0.1	0.1
連結に伴う無形資産	Intangible Assets Related with Acquisitions	12.4	11.6	10.7	9.9	9.1	8.4	7.6	6.9
新生フィナンシャル	Shinsei Financial	9.4	8.7	8.0	7.4	6.7	6.1	5.5	5.0
シンキ	SHINKI	-	-	-	-	-	-	-	-
アプラスフィナンシャル	APLUS FINANCIAL	-	-	-	-	-	-	-	-
昭和リース	Showa Leasing	2.9	2.8	2.6	2.5	2.3	2.2	2.1	1.9
その他	Other	20.5	19.6	19.1	18.6	19.5	18.8	18.7	18.8
無形固定資産	Intangible Assets	68.4	64.9	61.8	59.0	57.6	54.7	52.2	50.3
繰越欠損金	Tax Loss Carryforwards	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
新生銀行単体	Shinsei Bank	160.8	n/a	n/a	n/a	174.7	n/a	n/a	n/a
新生フィナンシャル	Shinsei Financial	291.9	n/a	n/a	n/a	121.2	n/a	n/a	n/a
シンキ	SHINKI	58.8	n/a	n/a	n/a	58.9	n/a	n/a	n/a
アプラスフィナンシャル	APLUS FINANCIAL	47.4	n/a	n/a	n/a	25.7	n/a	n/a	n/a
昭和リース	Showa Leasing	0.4	n/a	n/a	n/a	-	n/a	n/a	n/a
1株当たり配当金(円)	Dividends Per Share (JPY)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
普通株	Common Share	1.0	-	-	-	1.0	-	-	-

リスク管理債権	Risk Monitored Loans	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
破綻先債権額	Loans to Bankrupt Obligor	20.5	12.8	12.5	13.0	10.0	6.9	6.2	6.8
延滞債権額	Nonaccrual Delinquent Loans	252.9	227.7	212.5	200.5	177.7	150.2	128.2	124.3
3か月以上延滞債権額	Loans Past Due Three Months or More	1.2	1.2	1.4	1.1	1.1	1.2	1.3	1.1
貸出条件緩和債権額	Restructured Loans	38.1	36.2	35.7	34.5	31.7	30.9	29.5	29.2
合計(A)	Total (A)	312.8	278.2	262.2	249.3	220.7	189.3	165.3	161.5
貸出金残高(B)	Loans and Bills Discounted (B)	4,292.4	4,232.9	4,208.6	4,215.4	4,319.8	4,217.0	4,338.6	4,357.7
貸出残高比(A)/(B)	(A)/(B)	7.29%	6.57%	6.23%	5.91%	5.11%	4.49%	3.81%	3.71%
貸倒引当金(C)	Reserve for Credit Losses (C)	161.8	147.1	143.9	143.0	137.3	116.5	117.9	110.7
引当率(C)/(A)	Reserve Ratios (C)/(A)	51.7%	52.9%	54.9%	57.4%	62.2%	61.5%	71.3%	68.5%

子会社別連結リスク管理債権	Risk Monitored Loans Breakdown for Large Entities	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
新生銀行単体	Shinsei Bank	225.0	n/a	186.5	n/a	150.7	n/a	97.0	n/a
新生フィナンシャル	Shinsei Financial	29.2	n/a	26.7	n/a	25.7	n/a	26.2	n/a
シンキ	SHINKI	2.7	n/a	2.4	n/a	2.3	n/a	2.5	n/a
アプラスフィナンシャル	APLUS FINANCIAL	25.1	n/a	24.3	n/a	23.3	n/a	22.6	n/a
その他子会社	Other Subsidiaries	30.5	n/a	22.1	n/a	18.6	n/a	16.8	n/a
子会社別連結リスク管理債権	Risk-Monitored Loans Breakdown For Large Entities	312.8	278.2	262.2	249.3	220.7	189.3	165.3	161.5

貸倒引当金	Reserve for Credit Losses	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
一般貸倒引当金	General Reserve for Loan Losses	67.7	65.7	65.5	64.6	59.8	57.1	59.0	59.8
個別貸倒引当金	Specific Reserve for Loan Losses	94.1	81.3	78.3	78.3	77.5	59.3	58.8	50.8
特定海外債権引当動定	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	Reserve for Credit Losses	161.8	147.1	143.9	143.0	137.3	116.5	117.9	110.7

資金調達内訳*	Overall Funding Composition*	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
顧客からの資金調達	Total Customer Based Funding	5,719.8	5,730.3	5,799.3	5,997.8	5,892.1	5,795.1	5,648.8	5,657.6
法人預金	Institutional Deposits	762.5	714.3	765.6	830.4	758.7	763.8	679.3	640.0
法人債券	Institutional Debentures	8.5	3.1	1.8	1.8	1.8	1.8	1.3	1.0
リテール預金	Retail Deposits	4,694.9	4,966.4	4,987.7	5,123.7	5,091.7	4,991.1	4,931.7	4,982.1
仕組預金	Structured Deposits	451.1	420.7	420.1	455.3	458.7	454.6	443.2	428.4
リテール債券	Retail Debentures	253.8	46.4	44.0	41.8	39.9	38.3	36.4	34.4
コールマネー及び売渡手形	Call Money	170.0	120.0	120.0	120.0	180.0	392.0	310.0	100.0
売現先勘定	Payables under Repurchase Agreements	-	-	-	5.2	-	-	-	14.2
債券貸借取引受入担保金	Collateral Related Securities Lending Transactions	47.0	41.2	60.2	59.0	317.5	278.8	238.8	170.1
コマーシャルペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	719.2	587.9	619.3	630.0	643.4	672.7	720.4	774.9
社債及び短期社債	Corporate Bonds and Short-Term Corporate Bonds	257.0	288.4	297.0	299.8	264.1	281.8	288.6	290.2
資金調達内訳	Overall Funding Composition	6,913.5	6,768.1	6,895.9	7,112.4	7,297.4	7,420.6	7,206.8	7,007.2

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)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
預金	Deposits	5,252.9	5,526.4	5,544.3	5,754.4	5,733.2	5,627.7	5,507.9	5,516.8
流動性預金	Liquid (Current, Ordinary, Notice) Deposits	1,584.5	1,612.9	1,605.5	1,759.2	1,741.8	1,901.4	1,849.9	1,978.4
定期性預金	Time Deposits	3,250.5	3,489.0	3,521.3	3,597.2	3,576.9	3,329.5	3,255.9	3,131.0
その他	Other	417.8	424.3	417.4	397.9	414.4	396.7	402.1	407.3
譲渡性預金	Negotiable Certificates of Deposits (NCDs)	204.6	154.3	209.0	199.7	117.2	127.2	103.1	105.2
預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	5,457.5	5,680.7	5,753.4	5,954.2	5,850.4	5,754.9	5,611.0	5,622.1

Section 2. 新生銀行 連結部門別データ

Section 2. Shinsei Bank Consolidated Business Line Data

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

Section 2.1 部門別業務粗利益

Section 2.1 Business Line Total Revenue

法人部門 業務粗利益*	Institutional Group Total Revenue*	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
資金利益	Net Interest Income	8.0	7.1	7.6	6.5	6.2	7.9	6.5	13.2
法人営業	Institutional Business	2.3	2.4	2.3	2.3	2.1	2.9	2.9	2.2
ストラクチャードファイナンス	Structured Finance	3.8	4.0	4.8	3.5	3.1	4.0	3.0	2.8
プリンシパルトランザクションズ	Principal Transactions	1.5	1.3	0.8	1.2	1.7	1.5	1.2	8.9
昭和リース	Showa Leasing	0.0	(0.6)	(0.7)	(0.6)	(0.4)	(0.5)	(0.6)	(0.6)
その他	Others	0.1	(0.0)	0.2	0.0	(0.4)	(0.0)	(0.0)	(0.1)
非資金利益	Noninterest Income	5.2	11.6	9.4	9.9	10.8	12.5	6.9	9.1
法人営業	Institutional Business	1.8	0.7	1.1	0.3	0.9	0.3	0.8	0.9
ストラクチャードファイナンス	Structured Finance	2.0	2.7	1.1	2.5	1.6	2.3	1.1	1.6
プリンシパルトランザクションズ	Principal Transactions	1.1	4.1	3.2	2.5	2.7	5.7	0.7	0.3
昭和リース	Showa Leasing	4.2	3.9	4.1	3.9	5.5	3.6	3.7	6.2
その他	Others	(3.9)	0.1	(0.3)	0.4	(0.0)	0.4	0.4	0.0
法人部門 業務粗利益	Institutional Group Total Revenue	13.2	18.8	17.1	16.5	17.0	20.5	13.5	22.4
法人営業	Institutional Business	4.2	3.2	3.5	2.7	3.1	3.3	3.7	3.1
ストラクチャードファイナンス	Structured Finance	5.9	6.7	6.0	6.1	4.7	6.4	4.1	4.4
プリンシパルトランザクションズ	Principal Transactions	2.6	5.4	4.1	3.8	4.4	7.3	2.0	9.3
昭和リース	Showa Leasing	4.2	3.3	3.4	3.3	5.1	3.0	3.1	5.6
その他	Others	(3.8)	0.0	(0.1)	0.4	(0.4)	0.3	0.4	(0.1)
法人部門 業務粗利益	Institutional Group Total Revenue	13.2	18.8	17.1	16.5	17.0	20.5	13.5	22.4

注記: 1. 前期の数字は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.

金融市場部門 業務粗利益*	Global Markets Group Total Revenue*	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
資金利益	Net Interest Income	0.6	1.0	0.8	0.8	1.1	1.3	0.7	0.7
金融法人	Financial Institutions	0.3	0.4	0.3	0.3	0.3	0.4	0.3	0.3
市場営業	Markets	0.2	0.5	0.5	0.3	0.6	0.8	0.4	0.3
その他	Others	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
非資金利益	Noninterest Income	3.4	2.0	1.2	2.1	1.9	2.3	3.1	2.5
金融法人	Financial Institutions	0.9	0.5	0.3	0.5	0.2	0.4	0.4	0.3
市場営業	Markets	1.9	0.7	0.1	0.9	0.7	1.2	1.8	0.9
その他	Others	0.5	0.7	0.7	0.6	0.8	0.6	0.8	1.1
金融市場部門 業務粗利益	Global Markets Group Total Revenue	4.1	3.1	2.1	2.9	3.0	3.6	3.9	3.2
金融法人	Financial Institutions	1.2	0.9	0.7	0.8	0.6	0.9	0.8	0.7
市場営業	Markets	2.1	1.3	0.6	1.3	1.4	2.0	2.2	1.3
その他	Others	0.6	0.7	0.6	0.7	0.9	0.6	0.9	1.1
金融市場部門 業務粗利益	Global Markets Group Total Revenue	4.1	3.1	2.1	2.9	3.0	3.6	3.9	3.2

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 業務粗利益*	Individual Group Total Revenue*	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
資金利益	Net Interest Income	20.3	20.6	20.9	22.1	21.6	21.7	21.9	22.0
リテールバンキング	Retail Banking	6.2	6.3	6.4	6.4	6.2	5.9	5.6	5.5
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	9.9	10.2	10.5	11.7	11.6	12.2	12.6	12.9
シンキ	SHINKI	1.6	1.6	1.6	1.7	1.6	1.6	1.6	1.7
アプラスフィナンシャル	APLUS FINANCIAL	2.0	2.0	1.8	1.8	1.7	1.6	1.6	1.5
その他	Others	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
非資金利益	Noninterest Income	11.2	10.9	10.4	11.2	11.3	10.8	11.9	12.4
リテールバンキング	Retail Banking	2.2	2.4	1.6	1.5	1.4	1.0	1.7	1.8
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	(0.9)	(0.9)	(0.9)	(0.6)	(0.7)	(0.6)	(0.5)	(0.4)
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	10.0	9.6	9.8	10.3	10.7	10.5	10.8	11.1
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	31.6	31.6	31.3	33.4	32.9	32.6	33.8	34.4
リテールバンキング	Retail Banking	8.5	8.7	8.0	7.9	7.6	6.9	7.3	7.3
預金・債券関連金利収益	Deposits and Debentures Net Interest Income	4.0	4.0	3.9	3.9	3.7	3.3	3.1	2.9
預金・債券関連非金利収益	Deposits and Debentures Noninterest Income	1.1	1.0	0.5	0.5	0.6	0.2	0.6	0.7
アセットマネジメント	Asset Management	1.2	1.4	1.2	1.2	0.9	1.0	1.3	1.4
貸出	Loans	2.0	2.2	2.3	2.2	2.2	2.2	2.2	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	9.0	9.2	9.6	11.1	10.8	11.6	12.0	12.4
シンキ	SHINKI	1.4	1.5	1.5	1.5	1.5	1.5	1.5	1.5
アプラスフィナンシャル	APLUS FINANCIAL	12.0	11.6	11.7	12.2	12.4	12.1	12.4	12.6
その他	Others	0.3	0.4	0.4	0.4	0.4	0.3	0.3	0.3
個人部門 業務粗利益	Individual Group Total Revenue	31.6	31.6	31.3	33.4	32.9	32.6	33.8	34.4

注記: 1. 前期の数字は今期の表記に調整されています。

2. 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.

