

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

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

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This data book contains financial and operational data that are available at the time of financial results announcement.

* の項目は経営管理ベースで表示をしております。

* Management accounting basis

Section 1. 新生銀行 連結財務関連データ

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

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

財務の概要*	Results of Operations*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金利益	Net Interest Income	33.8	31.2	29.4	27.9	28.2	28.2	27.9	28.0
非資金利益	Non-Interest Income	16.1	26.1	18.7	21.4	19.7	23.8	24.0	18.1
役務取引等利益	Net Fees and Commissions	7.7	7.1	6.7	6.2	5.1	4.7	4.0	5.2
特定取引利益	Net Trading Income	3.7	3.5	3.0	1.4	5.6	4.3	5.2	4.4
その他業務利益	Net Other Business Income	4.7	15.4	9.0	13.7	8.9	14.7	14.8	8.5
業務粗利益	Total Revenue	50.0	57.4	48.2	49.3	47.9	52.0	52.0	46.2
経費	General and Administrative Expenses	34.3	31.1	32.1	32.1	32.4	31.7	31.9	31.8
実質業務純益	Ordinary Business Profit	15.6	26.2	16.0	17.1	15.4	20.2	20.0	14.3
与信関連費用	Net Credit Costs (Recoveries)	19.0	2.1	6.6	3.1	0.3	(0.6)	6.9	(1.4)
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs (Recoveries)	(3.4)	24.0	9.4	14.0	15.1	20.9	13.1	15.7
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	3.0	3.1	3.1	2.8	2.8	2.8	2.8	2.5
その他利益(損失)	Other Gains (Losses)	(11.9)	(0.7)	(0.7)	(8.1)	(25.7)	(0.3)	(0.0)	(0.3)
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	(18.5)	20.2	5.5	2.9	(13.3)	17.7	10.2	12.7
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.3	1.0	0.6	0.9	0.3	0.2	0.5	0.2
法人税等調整額	Deferred Income Tax (Benefit)	1.8	0.0	1.7	0.9	(0.3)	0.0	(0.4)	(0.4)
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.7	1.0	0.9	0.8	0.8	0.9	0.8	0.9
四半期純利益(損失)	Net Income (Loss)	(21.4)	18.1	2.1	0.2	(14.2)	16.4	9.3	12.0
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	(18.7)	20.8	4.8	2.1	(11.7)	18.8	11.7	14.2