経営勘定/その他 業務粗利益*	Corporate/Other Total Revenue*	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
資金利益	Net Interest Income	(1.6)	(1.8)	(1.4)	(2.0)	(1.0)	(0.2)	0.4	1.0
トレジャリー	Treasury	(0.6)	(1.0)	(0.6)	(1.2)	(0.3)	(0.2)	0.4	0.7
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	(0.9)	(0.8)	(0.8)	(0.8)	(0.6)	(0.0)	(0.0)	0.2
非資金利益	Noninterest Income	1.2	(1.1)	0.5	0.9	(1.1)	1.2	1.4	3.3
トレジャリー	Treasury	1.8	(1.2)	0.4	0.9	(1.2)	1.1	1.6	3.4
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	(0.5)	0.0	0.0	0.0	0.0	0.1	(0.1)	(0.1)
経営勘定/その他 業務粗利益(損失)	Corporate/Other Total Revenue (Loss)	(0.3)	(3.0)	(0.8)	(1.0)	(2.1)	1.0	1.8	4.3
トレジャリー	Treasury	1.1	(2.3)	(0.1)	(0.3)	(1.5)	0.9	2.0	4.1
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	(1.4)	(0.7)	(0.7)	(0.7)	(0.5)	0.1	(0.1)	0.1
経営勘定/その他 業務粗利益(損失)	Corporate/Other Total Revenue (Loss)	(0.3)	(3.0)	(0.8)	(1.0)	(2.1)	1.0	1.8	4.3

経費*	General and Administrative Expenses*	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
法人部門	Institutional Group	(6.2)	(5.8)	(6.2)	(6.1)	(6.5)	(6.7)	(6.6)	(6.5)
法人営業	Institutional Business	(1.5)	(1.6)	(1.6)	(1.6)	(1.5)	(1.7)	(1.7)	(1.7)
ストラクチャードファイナンス	Structured Finance	(1.2)	(1.1)	(1.2)	(1.2)	(1.1)	(1.3)	(1.3)	(1.3)
プリンシパルトランザクションズ	Principal Transactions	(1.0)	(0.9)	(1.2)	(0.9)	(1.1)	(1.4)	(1.1)	(1.0)
昭和リース	Showa Leasing	(2.1)	(1.9)	(1.9)	(2.0)	(2.4)	(1.9)	(2.0)	(2.0)
その他	Others	(0.3)	(0.2)	(0.2)	(0.3)	(0.3)	(0.3)	(0.3)	(0.4)
金融市場部門	Global Markets Group	(2.2)	(2.1)	(2.2)	(2.2)	(2.2)	(2.2)	(2.3)	(2.3)
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	(0.7)	(0.8)	(0.8)	(0.8)	(0.8)	(0.8)	(0.8)	(0.8)
その他	Others	(0.8)	(0.8)	(0.8)	(0.9)	(0.9)	(0.8)	(0.9)	(0.9)
個人部門	Individual Group	(23.2)	(24.4)	(24.4)	(24.6)	(23.8)	(25.7)	(25.6)	(25.6)
リテールバンキング	Retail Banking	(7.2)	(8.1)	(8.0)	(8.0)	(7.5)	(8.3)	(8.6)	(9.1)
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	(6.3)	(6.5)	(6.5)	(6.5)	(6.1)	(6.9)	(6.7)	(6.5)
シンキ	SHINKI	(1.1)	(1.0)	(1.0)	(1.0)	(1.1)	(1.1)	(1.1)	(1.1)
アプラスフィナンシャル	APLUS FINANCIAL	(8.3)	(8.6)	(8.6)	(8.7)	(8.7)	(9.1)	(8.9)	(8.6)
その他	Others	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.1)
経営勘定/その他	Corporate/Other	(1.2)	(0.1)	(0.2)	(0.5)	(0.7)	(0.2)	(0.4)	(0.8)
トレジャリー	Treasury	(0.2)	(0.3)	(0.3)	(0.3)	(0.3)	(0.4)	(0.4)	(0.4)
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	(0.9)	0.2	0.1	(0.1)	(0.3)	0.1	(0.0)	(0.4)
経費	General and Administrative Expenses	(32.9)	(32.6)	(33.1)	(33.6)	(33.3)	(35.0)	(35.0)	(35.3)

注記:1. 前期の数字は今期の表記に調整されています。

2. 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.

実質業務純益(損失)*	Ordinary Business Profit (Loss)*	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
法人部門	Institutional Group	7.0	12.9	10.8	10.4	10.4	13.7	6.9	15.9
法人営業	Institutional Business	2.6	1.6	1.9	1.1	1.5	1.6	2.0	1.4
ストラクチャードファイナンス	Structured Finance	4.7	5.5	4.8	4.9	3.6	5.1	2.8	3.0
プリンシパルトランザクションズ	Principal Transactions	1.6	4.5	2.9	2.8	3.3	5.8	0.9	8.2
昭和リース	Showa Leasing	2.1	1.4	1.5	1.2	2.6	1.1	1.0	3.5
その他	Others	(4.2)	(0.2)	(0.3)	0.1	(0.7)	0.0	0.0	(0.5)
金融市場部門	Global Markets Group	1.8	0.9	(0.1)	0.7	0.7	1.3	1.6	0.8
金融法人	Financial Institutions	0.7	0.4	0.2	0.3	0.1	0.3	0.2	0.1
市場営業	Markets	1.3	0.5	(0.1)	0.5	0.6	1.2	1.4	0.5
その他	Others	(0.2)	(0.0)	(0.1)	(0.1)	0.0	(0.2)	(0.0)	0.2
個人部門	Individual Group	8.3	7.1	6.9	8.7	9.1	6.8	8.2	8.8
リテールバンキング	Retail Banking	1.3	0.6	0.0	(0.0)	0.0	(1.4)	(1.2)	(1.7)
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	2.7	2.7	3.0	4.6	4.7	4.6	5.2	5.9
シンキ	SHINKI	0.3	0.4	0.4	0.4	0.4	0.3	0.4	0.4
アプラスフィナンシャル	APLUS FINANCIAL	3.6	3.0	3.1	3.5	3.7	3.0	3.5	4.0
その他	Others	0.2	0.2	0.2	0.2	0.1	0.2	0.1	0.2
経営勘定/その他	Corporate/Other	(1.6)	(3.2)	(1.0)	(1.6)	(2.8)	0.8	1.4	3.5
トレジャリー	Treasury	0.8	(2.7)	(0.5)	(0.7)	(1.9)	0.5	1.6	3.7
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	(2.4)	(0.4)	(0.5)	(0.9)	(0.9)	0.2	(0.1)	(0.2)
実質業務純益(損失)	Ordinary Business Profit (Loss)	15.7	17.8	16.6	18.2	17.4	22.8	18.2	29.1

注記:1. 前期の数字は今期の表記に調整されています。

2. 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.

与信関連費用*	Net Credit Costs*	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
法人部門	Institutional Group	(5.1)	(0.0)	2.9	2.3	3.4	2.8	(0.7)	3.4
法人営業	Institutional Business	(0.2)	0.4	(1.2)	0.0	2.8	0.2	0.4	(0.2)
ストラクチャードファイナンス	Structured Finance	(1.2)	(1.3)	4.7	2.6	1.9	1.2	(1.1)	3.9
プリンシパルトランザクションズ	Principal Transactions	0.0	0.0	(0.0)	0.0	0.2	0.1	(0.0)	(0.1)
昭和リース	Showa Leasing	(1.2)	1.2	0.6	(0.3)	1.1	1.2	0.3	(0.1)
その他	Others	(2.4)	(0.4)	(1.1)	0.0	(2.7)	(0.0)	(0.3)	(0.0)
金融市場部門	Global Markets Group	5.4	0.0	0.0	(0.0)	0.5	0.1	(0.0)	(0.0)
金融法人	Financial Institutions	4.4	(0.0)	(0.0)	(0.0)	0.5	0.1	(0.0)	(0.0)
市場営業	Markets	0.9	0.0	0.0	(0.0)	(0.0)	(0.0)	(0.0)	0.0
その他	Others	0.0	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0
個人部門	Individual Group	(0.9)	0.3	(3.5)	(2.5)	(3.5)	(2.2)	(4.9)	(4.0)
リテールバンキング	Retail Banking	(0.0)	0.0	(0.1)	(0.0)	0.2	(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	1.1	1.6	(1.1)	(1.3)	(1.7)	0.1	(3.2)	(2.1)
シンキ	SHINKI	0.1	(0.0)	(0.1)	0.1	(0.0)	(0.2)	(0.2)	(0.2)
アプラスフィナンシャル	APLUS FINANCIAL	(2.2)	(1.2)	(2.0)	(1.3)	(2.1)	(2.0)	(1.5)	(1.6)
その他	Others	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0
経営勘定/その他	Corporate/Other	(0.0)	(0.1)	0.1	0.0	(0.0)	(0.0)	0.0	(0.0)
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)	(0.1)	0.1	0.0	(0.0)	(0.0)	0.0	(0.0)
与信関連費用	Net Credit Costs	(0.6)	0.0	(0.4)	(0.2)	0.3	0.7	(5.7)	(0.7)

注記:1. 前期の数字は今期の表記に調整されています。

2. 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.

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 *	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
法人部門	Institutional Group	1.9	12.8	13.8	12.7	13.8	16.5	6.1	19.3
法人営業	Institutional Business	2.4	2.1	0.7	1.1	4.3	1.8	2.5	1.1
ストラクチャードファイナンス	Structured Finance	3.5	4.2	9.6	7.6	5.5	6.3	1.7	7.0
プリンシパルトランザクションズ	Principal Transactions	1.7	4.5	2.8	2.9	3.6	6.0	0.8	8.1
昭和リース	Showa Leasing	0.8	2.6	2.1	0.9	3.8	2.3	1.3	3.4
その他	Others	(6.7)	(0.6)	(1.5)	0.1	(3.5)	(0.0)	(0.2)	(0.5)
金融市場部門	Global Markets Group	7.3	0.9	(0.0)	0.6	1.2	1.5	1.5	0.8
金融法人	Financial Institutions	5.1	0.4	0.1	0.3	0.6	0.4	0.2	0.1
市場営業	Markets	2.3	0.5	(0.0)	0.4	0.5	1.2	1.3	0.5
その他	Others	(0.1)	(0.0)	(0.1)	(0.1)	0.1	(0.1)	0.0	0.2
個人部門	Individual Group	7.3	7.4	3.3	6.2	5.5	4.6	3.2	4.7
リテールバンキング	Retail Banking	1.3	0.6	(0.1)	(0.0)	0.2	(1.4)	(1.2)	(1.8)
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	3.8	4.3	1.8	3.2	2.9	4.7	2.0	3.8
シンキ	SHINKI	0.4	0.4	0.3	0.6	0.3	0.1	0.1	0.2
アプラスフィナンシャル	APLUS FINANCIAL	1.4	1.7	1.0	2.1	1.6	1.0	2.0	2.3
その他	Others	0.2	0.3	0.2	0.2	0.3	0.2	0.2	0.2
経営勘定/その他	Corporate/Other	(1.6)	(3.3)	(0.9)	(1.6)	(2.8)	0.8	1.4	3.5
トレジャリー	Treasury	0.8	(2.7)	(0.5)	(0.7)	(1.9)	0.5	1.6	3.7
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	(2.5)	(0.6)	(0.3)	(0.9)	(0.9)	0.2	(0.1)	(0.2)
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	15.0	17.9	16.1	17.9	17.8	23.5	12.4	28.4

注記:1. 前期の数字は今期の表記に調整されています。

2. 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.

Section 2.2 部門別主要データ

Section 2.2 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*	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
法人営業(ローン形態及び社債形態等)	Institutional Business (Loans, Bonds and Others)	1,515.8	1,488.9	1,489.1	1,465.4	1,500.3	1,459.0	1,494.9	1,455.5
不動産ノンリコースファイナンス(ローン形態)	Real Estate Nonrecourse Loans	345.3	312.8	286.7	271.9	262.8	247.7	254.3	246.6
不動産ノンリコースファイナンス(私募債形態等)	Real Estate Nonrecourse Bonds and Others	181.4	170.3	111.6	107.4	110.6	87.1	90.9	94.8
不動産法人・REIT向けローン	Reals Estate Companies and REITS	194.4	197.0	209.0	211.5	246.5	221.3	241.2	243.1
スペシャルティファイナンス	Specialty Finance	320.8	327.1	291.2	299.9	307.3	288.7	339.9	369.5
金融市場	Global Markets	183.2	171.6	171.4	186.9	219.0	201.9	214.4	228.8
その他	Other	165.7	148.6	141.1	143.4	129.9	125.2	113.2	116.1
貸出及び社債形態等	Total Loans, Bonds and Others	2,907.0	2,816.7	2,700.4	2,686.7	2,776.7	2,631.1	2,749.1	2,754.7
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	203.5	204.5	211.6	215.7	227.7	223.9	226.2	226.1
割賦売掛金	Installment Receivables	125.1	120.8	134.6	138.9	147.1	144.0	149.8	148.7
法人預金(含む譲渡性預金)	Institutional Deposits and Negotiable Certificates of Deposit	762.5	714.3	765.6	830.4	758.7	763.8	679.3	640.0
法人債券	Institutional Debentures	8.4	3.1	1.8	1.8	1.8	1.8	1.3	1.0
預金・債券	Total Deposits and Debentures	771.0	717.4	767.4	832.2	760.5	765.6	680.6	641.0

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。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 Nonrecourse 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 balance as of March 31, 2013 has been adjusted to conform to current period presentation.

個人部門*	Individual Group*	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
リテール顧客向け貸出	Retail Banking Loans Outstanding	1,098.4	1,127.4	1,158.2	1,173.8	1,190.3	1,201.8	1,205.7	1,211.2
住宅ローン	Housing Loan Balance	1,091.6	1,120.8	1,151.5	1,167.8	1,184.0	1,196.8	1,200.4	1,206.3
新生銀行レイク顧客向け貸出	Loans to Shinsei Bank Lake Customers	64.6	79.7	94.7	106.5	118.8	132.3	144.4	155.3
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	414.6	399.6	387.2	376.0	364.8	359.5	354.2	346.9
新生フィナンシャル顧客向け	To Shinsei Financial Customers	241.9	230.7	220.6	211.0	203.3	196.4	189.9	182.5
シンキ顧客向け	To SHINKI Customers	41.7	41.8	42.5	43.4	45.0	46.3	47.9	48.7
アプラスフィナンシャル顧客向け	To APLUS FINANCIAL Customers	105.5	101.4	98.3	95.5	93.5	93.0	93.6	93.3
その他顧客向け	To Other Customers	25.3	25.5	25.6	25.9	22.8	23.5	22.6	22.2
貸出	Total Loans	1,577.7	1,606.9	1,640.3	1,656.4	1,674.0	1,693.7	1,704.3	1,713.5
割賦売掛金(コンシューマーファイナンス)	Installment Receivables (Consumer Finance)	240.7	243.8	245.4	261.1	274.7	279.7	287.4	301.8
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	499.0	468.0	441.7	417.3	346.8	327.0	307.5	290.5
預り総資産	Assets under Management (AUM)	5,825.4	5,867.5	5,893.6	6,029.6	6,013.2	5,934.3	5,886.7	5,930.9
リテール預金	Retail Deposits	4,694.9	4,966.4	4,987.7	5,123.7	5,091.7	4,991.1	4,931.7	4,982.1
仕組預金	Structured Deposits	451.1	420.7	420.1	455.3	458.7	454.6	443.2	428.4
リテール債券	Retail Debentures	253.8	46.4	44.0	41.8	39.9	38.3	36.4	34.4
投信/年金	Mutual Funds and Variable Annuities	714.0	714.7	714.7	702.4	701.3	700.8	710.3	717.6
投資信託	Mutual Funds	382.2	383.9	381.6	370.3	370.1	367.9	373.6	376.2
変額年金	Variable Annuities	331.7	330.8	333.0	332.0	331.1	332.8	336.6	341.4
仕組債(金融商品仲介業務)	Structured Bonds (Financial Product Intermediary Business)	150.5	127.9	136.1	151.4	170.6	195.0	199.4	188.1
支払承諾	Acceptances and Guarantees	499.0	468.0	441.7	417.3	346.8	327.0	307.5	290.5
リテール口座数(千口座)	Total Number of Retail Accounts (Thousands)	2,701.3	2,718.5	2,736.1	2,752.3	2,776.1	2,791.4	2,811.6	2,831.6
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)	56.9	58.5	60.1	61.0	61.9	62.8	63.2	63.7
新生フィナンシャル無担保パーソナルローン顧客数(千人)	Shinsei Financial's Number of Unsecured Personal Loans Customers (Thousands)	470.4	444.8	421.5	400.5	381.3	363.9	349.4	333.7
シンキ無担保ローン(ノーローン)顧客数(千人)	SHINKI's Number of Unsecured Loans (NOLOAN) Customers (Thousands)	92.5	89.6	87.4	86.0	85.9	85.8	86.6	86.5
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)	6,499.5	6,348.4	6,231.0	6,100.6	6,002.7	5,917.6	5,820.3	5,812.5

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	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
法人部門、金融市場部門	Loans in Institutional Group, Global Markets Group	2,714.6	2,626.0	2,568.2	2,558.9	2,645.7	2,523.2	2,634.2	2,644.2
法人営業	Institutional Business	1,504.9	1,468.6	1,468.6	1,445.1	1,479.9	1,438.3	1,470.9	1,439.8
不動産ノンリコースファイナンス(ローン形態)	Real Estate Nonrecourse Loans	345.3	312.8	286.7	271.9	262.8	247.7	254.3	246.6
不動産法人・REIT向けローン	Real Estate Companies and REITS	194.4	197.0	209.0	211.5	246.5	221.3	241.2	243.1
スペシャルティファイナンス	Specialty Finance	320.8	327.1	291.2	299.9	307.3	288.7	339.9	369.5
金融市場	Global Markets	183.2	171.6	171.4	186.9	219.0	201.9	214.4	228.8
その他	Other	165.7	148.6	141.1	143.4	129.9	125.2	113.2	116.1
個人部門	Loans in Individual Group	1,577.7	1,606.9	1,640.3	1,656.4	1,674.0	1,693.7	1,704.3	1,713.5
リテール顧客向け貸出	Retail Banking Loans Outstanding	1,098.4	1,127.4	1,158.2	1,173.8	1,190.3	1,201.8	1,205.7	1,211.2
住宅ローン	Housing Loan Balance	1,091.6	1,120.8	1,151.5	1,167.8	1,184.0	1,196.8	1,200.4	1,206.3
新生銀行レイク顧客向け貸出	Loans to Shinsei Bank Lake Customers	64.6	79.7	94.7	106.5	118.8	132.3	144.4	155.3
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	414.6	399.6	387.2	376.0	364.8	359.5	354.2	346.9
新生フィナンシャル顧客向け	To Shinsei Financial Customers	241.9	230.7	220.6	211.0	203.3	196.4	189.9	182.5
シンキ顧客向け	To SHINKI Customers	41.7	41.8	42.5	43.4	45.0	46.3	47.9	48.7
アプラスフィナンシャル顧客向け	To APLUS FINANCIAL Customers	105.5	101.4	98.3	95.5	93.5	93.0	93.6	93.3
その他顧客向け	To Other Customers	25.3	25.5	25.6	25.9	22.8	23.5	22.6	22.2
貸出残高	Total Loans and Bills Discounted	4,292.4	4,232.9	4,208.6	4,215.4	4,319.8	4,217.0	4,338.6	4,357.7

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、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。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 balance as of March 31, 2013 has 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	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
ROA(年換算後)	Return on Assets (Annualized)	0.6%	0.6%	0.6%	0.0%	0.6%	0.9%	0.4%	1.0%
ROE(潜在株式調整後)(年換算後)	Return on Equity (Fully Diluted) (Annualized)	8.7%	8.2%	9.0%	0.3%	8.5%	12.1%	5.2%	13.2%
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)	0.7%	0.7%	0.7%	0.1%	0.7%	0.9%	0.5%	1.1%
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)	10.9%	10.4%	11.0%	1.6%	10.3%	14.0%	6.7%	14.8%
経費率	Expense-to-Revenue Ratio	67.7%	64.7%	66.6%	64.9%	65.6%	60.5%	65.8%	54.8%

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.

自己資本関連情報(バーゼルⅢ、国内基準)	Capital Adequacy Data (Basel III, Domestic Standard)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
コア資本に係る基礎項目	Core Capital					889.5	898.4	857.9	882.4
コア資本に係る調整項目	Deduction					(71.9)	(68.2)	(44.9)	(41.7)
自己資本の額	Total Capital					817.6	830.1	813.0	840.6
リスクアセット等の額	Risk Assets					6,016.7	5,867.5	5,886.9	5,917.6
コア自己資本比率	Capital Adequacy Ratio					13.58%	14.14%	13.81%	14.20%

1株当たり数値(円)	Per Share Data (JPY)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
1株当たり純資産	Common Equity Per Share	233.65	236.25	242.90	243.96	247.82	253.54	257.94	268.40
潜在株式調整後1株当たり純資産	Fully Diluted Equity Per Share	233.65	236.25	242.90	243.96	247.82	253.54	257.94	268.40
1株当たり四半期純利益(損失)	Basic Net Income (Loss) Per Share	4.99	4.81	5.44	0.17	5.15	7.53	3.36	8.82
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	4.99	4.81	5.44	0.17	5.15	7.53	3.36	8.82
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	5.82	5.66	6.29	0.93	5.89	8.28	4.12	9.49
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	5.82	5.66	6.29	0.93	5.89	8.28	4.12	9.49

株式数	Share Data	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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	2,653,924,683	2,653,922,375	2,653,922,643	2,653,921,423	2,653,919,247	2,653,918,439	2,653,918,339
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	2,653,918,439	2,653,918,339
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	3,128	3,396	2,176	-	-	-
(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	96,428,452	96,428,552
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	2,653,924,683	2,653,922,375	2,653,922,643	2,653,921,423	2,653,919,247	2,653,919,005	2,653,918,785
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	2,653,919,005	2,653,918,785

格付け(新生銀行)	Credit Ratings (Shinsei Bank)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
Moody's	Moody's								
短期	Short-Term	Not Prime	Not Prime	Not Prime	P-3	P-3	P-3	P-3	P-3
長期	Long-Term	Ba1 (安定的) (Stable)	Ba1 (安定的) (Stable)	Ba1 (安定的) (Stable)	Baa3 (安定的) (Stable)	Baa3 (安定的) (Stable)	Baa3 (安定的) (Stable)	Baa3 (安定的) (Stable)	Baa3 (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+ (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)	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 (ポジティブ) (Positive)	BBB (ポジティブ) (Positive)	BBB (ポジティブ) (Positive)	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+ (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)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)

格付け(新生フィナンシャル)	Credit Ratings (Shinsei Financial)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
Standard and Poor's (S&P)	Standard and Poor's (S&P)								
短期	Short-Term		A-3	A-3	A-3	A-3	A-3	A-3	A-3
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- (安定的) (Stable)	BBB- (安定的) (Stable)

格付け(アプラスフィナンシャル)	Credit Ratings (APLUS FINANCIAL)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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+ (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)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)

格付け(昭和リース)	Credit Ratings (Showa Leasing)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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 (ポジティブ) (Positive)	BBB (ポジティブ) (Positive)	BBB (ポジティブ) (Positive)	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)
格付投資情報センター(R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term								
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+ (安定的) (Stable)

連結対象会社数	Subsidiaries and Affiliates Data	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
連結子会社数	Consolidated Subsidiaries	186	186	184	187	184	182	183	181
持分法適用会社数	Affiliates Accounted for Using the Equity Method	15	17	18	18	19	20	22	20
連結対象会社数	Total Number of Consolidated Subsidiaries and Affiliates	201	203	202	205	203	202	205	201

その他主要データ	Other Key Data	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
店舗数(本支店・出張所数・本支店内室)	Total Number of Outlets	43	43	43	41	39	39	39	39
本支店	Head Office and Branches	29	29	29	29	28	28	28	28
出張所	Annexes	14	14	14	12	11	11	11	11
リテール店舗形態	Retail Banking Business Category								
新生フィナンシャルセンター	Shinsei Financial Centers	28	28	28	28	27	27	27	27
コンサルティングスポット	Shinsei Consulting Spots	12	12	12	11	10	10	10	10
住宅ローンセンター	Housing Loan Centers	9	7	7	7	8	8	8	8
ATM台数	Number of ATMs	248	245	236	234	173	164	146	92
新生銀行レイク無人店舗	Shinsei Bank Lake Unmanned Branches	785	785	785	783	780	780	780	778
新生銀行レイク自社 CD・ATM台数	Shinsei Bank Lake Own CD/ATMs	822	822	822	820	818	818	818	817
新生銀行レイク提携 CD・ATM台数(千台)	Shinsei Bank Lake Tie-up CD/ATMs (Thousands)	18	18	18	42	42	43	43	44
新生銀行レイク自動契約機台数	Shinsei Bank Lake Automated Contract Machines	796	796	796	796	793	793	795	793
従業員数(連結)	Number of Employees (Consolidated Basis)	4,863	4,982	4,991	5,024	5,064	5,239	5,265	5,291
法人部門、金融市場部門	Institutional Group, Global Markets Group	1,261	1,316	1,321	1,329	1,323	1,364	1,372	1,372
個人部門	Individual Group	2,914	2,974	2,982	2,998	3,028	3,129	3,140	3,159
金融インフラグループ	Banking Infrastructure Group	348	345	339	341	351	378	379	382
経営勘定/その他	Corporate/Other	340	347	349	356	362	368	374	378
従業員数(単体)	Number of Employees (Nonconsolidated Basis)	1,931	1,989	1,995	2,006	2,030	2,140	2,164	2,180

注記: 1. 住宅ローンセンターには、新生フィナンシャルセンター又はコンサルティングスポットを兼ねる店舗も含まれます。

2. 前期の数字は今期の表記に調整されています。

Note: 1. Housing Loan Centers include outlets which are combined with Shinsei Financial Centers or Shinsei Consulting Spots.

2. 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	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
資金運用収益	Total Interest Income	9.2	8.8	8.4	8.0	7.5	7.4	7.2	6.9
役務取引等収益	Fees and Commissions Income	1.0	1.2	1.5	1.8	1.9	2.2	2.4	2.7
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	1.8	1.9	1.7	1.9	1.8	1.7	1.6	1.6
経常収益	Ordinary Income	12.1	12.0	11.7	11.8	11.3	11.4	11.3	11.3
資金調達費用	Total Interest Expenses	0.8	0.8	0.7	0.7	0.6	0.1	0.0	0.0
役務取引等費用	Fees and Commissions Expenses	1.0	1.0	0.9	0.7	0.8	0.7	0.6	0.5
その他業務費用	Other Business Expenses	-	-	-	-	-	0.0	(0.0)	-
営業経費	Total General and Administrative Expenses	3.2	3.1	3.1	3.1	2.8	3.0	3.0	3.1
その他経常費用	Other Ordinary Expenses	0.3	0.0	2.5	3.6	3.2	2.8	4.6	3.4
貸倒引当金繰入額	Provision of Reserve for Loan Losses	0.3	(0.1)	2.4	2.8	3.1	2.7	4.5	3.3
その他	Others	0.0	0.0	0.0	0.8	0.1	0.0	0.0	0.0
経常費用	Ordinary Expenses	5.5	4.9	7.4	8.3	7.6	6.8	8.4	7.1
経常利益	Net Ordinary Income	6.6	7.0	4.3	3.4	3.6	4.5	2.9	4.2
特別利益	Special Gains	0.0	-	-	-	0.3	-	-	-
特別損失	Special Losses	0.0	0.0	0.0	18.2	(0.2)	-	0.0	0.0
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	6.6	7.0	4.3	(14.7)	4.2	4.5	2.9	4.1
税金	Income Taxes (Benefit)	0.0	0.1	(0.1)	0.1	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)	6.5	6.9	4.4	(14.9)	4.3	4.5	2.8	4.1