連結損益計算書	Consolidated Statements of Operations	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
経常収益	Ordinary Income	104.7	118.3	105.3	98.8	90.6	95.3	96.1	90.1
資金運用収益	Interest Income	45.6	42.6	40.4	38.6	37.9	37.2	36.9	37.0
貸出金利息	Interest on Loans and Bills Discounted	39.8	37.0	35.5	34.2	33.4	32.2	32.4	32.6
有価証券利息配当金	Interest and Dividends on Securities	5.9	5.1	4.5	4.0	4.0	4.5	4.0	3.9
その他の資金運用収益	Other Interest Income	(0.2)	0.4	0.3	0.2	0.4	0.4	0.4	0.5
役務取引等収益	Fees and Commissions Income	13.2	12.7	12.4	11.2	10.5	10.0	9.4	10.4
特定取引収益	Trading Income	2.3	4.9	4.3	1.6	5.7	5.6	5.6	4.1
その他業務収益	Other Business Income	42.4	45.0	40.3	36.6	28.1	35.4	35.8	32.0
その他経常収益	Other Ordinary Income	1.0	13.0	7.7	10.5	8.3	6.8	8.1	6.4
経常費用	Ordinary Expenses	123.0	98.0	98.8	97.7	101.8	77.4	85.8	76.9
資金調達費用	Interest Expenses	11.8	11.3	11.0	10.7	9.7	9.0	8.9	9.0
預金利息	Interest on Deposits	7.5	7.4	7.5	7.3	6.3	5.8	5.7	5.6
借入金利息	Interest on Borrowings	1.7	1.4	1.4	1.3	1.3	1.2	1.3	1.3
社債利息	Interest on Corporate Bonds	1.6	1.4	1.3	1.3	1.5	1.2	1.2	1.4
その他の資金調達費用	Other Interest Expenses	0.8	1.0	0.6	0.6	0.5	0.5	0.5	0.6
役務取引等費用	Fees and Commissions Expenses	5.5	5.6	5.6	5.0	5.4	5.3	5.4	5.1
特定取引費用	Trading Losses	(1.4)	1.4	1.3	0.2	0.0	1.3	0.4	(0.2)
その他業務費用	Other Business Expenses	36.6	37.4	29.2	25.1	20.4	22.0	25.0	25.1
営業経費	General and Administrative Expenses	38.1	34.8	35.9	35.6	35.9	35.1	35.2	34.9
のれん償却額	Amortization of Goodwill	1.9	1.9	2.0	1.8	1.8	1.8	1.8	1.6
無形資産償却額	Amortization of Intangible Assets Acquired in Business Combinations	1.1	1.1	1.1	1.0	1.0	0.9	1.0	0.8
営業経費(のれん及び無形資産償却を除く)	Other General and Administrative Expenses	35.0	31.7	32.7	32.7	33.1	32.3	32.4	32.3
その他経常費用	Other Ordinary Expenses	32.3	7.3	15.5	20.9	30.2	4.5	10.6	2.8
貸倒引当金繰入額	Provision of Reserve for Credit Losses	18.8	4.5	7.0	5.1	2.3	1.4	7.6	1.1
その他	Other	13.4	2.8	8.5	15.8	27.8	3.1	2.9	1.7
経常利益(損失)	Ordinary Profit (Loss)	(18.3)	20.3	6.5	1.0	(11.2)	17.8	10.2	13.2
特別利益	Extraordinary Gains	5.9	0.1	0.3	2.2	0.2	0.4	0.0	0.1
特別損失	Extraordinary Losses	6.0	0.2	1.3	0.3	2.4	0.5	0.1	0.5
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	(18.5)	20.2	5.5	2.9	(13.3)	17.7	10.2	12.7
税金	Income Taxes (Benefit):								
法人税、住民税及び事業税	Income Taxes (Benefits) - Current	0.3	1.0	0.6	0.9	0.3	0.2	0.5	0.2
法人税等調整額	Income Taxes (Benefits) - Deferred	1.8	0.0	1.7	0.9	(0.3)	0.0	0.4	0.4
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.7	1.0	0.9	0.8	0.8	0.9	0.8	0.9
四半期純利益(損失)	Net Income (Loss)	(21.4)	18.1	2.1	0.2	(14.2)	16.4	9.3	12.0

連結包括利益計算書	Consolidated Statements of Comprehensive Income	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
少数株主損益調整前当期純利益	Income before Minority Interests	n/a	19.1	3.0	1.1	(13.3)	17.4	10.1	12.9
その他の包括利益(損失)	Other Comprehensive Income (Loss)	n/a	2.7	0.3	1.7	9.2	(1.4)	(0.6)	4.7
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-sale Securities	n/a	3.9	3.7	0.5	6.2	(0.1)	(0.3)	0.5
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	n/a	(1.1)	(1.4)	0.1	0.9	(0.0)	0.1	0.2
為替換算調整勘定	Foreign Currency Translation Adjustments	n/a	(0.0)	(1.3)	0.8	1.5	(0.9)	(0.3)	2.9
持分法適用会社に対する持分相当額	Share of Other Comprehensive Income in Affiliates	n/a	(0.0)	(0.5)	0.1	0.4	(0.2)	(0.0)	0.9
包括利益	Comprehensive Income	n/a	21.8	3.4	2.8	(4.1)	15.9	9.4	17.6
親会社株主に係る包括利益	Owners of the Parent	n/a	20.9	3.6	1.5	(5.2)	15.1	8.7	16.1
少数株主に係る包括利益(損失)	Minority Interests	n/a	0.9	(0.1)	1.2	1.1	0.8	0.6	1.5

非金利利益*	Non-Interest Income*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
役員取引等利益	Net Fees and Commissions	7.7	7.1	6.7	6.2	5.1	4.7	4.0	5.2
特定取引利益	Net Trading Income	3.7	3.5	3.0	1.4	5.6	4.3	5.2	4.4
その他業務利益	Net Other Business Income	4.7	15.4	9.0	13.7	8.9	14.7	14.8	8.5
うちリース収益・割賦収益	Income on Leased Assets and Installment Receivables, Net	9.2	9.3	9.3	9.1	8.9	8.8	8.8	9.0
非資金利益	Non-Interest Income	16.1	26.1	18.7	21.4	19.7	23.8	24.0	18.1