連結貸借対照表	Consolidated Balance Sheets	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	8.5	10.8	8.2	8.6	173.4	17.7	16.9	19.1
有価証券	Securities	93.6	93.6	93.6	75.3	75.6	75.6	75.6	75.6
貸出金	Loans and Bills Discounted	248.1	236.4	225.9	215.9	207.9	241.8	236.8	229.7
その他資産	Other Assets	15.0	15.0	14.2	15.6	10.2	4.7	4.0	5.2
割賦売掛金	Installment Sales Credit	0.5	0.4	0.4	0.3	0.2	0.2	0.2	0.1
有形固定資産	Premises and Equipment	8.5	8.4	8.3	8.2	7.7	7.6	7.6	7.5
無形固定資産	Intangible Assets	0.7	0.7	0.6	0.7	0.7	0.6	0.7	0.8
繰延税金資産	Deferred Tax Assets	9.6	9.6	9.9	9.9	9.5	9.5	9.4	9.4
貸倒引当金	Reserve for Credit Losses	(24.6)	(22.1)	(21.9)	(22.0)	(22.2)	(22.4)	(23.8)	(23.7)
資産の部合計	Total Assets	362.2	354.8	341.4	314.6	464.9	335.4	327.5	323.8
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
借入金	Borrowed Money	171.0	162.1	147.0	134.1	119.8	1.0	1.0	1.0
その他負債	Other Liabilities	7.8	9.6	7.7	8.9	10.3	8.7	6.7	6.2
利息返還損失引当金	Reserve for Losses on Interest Repayments	21.3	20.2	19.1	18.6	187.3	177.2	168.3	160.7
負債の部合計	Total Liabilities	205.2	196.4	178.5	166.7	322.8	191.9	181.2	173.4
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	156.9	158.3	162.8	147.8	142.1	143.4	146.3	150.4
資本金	Capital Stock	91.5	91.5	91.5	91.5	0.1	0.1	0.1	0.1
純資産の部合計	Total Equity	156.9	158.3	162.8	147.8	142.1	143.4	146.3	150.4
負債及び純資産の部合計	Total Liabilities and Equity	362.2	354.8	341.4	314.6	464.9	335.4	327.5	323.8

利息返還関連	Grey Zone Related Information	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
利息返還額	Amount of Refund for Grey Zone Claim	1.0	1.1	1.1	1.2	1.2	10.0	8.9	7.5
債権放棄額	Amount of Debt Write-Off	0.4	0.4	0.3	0.3	0.3	1.0	1.0	0.9
キャッシュアウト利息返還額	Amount of Interest Repayment	0.6	0.6	0.7	0.8	0.8	8.9	7.9	6.6
利息返還損失引当金	Reserve for Losses on Interest Repayment	21.3	20.2	19.1	18.6	17.4	177.2	168.3	160.7
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	0.0	0.0	0.0	0.7	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	1.0	1.1	1.1	1.2	1.2	10.0	8.9	7.5
開示請求件数	Number of Claims	14,205	14,199	12,549	12,975	12,768	14,383	15,043	13,325

注記: 1. 2014年3月末に1,750億円の対価を受領し、同日を以てGEIによる過払い利息返還損失補償は終了しました。

尚、2014.1-3までの利息返還額および2014.3の利息返還損失引当金はGEIによる過払い利息返還損失補償対象外であった資産に対する額を記載しております。

2. 利息返還損失引当金の繰入額と使用額は、貸倒引当金取崩益に計上されているものを除いた金額に変更し、2013.1-3以降のデータを遡及修正しております。

Note: 1. The GE indemnity for losses on interest repayment has been concluded as of March 31, 2014 in exchange for a payment of JPY175.0 billion received on the same day as the conclusion of the indemnity.

It should be noted that the amounts of interest repayments for grey zone claims until 2014.1-3 and reserves for losses on interest repayment as of 2014.3 are for assets not covered under the GE indemnity for losses on interest repayment.

2. Figures for provision and usage amounts of reserves for losses on interest repayment from 2013.1-3 onwards have been retroactively altered to be net of reversals of reserves for loan losses.

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

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

無担保パーソナルローン	Unsecured Personal Loans (UPL)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
無担保パーソナルローン残高	Unsecured Personal Loans (UPL) Balance	227.4	217.1	207.8	199.0	192.0	185.7	179.8	173.0
顧客数(千人)	Number of Customers (Thousands)	470.4	444.8	421.5	400.5	381.3	363.9	349.4	333.7
平均貸出金利	Average Lending Rates	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%	15.2%

店舗・チャネル	Number of Branches and Channels	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
CD・ATM台数:	CD/ATMs:								
提携分: 無担保パーソナルローン(千台)	Tie-up: Unsecured Personal Loans (UPL) (Thousands)	64	65	66	67	68	69	69	70
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)								
提携分(台)	Tie-up	796	796	796	796	793	793	795	793

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
無担保パーソナルローン	Unsecured personal loans (UPL)								
残高:	Outstanding:								
~ 15%	~ 15%	129.9	125.9	122.3	118.9	116.2	113.7	111.3	108.0
~ 18%	~ 18%	85.0	80.7	76.7	72.7	69.4	66.5	63.7	60.7
~ 20%	~ 20%	0.9	0.7	0.6	0.5	0.4	0.4	0.3	0.3
~ 25%	~ 25%	4.8	4.0	3.4	2.9	2.4	2.1	1.8	1.6
~ 29.2%	~ 29.2%	6.6	5.5	4.6	3.9	3.3	2.9	2.5	2.2
>= 29.2%	Over 29.2%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
合計	Total	227.4	217.1	207.8	199.0	192.0	185.7	179.8	173.0
比率:	Ratios:								
~ 15%	~ 15%	57.2%	58.0%	58.9%	59.8%	60.5%	61.2%	61.9%	62.4%
~ 18%	~ 18%	37.4%	37.2%	36.9%	36.5%	36.2%	35.8%	35.4%	35.1%
~ 20%	~ 20%	0.4%	0.4%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%
~ 25%	~ 25%	2.1%	1.9%	1.6%	1.5%	1.3%	1.1%	1.0%	0.9%
~ 29.2%	~ 29.2%	2.9%	2.5%	2.2%	2.0%	1.7%	1.6%	1.4%	1.3%
>= 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	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
無担保パーソナルローン	Unsecured Personal Loans (UPL):								
残高	Outstanding	227.4	217.1	207.8	199.0	192.0	185.7	179.8	173.0
91~180日延滞残高	91-180 Days Delinquency Amount	3.1	2.6	2.1	1.7	2.2	1.7	1.7	1.5
91~180日延滞比率	91-180 Days Delinquency Ratio	1.4%	1.2%	1.0%	0.9%	1.2%	0.9%	1.0%	0.9%

年齢別残高構成比	Balance by Age	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
<30	<30	19.6%	19.1%	18.4%	17.8%	17.1%	16.4%	15.5%	14.8%
<40	<40	26.4%	26.6%	26.7%	26.8%	26.9%	27.1%	27.2%	27.4%
<50	<50	24.4%	24.8%	25.2%	25.6%	25.9%	26.2%	26.6%	26.9%
<60	<60	17.6%	17.7%	17.7%	17.8%	17.9%	18.2%	18.4%	18.6%
>= 60	Over 60	12.0%	11.9%	12.0%	12.0%	12.2%	12.1%	12.3%	12.3%
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	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
男性独身	Single Male	42.2%	42.3%	42.2%	42.0%	41.8%	41.8%	41.7%	41.5%
男性既婚	Married Male	36.1%	36.2%	36.5%	36.7%	37.0%	37.1%	37.3%	37.4%
女性独身	Single Female	11.8%	11.7%	11.7%	11.7%	11.6%	11.6%	11.5%	11.5%
女性既婚	Married Female	9.9%	9.7%	9.7%	9.6%	9.6%	9.6%	9.6%	9.6%
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	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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	1.7%	1.6%	1.6%	1.5%	1.4%	1.4%	1.3%	1.3%
10万円超、30万円以下	Over JPY 100K and Less than or Equal to JPY 300K	10.8%	10.3%	9.9%	9.7%	9.5%	9.3%	9.1%	8.8%
30万円超、50万円以下	Over JPY 300K and Less than or Equal to JPY 500K	22.5%	22.5%	22.6%	22.6%	22.5%	22.3%	22.0%	21.9%
50万円超、100万円以下	Over JPY 500K and Less than or Equal to JPY 1M	31.7%	32.0%	31.8%	31.7%	31.4%	31.3%	31.4%	31.4%
100万円超	Over JPY 1M	33.4%	33.6%	34.1%	34.5%	35.1%	35.7%	36.2%	36.6%
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	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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	13.7%	13.3%	12.9%	12.6%	12.4%	12.1%	11.9%	11.6%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	62.4%	62.5%	62.5%	62.4%	62.2%	62.1%	62.0%	61.9%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	15.5%	15.7%	15.9%	16.1%	16.4%	16.6%	16.9%	17.1%
年収7百万円以上	Over JPY 7M	8.5%	8.6%	8.7%	8.8%	9.1%	9.1%	9.3%	9.4%
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、他計数との入り絡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	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
資金運用収益	Total Interest Income	1.6	1.6	1.6	1.7	1.7	1.7	1.8	1.8
役務取引等収益	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	0.2	0.2	0.2	0.2	0.2	0.3	0.2
経常収益	Ordinary Income	1.9	1.9	1.9	2.0	1.9	2.0	2.1	2.2
資金調達費用	Total Interest Expenses	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
役務取引等費用	Fees and Commissions Expenses	0.1	0.1	0.1	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	1.1	1.0	0.9	1.0	1.0	1.0	1.0	1.0
その他経常費用	Other Ordinary Expenses	0.1	0.2	0.4	12.9	0.2	0.4	0.5	0.5
貸倒引当金繰入額	Provision of Reserve for Loan Losses	0.0	0.1	0.3	0.0	0.2	0.3	0.4	0.5
その他	Others	0.1	0.1	0.0	12.9	0.0	0.1	0.0	0.0
経常費用	Ordinary Expenses	1.5	1.6	1.6	14.3	1.6	1.8	1.9	1.9
経常利益(損失)	Net Ordinary Income (Loss)	0.4	0.3	0.2	(12.3)	0.3	0.2	0.2	0.2
特別利益	Special Gains	-	-	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
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	0.4	0.3	0.2	(12.3)	0.3	0.2	0.2	0.2
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)	0.4	0.3	0.2	(12.3)	0.3	0.2	0.2	0.2

連結貸借対照表	Consolidated Balance Sheets	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	1.3	1.2	1.0	0.8	1.1	1.4	1.3	1.2
有価証券	Securities	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0
貸出金	Loans and Bills Discounted	42.1	42.1	42.7	43.5	45.0	46.3	47.9	48.7
その他資産	Other Assets	1.0	1.2	1.2	1.4	1.2	1.2	1.1	1.2
有形固定資産	Premises and Equipment	5.4	5.4	5.4	5.3	5.3	4.8	4.8	4.8
無形固定資産	Intangible Assets	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	-	-	-	-	-	-	-	-
貸倒引当金	Reserve for Credit Losses	(2.9)	(2.8)	(2.8)	(2.5)	(2.3)	(2.4)	(2.5)	(2.5)
資産の部合計	Total Assets	48.4	48.3	48.3	49.2	50.8	51.8	53.0	53.7
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	18.4	19.3	20.3	21.8	24.0	25.8	27.8	29.3
社債	Corporate Bonds	-	-	-	-	-	-	-	-
その他負債	Other Liabilities	1.4	1.4	1.2	1.1	1.1	1.2	1.3	1.3
利息返還損失引当金	Reserve for Losses on Interest Repayments	7.8	6.5	5.3	17.1	16.2	15.1	14.0	13.0
繰延税金負債	Deferred Tax Liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
負債の部合計	Total Liabilities	27.8	27.3	27.0	40.2	41.5	42.2	43.2	43.7
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	20.6	21.0	21.3	8.9	9.2	9.5	9.7	10.0
資本金	Capital Stock	28.6	28.6	28.6	28.6	28.6	28.6	28.6	28.6
純資産の部合計	Total Equity	20.6	21.0	21.3	8.9	9.2	9.5	9.7	10.0
負債及び純資産の部合計	Total Liabilities and Equity	48.4	48.3	48.3	49.2	50.8	51.8	53.0	53.7

利息返還関連	Grey Zone Related Information	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
利息返還額	Amount of Refund for Grey Zone Claim	1.1	1.3	1.1	1.0	0.9	1.1	1.0	1.0
債権放棄額	Amount of Debt Write-Off	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
キャッシュアウト利息返還額	Amount of Interest Repayment	1.0	1.1	1.0	0.9	0.9	1.0	0.9	0.9
利息返還損失引当金	Reserve for Losses on Interest Repayment	7.8	6.5	5.3	17.1	16.2	15.1	14.0	13.0
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	0.0	0.0	0.0	12.8	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	1.1	1.3	1.1	1.0	0.9	1.1	1.0	1.0
開示請求件数	Number of Claims	2,610	2,638	2,397	2,563	2,370	2,716	2,919	2,712

シンキ主要計数

SHINKI Summary of Major Business Information

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

無担保ローン(ノーローン)	Unsecured Loans (NOLOAN)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
無担保ローン(ノーローン) 残高	Unsecured Loans (NOLOAN) Balance	41.9	42.0	42.6	43.4	44.9	46.2	47.8	48.6
顧客数(千人)	Number of Customers (Thousands)	92.5	89.6	87.4	86.0	85.9	85.8	86.6	86.5
新規獲得顧客数	Number of Newly Acquired Customers	6.4	6.2	5.7	6.0	4.7	5.5	4.9	4.4
加重平均約定金利(単体)	Weighted Average Loan Interest Rate (Nonconsolidated)	17.0%	16.9%	16.6%	16.5%	16.4%	16.3%	16.2%	16.2%

成約率	Approval Rate	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
申込数(ノーローン)(千件)	Number of Application (NOLOAN) (Thousands)	29.0	25.8	22.5	25.8	23.8	27.7	26.6	23.2
成約率(ノーローン)	Approval Rate (NOLOAN)	22.1%	24.0%	25.3%	23.3%	19.7%	19.9%	18.4%	19.0%

店舗・チャネル	Number of Branches and Channels	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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)	50.1	50.1	56.0	57.0	57.7	57.0	58.0	59.0
自動契約機台数(台)	Automated Contract Machines	-	-	-	-	-	-	-	-

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
無担保ローン	Unsecured Personal Loans								
残高:	Outstanding:								
~ 15%	~ 15%	20.3	21.4	22.6	23.8	25.4	26.7	28.3	29.1
~ 18%	~ 18%	18.6	18.1	17.8	17.7	17.9	18.0	18.2	18.4
~ 20%	~ 20%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~ 25%	~ 25%	0.8	0.7	0.6	0.5	0.4	0.3	0.3	0.2
~ 29.2%	~ 29.2%	2.2	1.8	1.6	1.4	1.2	1.2	1.0	0.9
合計	Total	41.9	42.0	42.6	43.4	44.9	46.2	47.8	48.6
比率:	Ratios:								
~ 15%	~ 15%	48.4%	51.0%	53.1%	54.8%	56.6%	57.8%	59.2%	59.9%
~ 18%	~ 18%	44.4%	43.1%	41.8%	40.8%	39.9%	39.0%	38.1%	37.9%
~ 20%	~ 20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~ 25%	~ 25%	1.9%	1.7%	1.4%	1.2%	0.9%	0.6%	0.6%	0.4%
~ 29.2%	~ 29.2%	5.3%	4.2%	3.7%	3.2%	2.6%	2.6%	2.1%	1.8%
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 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	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
無担保ローン(ノーローン)	Unsecured Loans (NOLOAN)								
残高(固定化債権を含む)	Outstanding (including Long-Term Accounts Receivable)	41.9	42.0	42.6	43.4	44.9	46.2	47.8	48.6
91~180日延滞残高	91-180 Days Delinquency Amount	0.3	0.3	0.4	0.4	0.3	0.4	0.4	0.5
91~180日延滞比率	91-180 Days Delinquency Ratio	0.7%	0.7%	0.9%	0.9%	0.7%	0.9%	0.8%	1.0%

年齢別残高構成比	Balance by Age	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
無担保ローン(ノーローン)	Unsecured Loans (NOLOAN)								
<30	<30	6.0%	5.7%	5.4%	5.2%	5.1%	4.9%	4.7%	4.5%
<40	<40	24.4%	24.2%	24.0%	23.8%	23.4%	23.2%	22.7%	22.3%
<50	<50	34.7%	35.3%	35.8%	36.1%	36.4%	36.7%	37.1%	37.1%
<60	<60	21.7%	22.0%	22.2%	22.5%	22.7%	23.0%	23.3%	23.8%
>= 60	Over 60	13.2%	12.8%	12.6%	12.4%	12.4%	12.2%	12.2%	12.3%
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	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
無担保ローン(ノーローン)	Unsecured Loans (NOLOAN)								
男性独身	Single Male	36.1%	36.3%	36.3%	36.4%	36.3%	36.5%	36.6%	36.9%
男性既婚	Married Male	51.3%	51.5%	51.7%	51.7%	51.9%	51.9%	51.9%	51.6%
女性独身	Single Female	7.0%	6.8%	6.7%	6.7%	6.6%	6.5%	6.4%	6.4%
女性既婚	Married Female	5.6%	5.4%	5.3%	5.2%	5.2%	5.1%	5.1%	5.1%
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	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
無担保ローン(ノーローン)	Unsecured Loans (NOLOAN)								
10万円未満	Less than JPY 100K	2.9%	2.8%	2.7%	2.6%	2.4%	2.3%	2.3%	2.3%
10万円以上、30万円未満	Over JPY 100K and Less than JPY 300K	13.5%	12.7%	12.0%	11.0%	10.1%	9.5%	9.1%	8.6%
30万円以上、50万円未満	Over JPY 300K and Less than JPY 500K	19.0%	18.3%	17.4%	17.1%	16.8%	16.4%	15.9%	15.5%
50万円以上、100万円未満	Over JPY 500K and Less than JPY 1M	25.9%	25.6%	25.0%	24.6%	24.5%	24.4%	24.0%	23.8%
100万円以上	Over JPY 1M	38.7%	40.6%	43.0%	44.7%	46.2%	47.4%	48.7%	49.8%
合計	Total	100.0%	100.0%	100.1%	100.0%	100.0%	100.0%	100.0%	100.0%

年収別残高構成比	Balance by Annual Income	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
無担保ローン(ノーローン)	Unsecured Loans (NOLOAN)								
年収200万円未満	Less than JPY 2M	7.2%	6.9%	6.7%	6.5%	6.4%	6.4%	6.3%	6.3%
年収200万円以上、500万円未満	Over JPY 2M and Less than JPY 5M	51.9%	51.9%	51.7%	51.7%	51.6%	51.3%	51.1%	51.0%
年収500万円以上、700万円未満	Over JPY 5M and Less than JPY 7M	22.6%	22.7%	22.8%	22.9%	22.9%	23.0%	23.2%	23.2%
年収700万円以上	Over JPY 7M	18.3%	18.5%	18.8%	18.9%	19.1%	19.3%	19.4%	19.5%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

連結損益計算書		2013.1-3		2013.4-6		2013.7-9		2013.10-12		2014.1-3		2014.4-6		2014.7-9		2014.10-12	
連結損益計算書		Consolidated Statements of Income															
資金運用収益	Total Interest Income	2.9	2.8	2.7	2.7	2.5	2.5	2.5	2.4								
役務取引等収益	Fees and Commissions Income	5.5	5.8	5.8	5.9	6.0	6.1	6.1	6.2								
その他業務収益	Other Business Income	6.3	6.3	6.5	6.9	7.0	7.0	7.3	7.5								
その他経常収益	Other Ordinary Income	1.0	0.3	0.3	0.3	0.3	0.3	0.4	0.4								
経常収益	Ordinary Income	15.9	15.4	15.5	16.0	16.0	16.1	16.3	16.6								
資金調達費用	Total Interest Expenses	0.3	0.4	0.3	0.3	0.3	0.3	0.4	0.4								
役務取引等費用	Fees and Commissions Expenses	2.4	2.6	2.5	2.5	2.3	2.6	2.5	2.5								
その他業務費用	Other Business Expenses	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.6								
営業経費	Total General and Administrative Expenses	8.3	8.6	8.6	8.7	8.7	9.0	8.8	8.6								
その他経常費用	Other Ordinary Expenses	2.4	1.3	2.1	1.3	4.2	2.0	1.5	2.5								
貸倒引当金繰入額	Provision of Reserve for Loan Losses	2.2	1.3	2.1	1.3	2.1	2.0	1.5	1.7								
その他	Others	0.1	0.0	0.0	0.0	2.0	0.0	0.0	0.8								
経常費用	Ordinary Expenses	14.2	13.5	14.2	13.6	16.2	14.8	13.9	14.7								
経常利益(損失)	Net Ordinary Income (Loss)	1.7	1.9	1.2	2.4	(0.1)	1.3	2.4	1.9								
特別利益	Special Gains	-	0.0	-	-	1.1	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	1.7	1.9	1.2	2.4	0.9	1.3	2.4	1.9								
税金	Income Taxes (Benefit)	0.5	0.1	0.1	0.2	0.4	0.2	0.2	0.2								
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.0	-	-	-	-	-	-	-								
四半期純利益(損失)	Net Income (Loss)	1.1	1.7	1.0	2.2	0.5	1.1	2.1	1.6								
連結貸借対照表		Consolidated Balance Sheets															
資産の部:		Assets:															
現金預け金	Cash and Due from Banks	105.8	66.9	80.7	59.7	74.8	30.8	54.5	46.3								
買入金銭債権	Other Monetary Claims Purchased	7.7	7.4	7.0	6.8	6.4	6.1	5.8	5.6								
金銭の信託	Monetary Assets Held in Trust	87.1	90.2	93.8	98.2	101.6	106.5	110.4	114.1								
有価証券	Securities	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5								
貸出金	Loans and Bills Discounted	105.5	101.4	98.3	95.5	93.5	93.0	93.6	93.3								
その他資産	Other Assets	275.9	330.3	336.4	362.4	318.0	373.5	381.7	404.3								
割賦売掛金	Installment Sales Credit	218.1	224.7	229.4	247.7	263.6	270.7	280.2	296.3								
有形固定資産	Premises and Equipment	8.3	8.2	8.1	8.1	6.6	6.2	6.1	6.0								
無形固定資産	Intangible Assets	13.9	13.0	12.7	11.9	11.7	11.0	10.6	10.0								
のれん	Goodwill, Net	2.5	2.3	2.1	1.9	1.7	1.5	1.2	1.0								
繰延税金資産	Deferred Tax Assets	6.2	6.2	6.2	6.2	5.5	5.5	5.5	5.5								
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	479.7	449.2	423.3	399.2	328.5	308.7	289.1	271.2								
貸倒引当金	Reserve for Credit Losses	(28.6)	(28.5)	(29.3)	(29.4)	(29.7)	(29.5)	(30.4)	(30.8)								
資産の部合計	Total Assets	1,062.9	1,045.2	1,038.3	1,019.6	919.4	915.5	930.7	929.2								
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	170.3	168.9	172.4	176.4	156.3	163.5	185.7	195.9								
短期社債	Short-Term Corporate Bonds	48.0	60.5	73.9	64.0	60.5	74.5	72.3	70.5								
社債	Corporate Bonds	-	-	-	-	-	-	10.0	10.0								
その他負債	Other Liabilities	264.2	265.8	267.1	277.2	270.5	264.3	267.0	273.5								
利息返還損失引当金	Reserve for Losses on Interest Repayments	5.7	4.9	4.1	3.3	4.6	3.8	3.0	3.1								
繰延税金負債	Deferred Tax Liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0								
支払承諾	Acceptances and Guarantees	479.7	449.2	423.3	399.2	328.5	308.7	289.1	271.2								
負債の部合計	Total Liabilities	970.4	951.0	943.0	922.0	823.1	816.7	829.7	826.5								
純資産の部:		Equity:															
株主資本合計	Total Shareholders' Equity	92.4	94.1	95.2	97.5	98.0	100.4	102.6	104.2								
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	92.5	94.2	95.3	97.5	96.3	98.7	100.9	102.7								
負債及び純資産の部合計	Total Liabilities and Equity	1,062.9	1,045.2	1,038.3	1,019.6	919.4	915.5	930.7	929.2								

連結損益の概要	Summary of Income Statement	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	3.5	3.6	3.8	4.0	4.0	4.0	4.0	4.2
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	2.3	2.3	2.4	2.5	2.6	2.7	2.8	2.8
オートクレジット	Auto Credit	1.0	1.0	1.0	1.0	1.1	1.1	1.1	1.1
その他ショッピングクレジット	Other Shopping Credit	1.2	1.3	1.3	1.4	1.5	1.6	1.6	1.7
信用保証	Credit Guarantee	3.5	3.8	3.8	3.8	3.8	3.9	3.9	3.9
オートクレジット	Auto Credit	2.1	2.3	2.2	2.2	2.1	2.1	2.1	2.1
その他ショッピングクレジット	Other Shopping Credit	1.1	1.2	1.2	1.3	1.4	1.4	1.5	1.5
その他信用保証	Others	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
融資	Total Loans	2.9	2.8	2.7	2.7	2.5	2.5	2.4	2.4
消費者金融	Consumer Loans	2.6	2.6	2.5	2.5	2.3	2.3	2.3	2.3
カードキャッシング	Cashing by Credit Card	1.3	1.3	1.2	1.2	1.1	1.1	1.1	1.1
ローンカード	Loan Card	0.9	0.9	0.8	0.8	0.7	0.7	0.7	0.6
その他消費者金融	Other Consumer Loans	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
その他融資	Other Loans	0.2	0.2	0.1	0.2	0.1	0.1	0.1	0.1
金融収益	Financial Income	0.8	0.4	0.3	0.4	0.3	0.3	0.5	0.5
その他	Others	2.4	2.3	2.3	2.4	2.5	2.5	2.4	2.4
営業収益	Operating Revenue	15.5	15.4	15.5	16.0	16.0	16.1	16.3	16.6
販売費及び一般管理費	Total SG&A	13.4	12.9	13.7	13.0	15.6	14.2	13.4	14.0
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	2.2	1.3	2.1	1.3	2.1	2.0	1.5	1.7
従業員給料・賞与	Personnel Expenses	2.3	2.4	2.4	2.3	2.4	2.4	2.4	2.3
支払手数料	Handling Charges	3.6	3.9	4.0	4.1	3.8	4.2	4.0	3.8
販売促進費	Sales Promotion Costs	1.2	1.1	1.2	1.2	1.3	1.2	1.2	1.3
賃借料	Rent	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
減価償却額	Depreciation and Amortization	0.9	0.9	0.9	1.0	1.0	0.9	1.0	1.0
通信費	Communication Costs	0.6	0.6	0.6	0.5	0.5	0.5	0.5	0.4
その他	Others	1.9	2.1	1.9	1.8	3.7	2.2	2.0	2.8
金融費用	Financial Expenses	0.5	0.5	0.5	0.6	0.5	0.5	0.5	0.6
支払利息	Interest Expenses	0.3	0.4	0.3	0.3	0.3	0.3	0.4	0.4
その他	Others	0.1	0.1	0.1	0.2	0.1	0.1	0.0	0.2
営業費用	Operating Expenses	14.0	13.5	14.2	13.6	16.1	14.8	13.9	14.7
営業利益(損失)	Operating Income (Loss)	1.5	1.9	1.2	2.4	(0.1)	1.3	2.4	1.8
経常利益(損失)	Ordinary Income (Loss)	1.4	1.9	1.2	2.4	(0.1)	1.3	2.4	1.9
特別損益(損失)	Net Extraordinary Profit (Loss)	0.2	0.0	0.0	0.0	1.1	0.0	0.0	0.0
税引前四半期純利益(損失)	Net Income (Loss) before Income Taxes and Minority Interests	1.7	1.9	1.2	2.4	0.9	1.3	2.4	1.9
四半期純利益(損失)	Net Income (Loss)	1.1	1.7	1.0	2.2	0.5	1.1	2.1	1.6