経費*	General and Administrative Expenses*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
人件費	Personnel Expenses	13.5	12.5	12.9	12.9	12.7	12.4	12.7	12.8
物件費	Non-personnel expenses	20.8	18.6	19.2	19.2	19.7	19.3	19.1	19.0
店舗関連費用	Premises Expenses	5.5	5.0	5.2	5.1	5.0	4.7	4.9	4.8
通信・データ費、システム費	Technology and Data Processing Expenses	4.6	4.1	4.2	4.1	4.7	4.4	4.4	4.3
広告費	Advertising Expenses	1.6	2.1	2.3	2.3	2.3	2.1	2.1	2.2
消費税・固定資産税等	Consumption and Property Taxes	1.6	1.4	1.4	1.8	1.6	1.8	1.5	1.7
預金保険料	Deposit Insurance Premium	1.3	1.1	1.1	1.1	1.1	1.0	1.0	1.0
その他	Other General and Administrative Expenses	5.9	4.6	4.9	4.6	4.7	5.0	5.0	4.9
経費	General and Administrative Expenses	34.3	31.1	32.1	32.1	32.4	31.7	31.9	31.8

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

2. 2012.4-6より、物件費の項目を一部組み替えております。

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

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

与信関連費用	Net Credit Costs (Recoveries)	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	0.2	1.3	2.7	0.9	0.6	1.1	2.1	0.2
貸倒引当金繰入	Net (Reversal) Provision of Reserve for Loan Losses	18.8	4.5	7.0	22.4	2.3	1.4	7.6	1.1
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	5.5	(0.1)	4.2	(6.8)	(3.1)	(1.1)	1.9	0.4
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	13.2	4.6	2.8	29.2	5.4	2.6	5.6	0.7
特定海外債権引当勘定繰入	Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	-	-	(0.0)	-	-	-	-	-
その他貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Other Credit Losses	-	-	-	(17.2)	-	(0.0)	-	-
リース業務関連のその他与信関連費用	Other Credit Costs Relating to Leasing Business	0.0	(0.7)	(0.2)	(0.2)	(0.4)	(0.3)	(0.0)	(0.2)
償却債権取立益	Recoveries of Written-off Claims	-	(3.0)	(2.9)	(2.6)	(2.1)	(2.8)	(2.7)	(2.6)
与信関連費用	Net Credit Costs (Recoveries)	19.0	2.1	6.6	3.1	0.3	(0.6)	6.9	(1.4)

注記: 償却債権取立益は2011.4-6より、与信関連費用に含めております。

Note: Recoveries of Written-off Claims is included in Net Credit Costs from 2011.4-6.

のれん及び無形資産償却額	Amortization of Goodwill and Other Intangible Assets	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
新生フィナンシャル	Shinsei Financial	2.2	2.2	2.2	2.0	1.9	1.9	2.0	1.7
シンキ	Shinki	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
アプラスフィナンシャル	APLUS FINANCIAL	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
昭和リース	Showa Leasing	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
その他	Others	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	0.0
のれん及び無形資産償却額	Amortization of Goodwill and Other Intangible Assets	3.0	3.1	3.1	2.8	2.8	2.8	2.8	2.5

その他利益(損失)	Other Gains (Losses)	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
特別損益	Extraordinary Income (Loss)	(4.2)	(0.0)	(1.0)	1.8	(2.1)	(0.1)	(0.0)	(0.4)
固定資産処分損益	Net Gain on Disposal of Premises and Equipment	(0.2)	0.0	(0.1)	(0.0)	(0.3)	0.2	(0.0)	0.0
償却債権取立益	Recoveries of Write-off Claims	4.5							
その他の特別利益	Other Extraordinary Income	(8.5)	(0.1)	(0.8)	1.9	(1.8)	(0.4)	(0.0)	(0.4)
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	(10.1)	(0.8)	-	(11.0)	(21.0)	-	-	-
新生フィナンシャル	Shinsei Financial	(4.7)	(0.8)	-	(5.0)	(10.1)	-	-	-
シンキ	Shinki	(2.1)	-	-	(5.0)	(6.5)	-	-	-
アプラスフィナンシャル	APLUS FINANCIAL	(3.2)	-	-	(1.0)	(4.3)	-	-	-
その他	Other	-	-	-	-	-	-	-	-
その他	Other	(1.1)	0.1	0.3	0.9	(2.4)	(0.2)	0.0	0.0
その他利益(損失)	Other Gains (Losses)	(15.5)	(0.7)	(0.7)	(8.1)	(25.7)	(0.3)	(0.0)	(0.3)

注記: 償却債権取立益は2011.4-6より、与信関連費用に含めております。

Note: Recoveries of Written-off Claims is included in Net Credit Costs from 2011.4-6.