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	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
利息返還額	Amount of Refund for Grey Zone Claim	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.7
債権放棄額	Amount of Debt Write-Off	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0
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	5.7	4.9	4.1	3.3	4.6	3.8	3.0	3.1
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	-	-	-	-	2.0	-	-	0.8
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	0.8	0.7	0.8	0.7	0.7	0.7	0.7	0.7
開示請求件数	Number of Claims	2,433	2,592	2,148	2,383	2,309	2,708	2,971	2,835

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	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
割賦売掛金	Total Installment Receivables	345.4	347.6	348.8	364.1	377.5	383.8	393.8	409.3
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	70.4	71.1	71.1	79.9	81.1	77.6	80.2	88.1
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	148.0	153.9	158.5	168.0	182.6	193.2	200.2	208.3
オートクレジット	Auto Credit	72.0	75.0	77.6	81.1	88.1	90.9	92.3	93.6
その他ショッピングクレジット	Other Shopping Credit	75.9	78.9	80.8	86.9	94.4	102.3	107.9	114.6
融資	Total Loans	126.9	122.6	119.1	116.1	113.6	112.8	113.3	112.8
消費者金融	Consumer Loans	103.7	99.5	96.2	92.8	91.4	90.3	90.5	90.2
カードキャッシング	Cashing by Credit Card	30.2	29.5	28.7	27.4	27.1	26.7	26.3	25.4
ローンカード	Loan Card	27.4	25.7	24.2	22.8	21.8	20.6	20.5	19.9
その他消費者金融	Other Consumer Loans	46.0	44.3	43.1	42.5	42.4	43.0	43.6	44.8
その他融資	Other Loans	23.2	23.0	22.9	23.2	22.2	22.4	22.8	22.5
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	479.7	449.2	423.3	399.2	328.5	308.7	289.1	271.2
オートクレジット	Auto Credit	367.9	338.1	309.0	283.1	250.5	231.6	211.4	193.8
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	65.9	66.1	70.4	71.4	86.1	87.8	89.8	90.0
その他ショッピングクレジット	Other Shopping Credit	64.2	65.1	70.0	73.1	36.3	36.7	38.6	39.6
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	90.8	101.5	109.5	117.9	165.2	176.3	184.7	191.5
その他信用保証	Others	47.5	45.9	44.2	43.0	41.7	40.3	39.0	37.8
リース投資資産	Leased Investment Assets	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
営業債権残高合計	Total Account Receivables	825.2	796.9	772.2	763.3	706.1	692.5	683.0	680.6

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)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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)	72.1	74.1	77.6	76.5	81.5	75.9	75.0	71.8
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	35.7	36.6	38.9	40.4	44.3	40.0	39.6	39.4
信用保証	Credit Guarantee	36.3	37.5	38.7	36.1	37.1	35.9	35.3	32.3
加盟店数(千店)	Number of Merchants	987.8	n/a	1,000.8	n/a	1,012.4	n/a	1,022.9	n/a
クレジットカード	Credit Card	405.3	n/a	407.2	n/a	408.6	n/a	409.8	n/a
ショッピングクレジット	Shopping Credit	582.4	n/a	593.6	n/a	603.8	n/a	613.1	n/a
有効カード会員数(千人)	Available Cardholders	6,499.5	6,348.4	6,231.0	6,100.6	6,002.7	5,917.6	5,820.3	5,812.5
クレジットカード	Credit Card	6,266.6	6,119.9	6,003.3	5,902.2	5,802.6	5,716.7	5,617.9	5,609.5
ローンカード	Loan Card	232.8	228.4	227.7	198.3	200.1	200.8	202.4	203.0
カード新規獲得枚数(千枚)	Number of New Card Issuance	43.8	43.7	50.8	47.1	50.9	53.6	47.7	46.2
クレジットカード	Credit Card	42.0	42.1	48.8	44.7	48.7	51.1	45.4	44.0
ローンカード	Loan Card	1.7	1.6	1.9	2.4	2.2	2.4	2.3	2.2
残高有口座数(千人)	Number of Active Accounts	355.3	349.2	339.6	328.1	315.5	311.5	304.1	294.1
クレジットカードキャッシング	Cashing by Credit Card	240.8	238.4	231.9	223.8	216.4	215.3	210.5	202.9
ローンカード	Loan Card	114.5	110.8	107.6	104.3	99.0	96.1	93.5	91.1

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	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
店舗数(箇所)	Branches	35	37	37	37	37	37	37	37
CD台数(千台):	Cash Dispensers (CDs) (Own and Tie-up) (Thousands)	151	n/a	152	n/a	153	n/a	153	n/a
平均貸出金利	Average Lending Rates	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
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%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%	17.7%

融資残高内訳		Breakdown of Loan Receivables	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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%	20.0	18.9	18.1	17.2	16.3	15.9	15.6	15.2
～18.0%		～18.0%	55.2	53.8	52.6	50.8	49.0	48.4	47.8	46.7
～20.0%		～20.0%	1.6	1.5	1.5	1.4	1.3	1.3	1.3	1.3
～25.0%		～25.0%	3.6	3.5	3.5	3.4	3.2	3.2	3.1	3.1
～29.2%		～29.2%	1.5	1.4	1.4	1.4	1.3	1.2	1.2	1.2
合計		Total	82.0	79.4	77.1	74.4	71.3	70.2	69.2	67.7
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%	24.4%	23.9%	23.5%	23.2%	22.9%	22.7%	22.5%	22.6%
～18.0%		～18.0%	67.3%	67.8%	68.2%	68.3%	68.8%	69.0%	69.1%	69.0%
～20.0%		～20.0%	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%	1.9%	2.0%
～25.0%		～25.0%	4.4%	4.5%	4.5%	4.6%	4.6%	4.6%	4.6%	4.6%
～29.2%		～29.2%	1.9%	1.9%	1.9%	1.9%	1.8%	1.8%	1.8%	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	38.7	38.0	37.3	36.0	35.0	34.7	34.3	33.5
ローンカード		Loan Card	43.2	41.4	39.8	38.3	36.3	35.4	34.8	34.2
合計		Total	82.0	79.4	77.1	74.4	71.3	70.2	69.2	67.7

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%以上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 interest rates of over 20%.

延滞残高、比率		Balance and Ratio of Delinquent Unsecured Personal Loans	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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	82.0	79.4	77.1	74.4	71.3	70.2	69.2	67.7
91～180日延滞残高		91-180 Days Delinquency Amount	0.5	0.5	0.5	0.4	0.3	0.4	0.4	0.4
91～180日延滞比率		91-180 Days Delinquency Ratio	0.6%	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%	0.7%

加重平均借入金		Weighted Average Funding Rate	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
期中加重平均		During the Fiscal Year	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%
期末加重平均		As of the Fiscal Year End	0.7%	0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%

1口座あたり残高(千円)		Credit Outstanding Per Account (Thousands of Yen)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
1口座あたり残高		Credit Outstanding Per Account	230.8	227.5	227.2	226.7	226.0	225.3	227.6	230.3
クレジットカードキャッシング		Cashing by Credit Card	161.0	159.6	160.8	161.0	161.8	161.1	163.1	165.2
ローンカード		Loan Card	377.7	373.5	370.1	367.7	366.5	369.0	372.6	375.4

年齢別残高構成比		Balance by Age	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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	5.1%	5.0%	4.8%	4.6%	4.6%	4.5%	4.3%	4.1%
<40		<40	21.9%	21.6%	21.2%	20.8%	20.5%	20.3%	19.9%	19.5%
<50		<50	32.0%	32.1%	32.2%	32.3%	32.3%	32.4%	32.4%	32.4%
<60		<60	24.2%	24.3%	24.4%	24.5%	24.6%	24.9%	25.1%	25.4%
>= 60		Over 60	16.9%	17.0%	17.4%	17.7%	18.0%	17.9%	18.3%	18.6%
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	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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	67.3%	67.6%	67.9%	68.1%	68.2%	68.5%	68.6%	68.7%
女性		Female	32.7%	32.4%	32.1%	31.9%	31.8%	31.5%	31.4%	31.3%
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	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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	8.2%	8.5%	8.5%	8.8%	9.0%	8.9%	8.6%	8.4%
10万円以上、30万円未満		Over JPY 100K and less than JPY 300K	31.0%	31.1%	31.1%	30.7%	30.4%	30.5%	30.7%	30.7%
30万円以上、50万円未満		Over JPY 300K and less than JPY 500K	27.5%	27.9%	28.2%	28.5%	29.0%	29.6%	30.1%	30.6%
50万円以上、100万円未満		Over JPY 500K and less than JPY 1M	22.6%	22.4%	22.5%	22.4%	22.4%	21.9%	21.6%	21.3%
100万円以上		Over JPY 1M	10.6%	10.1%	9.7%	9.5%	9.2%	9.1%	9.0%	8.9%
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	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
資金運用収益	Total Interest Income	1.1	0.3	0.3	0.3	0.7	0.3	0.3	0.3
役員取引等収益	Fees and Commissions Income	0.4	0.3	0.3	0.3	0.5	0.2	0.5	0.2
その他業務収益	Other Business Income	26.8	24.4	25.8	24.5	26.2	25.6	26.0	25.7
その他経常収益	Other Ordinary Income	0.1	0.0	0.0	0.0	1.4	0.0	0.0	2.5
経常収益	Ordinary Income	28.5	25.1	26.5	25.2	28.9	26.3	26.9	28.9
資金調達費用	Total Interest Expenses	0.8	0.7	0.7	0.7	0.9	0.6	0.6	0.6
役員取引等費用	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	23.3	20.8	21.9	20.8	22.5	22.2	22.7	22.3
営業経費	Total General and Administrative Expenses	2.0	1.8	1.8	1.9	2.3	1.9	2.0	1.9
その他経常費用	Other Ordinary Expenses	1.1	(1.2)	(0.5)	0.4	(1.0)	(1.1)	(0.3)	0.2
貸倒引当金繰入額	Provision of Reserve for Loan Losses	0.6	(1.3)	(1.0)	0.2	(1.1)	(1.4)	(0.6)	0.1
その他	Others	0.4	0.0	0.5	0.1	0.1	0.3	0.2	0.1
経常費用	Ordinary Expenses	27.3	22.2	24.0	23.9	24.8	23.7	25.1	25.1
経常利益	Net Ordinary Income	1.2	2.9	2.4	1.2	4.1	2.6	1.7	3.7
特別利益	Special Gains	0.0	-	0.0	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	2.9	2.4	1.2	4.1	2.6	1.7	3.7
税金	Income Taxes (Benefit)	(0.7)	0.9	0.4	0.5	0.0	0.7	0.7	0.5
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)	1.9	2.0	2.0	0.6	4.2	1.9	1.0	3.1

連結貸借対照表	Consolidated Balance Sheets	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	59.1	56.8	62.9	43.7	48.7	26.9	32.5	21.9
有価証券	Securities	6.1	6.4	6.9	7.3	7.2	7.3	7.8	7.9
貸出金	Loans and Bills Discounted	46.6	42.8	37.7	38.5	39.5	39.9	36.3	39.0
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	203.5	204.0	211.6	215.7	227.7	223.9	226.2	226.1
その他資産	Other Assets	147.7	148.0	158.0	164.9	171.2	169.8	173.8	173.4
割賦売掛金	Installment Sales Credit	124.9	120.7	134.4	138.8	147.0	143.9	149.7	148.6
有形固定資産	Premises and Equipment	19.1	18.8	17.6	17.5	18.0	16.9	19.3	18.7
無形固定資産	Intangible Assets	1.2	1.1	1.2	1.2	1.0	1.1	1.2	1.3
繰延税金資産	Deferred Tax Assets	2.0	1.9	1.3	1.2	1.9	1.9	1.0	1.0
貸倒引当金	Reserve for Credit Losses	(11.3)	(10.5)	(10.2)	(10.6)	(9.6)	(8.3)	(7.9)	(8.0)
資産の部合計	Total Assets	485.6	481.7	498.9	491.3	518.4	492.1	502.8	494.3
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
コマースナル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	310.9	307.0	319.8	310.2	322.0	311.3	319.7	312.9
短期社債	Short-Term Corporate Bonds	34.8	40.0	34.0	33.7	26.4	31.7	25.2	25.0
社債	Corporate Bonds	-	-	-	-	6.0	6.0	6.0	6.0
その他負債	Other Liabilities	58.0	52.0	59.9	61.1	72.8	51.3	58.4	53.6
繰延税金負債	Deferred Tax Liabilities	-	-	-	0.0	0.4	0.4	0.6	0.7
負債の部合計	Total Liabilities	406.6	401.3	416.2	407.6	430.4	403.1	412.5	400.6
純資産の部	Equity:								
株主資本合計	Total Shareholders' Equity	77.7	78.8	80.9	81.6	85.8	86.8	87.8	91.0
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	79.0	80.3	82.7	83.6	87.9	89.0	90.3	93.7
負債の部及び純資産の部合計	Total Liabilities and Equity	485.6	481.7	498.9	491.3	518.4	492.1	502.8	494.3

Section 5. 新生銀行 単体財務関連データ

Section 5. Shinsei Bank Nonconsolidated 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 (Nonconsolidated)	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
業務粗利益	Total Gross Business Profit (Loss)	22.1	27.1	20.7	21.0	29.9	32.8	23.8	30.7
資金利益	Net Interest Income	13.8	21.2	16.3	16.4	27.0	24.2	19.4	26.2
役務取引等利益	Net Fees and Commissions	1.7	2.8	3.1	(0.6)	2.5	6.5	0.4	(0.7)
特定取引利益	Net Trading Income	4.1	1.5	0.9	1.7	1.1	1.8	0.1	0.3
その他業務利益	Net Other Business Income	2.4	1.5	0.2	3.5	(0.7)	0.2	3.6	4.9
経費	Total Expenses	(17.1)	(16.9)	(17.3)	(17.5)	(17.1)	(18.4)	(18.6)	(19.1)
実質業務純益	Net Business Profit (Jisshitsu Gyomu Jun-eki)	4.9	10.1	3.3	3.4	12.8	14.3	5.1	11.6
その他損益	Other Operating Expenses, Net	2.5	(1.3)	2.5	2.8	3.7	2.7	(1.0)	5.0
経常利益(損失)	Net Ordinary Income (Loss)	7.5	8.7	5.9	6.3	16.5	17.1	4.1	16.6
特別利益(損失)	Extraordinary Income (Loss)	(1.2)	(0.5)	(0.5)	(0.0)	(0.6)	(0.4)	(0.6)	(0.3)
税引前四半期純利益(損失)	Income (Loss) before Income Taxes	6.2	8.2	5.3	6.2	15.9	16.6	3.4	16.2
法人税、住民税及び事業税	Current Income Taxes	0.5	0.1	(0.0)	(0.0)	0.2	(0.0)	0.0	0.0
法人税等調整額	Deferred Income Taxes	(0.0)	0.0	1.7	(0.0)	(1.5)	0.0	(0.9)	0.0
四半期純利益(損失)	Net Income (Loss)	6.7	8.4	7.1	6.2	14.6	16.7	2.6	16.4

単体損益計算書	Nonconsolidated Statements of Income	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
経常収益	Ordinary Income	46.0	43.7	37.8	38.4	50.3	48.5	34.9	47.9
資金運用収益	Interest income	22.5	29.6	24.6	24.3	33.8	30.1	24.4	31.0
貸出金利息	Interest on Loans and Bills Discounted	17.1	17.7	17.9	17.9	18.1	19.1	18.5	19.0
有価証券利息配当金	Interest and Dividends on Securities	4.5	10.9	5.7	5.5	14.6	10.0	5.0	11.2
その他の資金運用収益	Other Interest Income	0.7	0.8	0.9	0.8	1.0	0.8	0.8	0.7
役務取引等収益	Fees and Commissions Income	4.7	5.7	5.2	4.5	4.5	3.9	5.1	5.6
特定取引収益	Trading Income	4.9	1.6	1.9	2.6	1.9	2.0	0.3	0.4
その他業務収益	Other Business Income	4.0	4.2	1.3	3.7	1.4	1.0	3.8	5.2
その他経常収益	Other Ordinary Income	9.7	2.3	4.6	3.1	8.6	11.3	1.1	5.4
貸倒引当金戻入益	Net Reversal of Reserve for Credit Losses	(0.1)	-	1.2	1.7	4.3	2.4	(0.2)	2.6
その他	Other	9.9	2.3	3.3	1.3	4.3	8.8	1.3	2.8
経常費用	Ordinary Expenses	38.5	34.9	31.8	32.1	33.7	31.4	30.8	31.3
資金調達費用	Interest Expenses	9.1	8.8	8.7	8.2	7.1	6.1	5.0	5.0
預金利息	Interest on Deposits	5.7	5.6	5.5	5.0	4.1	3.1	2.4	2.5
社債利息	Interest on Corporate Bonds	2.2	2.2	2.3	2.3	2.1	2.1	1.7	1.6
その他の資金調達費用	Other Interest Expenses	1.1	0.9	0.8	0.8	0.8	0.8	0.9	0.7
役務取引等費用	Fees and Commissions Expenses	3.3	3.6	3.7	4.1	4.5	4.4	4.8	5.2
特定取引費用	Trading Losses	0.8	0.1	0.9	0.9	0.7	0.2	0.2	0.1
その他業務費用	Other Business Expenses	1.6	2.7	1.0	0.1	2.2	0.7	0.2	0.2
営業経費	General and Administrative Expenses	18.0	17.6	17.9	18.2	17.5	19.0	19.2	20.2
その他経常費用	Other Ordinary Expenses	5.5	1.9	(0.6)	0.3	1.5	0.6	1.2	0.4
貸倒引当金繰入額	Provision of Reserve for Credit Losses	0.4	1.4	(1.4)	-	-	-	-	-
その他	Other	5.1	0.4	0.8	0.3	1.5	0.6	1.2	0.4
経常利益(損失)	Ordinary Profit (Loss)	7.5	8.7	5.9	6.3	16.5	17.1	4.1	16.6
特別利益	Extraordinary Gains	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0	0.1
特別損失	Extraordinary Losses	1.2	0.5	0.5	0.0	0.6	0.4	0.6	0.5
税引前四半期純利益(損失)	Income (Loss) before Income Taxes	6.2	8.2	5.3	6.2	15.9	16.6	3.4	16.2
税金	Income Taxes (Benefit):								
法人税、住民税及び事業税	Income Taxes (Benefits) - Current	(0.5)	(0.1)	0.0	0.0	(0.2)	0.0	(0.0)	(0.0)
法人税等調整額	Income Taxes (Benefits) - Deferred	0.0	(0.0)	(1.7)	0.0	1.5	(0.0)	0.9	(0.0)
四半期純利益(損失)	Net Income (Loss)	6.7	8.4	7.1	6.2	14.6	16.7	2.6	16.4

与信関連費用(単体)	Net Credit Costs (Nonconsolidated)	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	(4.2)	(0.2)	(0.7)	0.3	(1.3)	(0.4)	(0.8)	(0.0)
貸倒引当金繰入	Net Provision of Reserve for Loan Losses	(0.5)	(1.4)	2.7	1.7	4.3	2.4	(0.2)	2.6
一般貸倒引当金繰入	Net Provision of General Reserve for Loan Losses	4.3	(0.5)	0.6	0.7	6.6	1.5	(1.0)	(0.4)
個別貸倒引当金繰入	Net Provision of Specific Reserve for Loan Losses	(4.9)	(0.9)	2.0	0.9	(2.2)	0.9	0.7	3.0
償却債権取立益	Recoveries of Written-Off Claims	6.1	0.1	0.5	0.2	1.0	0.9	0.1	0.9
与信関連費用	Net Credit Costs	1.3	(1.5)	2.4	2.3	4.0	2.9	(0.9)	3.5

注記: 償却・処分損、繰入および費用は、括弧(マイナス)で表記し、取立益および戻入益は、プラスで表記しております。

Note: Amounts of losses, net provision and costs are shown in parentheses (minus). Amounts of recoveries and reversals are shown in plus.

資金運用／調達状況 (平均残高)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Nonconsolidated)	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	4,196.3	4,197.4	4,151.1	4,100.0	4,118.4	4,088.3	4,025.1	4,106.5
有価証券	Securities	2,543.1	2,406.7	2,242.7	2,241.5	2,179.0	2,104.4	2,066.8	1,895.4
その他資金運用勘定	Other Interest-Earning Assets	486.4	376.2	414.9	384.6	390.5	387.9	377.6	343.7
資金運用勘定合計	Total Interest-Earning Assets	7,225.9	6,980.5	6,808.8	6,726.2	6,687.9	6,580.7	6,469.6	6,345.7
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	5,797.3	5,963.6	6,063.9	5,964.0	6,076.2	5,936.5	5,729.5	5,704.5
債券	Debentures	271.2	122.0	49.4	45.2	42.9	41.1	39.4	37.0
借入金	Borrowed Money	467.1	361.4	346.7	361.1	369.0	371.9	402.7	422.3
劣後借入	Subordinated Debt	92.5	92.3	89.4	89.4	82.2	67.4	62.3	58.9
その他借入金	Other Borrowed Money	374.6	269.0	257.3	271.7	286.7	304.5	340.4	363.4
社債	Corporate Bonds	220.3	227.4	236.4	239.0	238.0	221.4	191.5	183.9
劣後社債	Subordinated Bonds	214.8	222.5	231.5	234.1	233.3	216.9	182.1	173.8
その他社債	Other Corporate Bonds	5.4	4.9	4.9	4.9	4.7	4.5	9.4	10.0
その他資金調達勘定	Other Interest-Bearing Liabilities	551.8	587.8	595.8	569.2	660.1	754.0	743.6	577.2
資金調達勘定合計	Total Interest-Bearing Liabilities	7,307.7	7,262.5	7,292.3	7,178.7	7,386.5	7,325.2	7,107.0	6,925.0
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	7,225.9	6,980.5	6,808.8	6,726.2	6,687.9	6,580.7	6,469.6	6,345.7

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／調達の状況 (利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Nonconsolidated)	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	17.1	17.7	17.9	17.9	18.1	19.1	18.5	19.0
有価証券	Securities	4.5	10.9	5.7	5.5	14.6	10.0	5.0	11.2
その他資金運用勘定	Other Interest-Earning Assets	0.7	0.8	0.9	0.8	1.0	0.8	0.8	0.7
資金運用勘定合計	Total Interest-Earning Assets	22.5	29.6	24.6	24.3	33.8	30.1	24.4	31.0
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	5.8	5.7	5.5	5.1	4.1	3.2	2.5	2.6
債券	Debentures	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
借入金	Borrowed Money	0.6	0.6	0.6	0.6	0.6	0.5	0.5	0.5
劣後借入	Subordinated Debt	0.4	0.5	0.5	0.5	0.4	0.4	0.4	0.4
その他借入金	Other Borrowed Money	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
社債	Corporate Bonds	2.2	2.2	2.3	2.3	2.1	2.1	1.7	1.6
劣後社債	Subordinated Bonds	2.2	2.2	2.3	2.3	2.1	2.1	1.6	1.6
その他社債	Other Corporate Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他資金調達勘定	Other Interest-Bearing Liabilities	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.2
資金調達勘定合計	Total Interest-Bearing Liabilities	9.1	8.8	8.7	8.2	7.1	6.1	5.0	5.0
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	13.4	20.7	15.9	16.0	26.7	24.0	19.3	26.0

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／調達状況 (利回り(%)) (単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Nonconsolidated)	2013.1-3	2013.4-6	2013.7-9	2013.10-12	2014.1-3	2014.4-6	2014.7-9	2014.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	1.66	1.70	1.71	1.74	1.78	1.88	1.82	1.84
有価証券	Securities	0.72	1.83	1.00	0.97	2.73	1.92	0.96	2.35
その他資金運用勘定	Other Interest-Bearing Assets	***	***	***	***	***	***	***	***
資金運用勘定合計	Total Interest-Earning Assets	1.26	1.70	1.43	1.43	2.05	1.83	1.49	1.94
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.40	0.38	0.36	0.34	0.27	0.21	0.17	0.18
債券	Debentures	0.29	0.30	0.23	0.16	0.14	0.13	0.13	0.12
借入金	Borrowed Money	0.59	0.74	0.74	0.70	0.67	0.64	0.56	0.51
劣後借入	Subordinated Debt	2.14	2.21	2.24	2.22	2.35	2.71	2.74	2.84
その他借入金	Other Borrowed Money	0.20	0.23	0.22	0.20	0.19	0.18	0.17	0.14
社債	Corporate Bonds	4.10	3.93	3.89	3.95	3.68	3.81	3.53	3.49
劣後社債	Subordinated Bonds	4.20	4.01	3.97	4.03	3.75	3.89	3.69	3.68
その他社債	Other Corporate Bonds	0.34	0.29	0.27	0.25	0.23	0.21	0.26	0.28
その他資金調達勘定	Other Interest-Bearing Liabilities	***	***	***	***	***	***	***	***
資金調達勘定合計	Total Interest-Bearing Liabilities	0.50	0.48	0.47	0.45	0.38	0.33	0.28	0.28
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	0.75	1.19	0.92	0.94	1.61	1.46	1.18	1.62

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. 前期の数値は本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.