少数株主利益	Minority Interests in Net Income of Subsidiaries	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
当子会社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	0.7	0.7	0.7	0.7	0.7
その他	Others	(0.1)	0.2	0.1	0.0	0.0	0.2	0.0	0.1
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.7	1.0	0.9	0.8	0.8	0.9	0.8	0.9

資金運用/調達(リース・割賦売掛金を含む)の状況(平均残高)*	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance)*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	4,446.7	4,259.6	4,181.0	4,058.4	4,140.2	4,148.6	4,222.6	4,320.7
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	549.5	547.9	540.1	543.3	551.3	561.5	565.4	569.3
有価証券	Securities	3,573.6	3,019.1	2,504.8	2,109.6	1,944.9	1,843.3	1,930.1	2,083.8
その他資金運用勘定	Other Interest-Earning Assets	438.8	282.1	381.7	346.8	394.5	378.9	374.1	448.9
資金運用勘定合計(A)	Total Revenue on Interest-Earning Assets (A)	9,008.9	8,108.8	7,607.7	7,058.3	7,031.0	6,932.4	7,092.4	7,422.9
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	5,740.7	5,686.5	5,652.6	5,627.1	5,527.7	5,341.3	5,350.2	5,477.7
債券	Debentures	373.9	339.6	327.1	311.7	303.7	292.4	286.0	276.8
借入金	Borrowed Money	1,768.6	1,003.1	625.8	467.7	492.4	543.9	673.6	691.9
劣後借入	Subordinated Debt	101.9	98.4	93.7	92.9	93.0	93.0	93.0	92.2
その他借入金	Other Borrowed Money	1,666.6	904.6	532.0	374.7	399.3	450.9	580.6	599.6
社債	Corporate Bonds	197.9	178.1	158.8	158.3	185.3	163.7	164.3	193.9
劣後社債	Subordinated Bonds	163.1	149.4	134.5	136.3	162.2	140.0	140.4	170.4
その他社債	Other Corporate Bonds	34.8	28.7	24.2	22.0	23.1	23.6	23.8	23.5
その他資金調達勘定	Other Interest-Bearing Liabilities	608.5	736.9	533.2	334.2	299.5	405.2	362.0	509.1
資金調達勘定合計(B)	Total Expense on Interest-Bearing Liabilities (B)	8,689.8	7,944.5	7,297.7	6,899.2	6,808.8	6,746.7	6,836.2	7,149.5
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)								
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	(204.4)	(392.4)	(257.6)	(411.2)	(346.2)	(386.3)	(326.4)	(321.6)
純資産の部合計一少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	523.5	556.7	567.6	570.2	568.4	572.0	582.6	595.0
非金利負債合計(C)	Total Non Interest-Bearing Sources of Funds(C)	319.1	164.3	309.9	159.0	222.1	185.6	256.1	273.3
資金調達勘定・非金利負債合計(D)=(B)+(C)	Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds (D)=(B)+(C)	9,008.9	8,108.8	7,607.7	7,058.3	7,031.0	6,932.4	7,092.4	7,422.9
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	9,008.9	8,108.8	7,607.7	7,058.3	7,031.0	6,932.4	7,092.4	7,422.9
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	549.5	547.9	540.1	543.3	551.3	561.5	565.4	569.3
経常収益ベース資金運用勘定	Total Interest Income	8,459.3	7,560.9	7,067.6	6,514.9	6,479.6	6,370.9	6,527.0	6,853.5
資金調達費用	Total Interest Expenses	-	-	-	-	-	-	-	-
資金利益	Net Interest Income	-	-	-	-	-	-	-	-