単体貸借対照表	Nonconsolidated Balance Sheets	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	546.4	381.0	602.4	758.1	1,367.8	1,324.6	1,104.3	1,070.5
コールローン	Call Loans	18.8	-	-	25.0	36.4	62.4	4.5	20.5
買現先勘定	Receivables under Resale Agreements	78.5	58.5	53.2	53.2	53.2	53.2	53.2	53.2
買入金銭債権	Other Monetary Claims Purchased	198.7	194.5	191.9	191.8	195.2	193.2	190.1	188.6
特定取引資産	Trading Assets	258.9	242.1	256.0	250.0	235.0	246.7	263.5	283.3
金銭の信託	Monetary Assets Held in Trust	255.5	227.8	209.4	210.0	196.4	135.8	120.8	123.0
有価証券	Securities	2,282.6	2,304.7	2,215.7	2,298.3	1,977.8	2,069.7	2,037.6	1,804.1
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	4,224.4	4,193.5	4,139.9	4,145.8	4,235.7	3,985.5	4,121.0	4,117.1
外国為替	Foreign Exchanges	33.8	26.8	37.7	31.9	25.6	24.2	20.9	21.5
その他資産	Other Assets	476.9	463.6	224.2	267.4	204.7	420.9	209.1	276.6
その他の資産	Other	476.9	463.6	224.2	267.4	204.7	420.9	209.1	276.6
有形固定資産	Premises and Equipment	19.6	18.8	18.4	19.3	20.0	19.7	19.6	18.8
無形固定資産	Intangible Assets	9.3	9.1	8.6	8.5	9.4	9.0	8.7	8.6
前払年金費用	Prepaid Pension Cost	-	-	-	-	1.8	-	-	-
債券繰延資産	Deferred Issuance Expenses for Debentures	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
繰延税金資産	Deferred Tax Assets	1.2	2.7	4.5	5.1	2.4	2.4	1.7	0.9
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	12.5	17.5	11.3	16.2	11.6	26.8	24.0	28.4
貸倒引当金	Reserve for Credit Losses	(106.5)	(94.6)	(90.4)	(89.0)	(83.5)	(63.9)	(63.0)	(49.6)
資産の部合計	Total Assets	8,307.6	8,043.4	7,879.9	8,188.9	8,486.7	8,507.4	8,113.0	7,962.7
負債の部:	Liabilities:								
預金	Deposits	5,631.6	5,885.9	5,694.3	5,920.1	6,076.9	5,729.1	5,633.0	5,631.3
譲渡性預金	Negotiable Certificates of Deposit	204.6	154.3	209.0	199.7	117.2	127.2	103.1	105.2
債券	Debentures	265.0	51.7	45.8	43.6	41.7	40.1	37.7	35.4
コールマネー	Call Money	170.0	120.0	120.0	120.0	180.0	392.0	310.0	100.0
売現先勘定	Payables under repurchase agreements	-	-	-	5.2	-	-	-	14.2
債券貸借取引受入担保金	Payables under Securities Lending Transactions	28.3	2.0	-	18.2	300.6	263.3	199.4	122.4
特定取引負債	Trading Liabilities	226.2	226.0	228.8	223.5	206.5	222.8	240.0	262.8
借入金	Borrowed Money	479.8	345.7	356.1	373.9	360.7	399.7	414.0	443.6
外国為替	Foreign Exchanges	0.3	0.2	0.2	0.5	0.0	0.0	0.0	0.0
社債	Corporate Bonds	220.7	236.2	238.2	252.4	221.8	220.7	182.9	188.1
その他負債	Other Liabilities	398.1	336.7	297.2	332.1	265.6	370.8	252.4	302.5
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	-	-	-	-
資産除去債務	Asset Retirement Obligations	6.9	7.1	7.1	7.4	7.3	7.3	7.3	7.3
その他の負債	Other	390.8	329.4	289.7	324.5	257.8	363.3	244.8	295.0
賞与引当金	Accrued Employees' Bonuses	4.0	1.0	2.0	3.0	4.0	1.1	2.2	3.2
退職給付引当金	Reserve for Retirement Benefits	-	-	-	-	-	1.4	1.3	1.1
支払承諾	Acceptances and Guarantees	12.5	17.5	11.3	16.2	11.6	26.8	24.0	28.4
負債の部合計	Total Liabilities	7,641.7	7,377.8	7,203.3	7,509.0	7,787.2	7,795.5	7,400.6	7,238.9
純資産の部:	Equity:								
株主資本合計	Shareholders' Equity	670.3	676.1	683.2	689.4	704.1	715.4	718.0	734.4
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	151.2	157.0	164.1	170.3	185.0	196.2	198.9	215.3
利益準備金	Legal Reserve	12.0	12.6	12.6	12.6	12.6	13.1	13.1	13.1
その他利益剰余金	Other Retained Earnings	139.1	144.3	151.5	157.7	172.3	183.1	185.7	202.1
繰越利益剰余金	Unappropriated Retained Earnings	139.1	144.3	151.5	157.7	172.3	183.1	185.7	202.1
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	(5.6)	(11.7)	(7.8)	(10.8)	(5.8)	(4.7)	(6.8)	(11.8)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	2.9	(3.4)	0.6	1.3	5.1	5.6	6.6	8.9
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(8.6)	(8.2)	(8.5)	(12.2)	(11.0)	(10.4)	(13.4)	(20.7)
新株予約権	Stock Acquisition Rights	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2
純資産の部合計	Total Equity	665.8	665.6	676.5	679.8	699.4	711.8	712.4	723.8
負債及び純資産の部合計	Total Liabilities and Equity	8,307.6	8,043.4	7,879.9	8,188.9	8,486.7	8,507.4	8,113.0	7,962.7

リスク管理債権(単体)	Risk Monitored Loans (Nonconsolidated)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
破綻先債権額	Loans to Bankrupt Obligors	8.1	8.5	8.2	8.7	7.2	3.6	3.2	3.4
延滞債権額	Nonaccrual Delinquent Loans	211.2	185.6	171.5	160.5	138.6	112.4	89.4	63.3
3か月以上延滞債権額	Loans Past Due Three Months or More	1.1	1.0	1.2	1.0	0.9	1.0	1.1	0.8
貸出条件緩和債権額	Restructured Loans	4.5	4.2	5.4	5.4	3.8	3.7	3.3	3.3
合計(A)	Total (A)	225.0	199.5	186.5	175.8	150.7	120.8	97.0	71.0
貸出金残高(B)	Loans and Bills Discounted (B)	4,224.4	4,193.5	4,139.9	4,145.8	4,235.7	3,985.5	4,121.0	4,117.1
貸出残高比(A)/(B)	(A)/(B)	5.33%	4.76%	4.51%	4.24%	3.56%	3.03%	2.36%	1.73%
貸倒引当金(C)	Reserve for Credit Losses (C)	106.5	94.6	90.4	89.0	83.5	63.9	63.0	49.6
引当率(C)/(A)	Reserve Ratios (C)/(A)	47.3%	47.4%	48.5%	50.6%	55.4%	52.9%	64.9%	69.9%
業種別貸出残高(単体)	Loans by Borrower Industry (Nonconsolidated)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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	232.0	228.9	203.9	205.6	208.9	200.3	202.0	200.5
農業、林業	Agriculture and Forestry	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1
漁業	Fishery	-	-	-	-	0.0	0.0	0.0	0.0
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	0.1	0.1	0.1	-	0.1	0.0	-	0.1
建設業	Construction	10.6	9.9	11.5	9.4	7.6	7.3	9.4	11.0
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	124.7	133.4	139.2	157.0	170.1	178.4	193.3	194.1
情報通信業	Information and Communications	30.4	29.8	34.3	33.8	39.4	36.8	41.1	38.5
運輸業、郵便業	Transportation and Postal Service	219.0	213.2	203.4	203.4	191.1	185.8	180.9	179.5
卸売業、小売業	Wholesale and Retail	70.2	70.6	73.3	72.2	87.2	77.4	91.0	88.8
金融業、保険業	Finance and Insurance	1,098.8	1,072.4	1,037.0	989.5	949.4	741.6	772.1	738.2
不動産業	Real Estate	581.1	551.5	542.8	534.8	560.2	506.7	518.1	503.4
各種サービス業	Services	369.5	369.6	344.4	349.7	378.4	375.5	380.4	384.3
地方公共団体	Local Government	114.0	109.1	108.4	107.4	104.3	101.5	98.4	97.5
個人	Individual	1,166.1	1,210.6	1,254.7	1,281.7	1,310.4	1,335.5	1,352.0	1,369.0
海外円借款、国内店名義現地貸	Overseas Yen Loan and Overseas Loans Booked Domestically	160.6	162.3	149.3	167.4	198.1	197.6	214.5	236.6
国内店計	Total Domestic	4,178.0	4,162.2	4,103.1	4,112.8	4,205.9	3,945.2	4,054.0	4,042.1
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	1.8	1.8	1.6	1.6	1.5	1.5	1.3	1.3
金融機関	Financial Institutions	0.8	0.9	0.6	0.5	0.5	0.2	0.0	-
商工業	Commerce and Industry	43.6	28.5	34.4	30.8	27.7	38.4	65.5	73.6
その他	Others	-	-	-	-	-	-	-	-
海外合計	Total Overseas	46.4	31.3	36.8	33.0	29.7	40.2	67.0	74.9
合計	Total	4,224.4	4,193.5	4,139.9	4,145.8	4,235.7	3,985.5	4,121.0	4,117.1

業種別リスク管理債権残高(単体)	Risk Monitored Loans by Borrower Industry (Nonconsolidated)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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	7.5	6.5	6.2	6.5	5.6	1.1	1.0	1.2
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	-	-	-	-	-	-	0.3	0.4
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	2.1	1.6	1.9	1.7	0.5	0.5	0.5	0.5
運輸業、郵便業	Transportation and Postal Service	2.9	2.9	2.9	2.9	2.9	-	-	-
卸売業、小売業	Wholesale and Retail	-	0.1	0.2	0.3	0.3	0.3	0.4	0.3
金融業、保険業	Finance and Insurance	41.9	41.9	41.6	41.9	21.9	4.6	-	-
不動産業	Real Estate	128.4	104.3	84.7	74.9	74.6	73.9	58.9	32.8
各種サービス業	Services	28.2	28.1	28.2	25.9	25.4	25.5	25.4	25.3
地方公共団体	Local Government	-	-	-	-	-	-	-	-
個人	Individual	4.1	4.1	4.4	3.8	3.5	3.3	3.3	3.2
海外円借款、国内店名義現地貸	Overseas Yen Loan and Overseas Loans Booked Domestically	9.4	9.4	16.0	17.2	15.6	11.4	6.8	7.0
国内店計	Total Domestic	225.0	199.5	186.5	175.8	150.7	120.8	97.0	71.0
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	225.0	199.5	186.5	175.8	150.7	120.8	97.0	71.0

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 Nonperforming Claims Classified under the Financial Revitalization Law (Nonconsolidated)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	38.6	34.8	33.7	34.2	13.2	13.8	8.7	7.4
保全額	Amount of Coverage	38.6	34.8	33.7	34.2	13.2	13.8	8.7	7.4
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	198.3	176.3	161.6	150.7	146.7	116.2	97.0	72.3
保全額	Amounts of Coverage	191.0	170.4	155.1	144.9	140.3	112.2	93.8	69.3
保全率	Coverage Ratio	96.3%	96.7%	96.0%	96.1%	95.6%	96.5%	96.7%	95.9%
要管理債権	Substandard Claims	5.7	5.2	6.7	6.5	4.9	4.8	4.5	4.3
保全額	Amounts of Coverage	3.1	3.1	4.2	4.0	3.5	3.3	2.9	2.7
保全率	Coverage Ratio	55.1%	58.9%	62.9%	62.1%	71.8%	68.4%	64.9%	64.0%
金融再生法の開示基準に基づく債権合計(A)	Total Nonperforming Claims Classified under the Financial Revitalization Law (A)	242.6	216.4	202.0	191.3	164.7	134.9	110.2	84.0
保全額	Amounts of Coverage	232.7	208.3	193.0	183.1	157.0	129.3	105.4	79.5
保全率	Coverage Ratio	95.9%	96.3%	95.5%	95.7%	95.3%	95.9%	95.7%	94.7%
総与信残高(B)	Total Claims (B)	4,560.5	4,511.2	4,246.0	4,260.8	4,328.3	4,318.1	4,218.5	4,229.6
貸出金	Loans and Bills Discounted	4,224.4	4,193.5	4,139.9	4,145.8	4,235.7	3,985.5	4,121.0	4,117.1
その他	Others	336.0	317.6	106.0	114.9	92.6	332.6	97.5	112.4
総与信残高比(A)/(B)	(A)/(B)	5.32%	4.80%	4.76%	4.49%	3.81%	3.12%	2.61%	1.99%
貸倒引当金(C)	Reserve for Credit Losses (C)	106.5	94.6	90.4	89.0	83.5	63.9	63.0	49.6
引当率(C)/(A)	Reserve Ratios (C)/(A)	43.9%	43.7%	44.8%	46.5%	50.7%	47.4%	57.2%	59.1%
(参考1)部分直接償却実施額	(Ref.) Amount of Write-Off	58.2	63.1	63.1	63.7	63.5	53.3	53.9	55.3
(参考2)要注意債権以下	(Ref.) Below Need Caution Level	438.6	419.0	358.9	304.3	273.5	221.8	210.7	184.5

貸倒引当金(単体)	Reserve for Credit Losses (Nonconsolidated)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
貸倒引当金(貸出関連)(A)	Reserve for Loan Losses (A)	102.6	90.7	86.5	85.1	79.6	60.0	59.1	45.7
一般貸倒引当金	General Reserve for Loan Losses	28.5	28.9	28.0	27.1	19.9	18.2	19.1	19.4
個別貸倒引当金	Specific Reserve for Loan Losses	74.0	61.8	58.4	57.9	59.7	41.7	39.9	26.2
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	3.9	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)	106.5	94.6	90.4	89.0	83.5	63.9	63.0	49.6
総与信残高(C)	Total Claims (C)	4,560.5	4,511.2	4,246.0	4,260.8	4,328.3	4,318.1	4,218.5	4,229.6
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)	2.3%	2.0%	2.0%	2.0%	1.8%	1.4%	1.4%	1.1%
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)	2.3%	2.1%	2.1%	2.1%	1.9%	1.5%	1.5%	1.2%

債務者区別の引当率(単体)	Reserve Ratios for Borrowers' Category (Nonconsolidated)	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
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)	96.14%	n/a	95.33%	n/a	95.68%	n/a	99.23%	n/a
要管理先(無担保部分)	Substandard (unsecured portion)	36.92%	n/a	51.29%	n/a	67.62%	n/a	59.54%	n/a
その他要注意先(債権額)	Need Caution (total claims)	5.55%	n/a	5.95%	n/a	6.57%	n/a	5.67%	n/a
その他要注意先(無担保部分)	Need Caution (unsecured portion)	27.41%	n/a	25.66%	n/a	22.89%	n/a	25.71%	n/a
正常先(債権額)	Normal (total claims)	0.40%	n/a	0.40%	n/a	0.25%	n/a	0.28%	n/a

(参考)

(Reference)

換算為替レート	Exchange Rate Information	2013.3	2013.6	2013.9	2013.12	2014.3	2014.6	2014.9	2014.12
円/ドル	JPY/USD	94.03	98.71	97.96	105.35	102.82	101.40	109.26	120.30
円/ユーロ	JPY/EUR	120.40	128.92	132.14	144.77	141.42	138.36	138.77	145.93
円/ポンド	JPY/GBP	142.80	150.68	158.24	173.57	171.09	172.67	177.93	186.67

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