注記: 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。

: 前期の数値は本期の表記に調整されています。

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

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

資金運用/調達(リース・割賦売掛金を含む)の状況 (利息)*	Interest-Earning Assets and Interest-Bearing Liabilities (Interest)*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	39.8	37.0	35.5	34.2	33.4	32.2	32.4	32.6
リース債権およびリース投資資産・割賦売掛金	Leased Assets and Installment Receivables	9.2	9.3	9.3	9.1	8.9	8.8	8.8	9.0
有価証券	Securities	5.9	5.1	4.5	4.0	4.0	4.5	4.0	3.9
その他資金運用勘定	Other Interest-Earning Assets	(0.2)	0.4	0.3	0.2	0.4	0.4	0.4	0.5
資金運用勘定合計(A)	Total Revenue on Interest-Earning Assets (A)	54.8	51.9	49.8	47.7	46.8	46.0	45.7	46.1
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	7.6	7.5	7.6	7.4	6.4	5.9	5.8	5.7
債券	Debentures	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2
借入金	Borrowed Money	1.7	1.4	1.4	1.3	1.3	1.2	1.3	1.3
劣後借入	Subordinated Debt	0.2	0.3	0.4	0.4	0.4	0.4	0.4	0.4
その他借入金	Other Borrowed Money	1.5	1.1	1.0	0.8	0.8	0.7	0.8	0.8
社債	Corporate Bonds	1.6	1.4	1.3	1.3	1.5	1.2	1.2	1.4
劣後社債	Subordinated Bonds	1.5	1.3	1.2	1.3	1.4	1.1	1.2	1.3
その他社債	Other Corporate Bonds	0.1	0.1	0.0	0.0	0.1	0.0	0.0	0.1
その他資金調達勘定	Other Interest-Bearing Liabilities	0.2	0.4	0.1	0.1	0.1	0.2	0.2	0.2
資金調達勘定合計(B)	Total Expense on Interest-Bearing Liabilities (B)	11.8	11.3	11.0	10.7	9.7	9.0	8.9	9.0
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)	43.0	40.5	38.7	37.0	37.1	37.0	36.8	37.1
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
非金利負債合計(C)	Total Non Interest-Bearing Sources of Funds (C)	-	-	-	-	-	-	-	-
資金調達勘定・非金利負債合計(D)=(B)+(C)	Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds (D)=(B)+(C)	11.8	11.3	11.0	10.7	9.7	9.0	8.9	9.0
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)	43.0	40.5	38.7	37.0	37.1	37.0	36.8	37.1
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	54.8	51.9	49.8	47.7	46.8	46.0	45.7	46.1
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	9.2	9.3	9.3	9.1	8.9	8.8	8.8	9.0
経常収益ベース資金運用勘定	Total Interest Income	45.6	42.6	40.4	38.6	37.9	37.2	36.9	37.0
資金調達費用	Total Interest Expenses	11.8	11.3	11.0	10.7	9.7	9.0	8.9	9.0
資金利益	Net Interest Income	33.8	31.2	29.4	27.9	28.2	28.2	27.9	28.0

注記: 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。

: 前期の数字は当期の表記に調整されています。

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

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

資金運用／調達(リース・割賦売掛金を含む)の状況 (利回り(%))*	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%))*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	3.64	3.49	3.37	3.35	3.28	3.12	3.05	3.00
リース・割賦売掛金	Leased Assets and Installment Receivables	6.79	6.82	6.84	6.67	6.56	6.29	6.19	6.33
有価証券	Securities	0.68	0.69	0.72	0.76	0.84	0.99	0.84	0.75
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)	2.47	2.57	2.60	2.69	2.70	2.66	2.56	2.47
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.54	0.53	0.53	0.52	0.47	0.45	0.43	0.42
債券	Debentures	0.51	0.51	0.48	0.44	0.41	0.39	0.37	0.34
借入金	Borrowed Money	0.40	0.58	0.94	1.14	1.08	0.94	0.79	0.78
劣後借入	Subordinated Debt	0.83	1.29	2.04	2.07	2.09	2.07	2.07	2.06
その他借入金	Other Borrowed Money	0.37	0.50	0.75	0.91	0.84	0.70	0.58	0.59
社債	Corporate Bonds	3.38	3.23	3.48	3.51	3.33	3.10	3.08	2.93
劣後社債	Subordinated Bonds	3.81	3.56	3.82	3.80	3.53	3.38	3.43	3.03
その他社債	Other Corporate Bonds	1.41	1.52	1.60	1.68	1.93	1.46	1.04	2.25
その他資金調達勘定	Other Interest-Bearing Liabilities	...	...	...	...	...	...	...	...
資金調達勘定合計 (B)	Total Expense on Interest-Bearing Liabilities (B)	0.55	0.57	0.60	0.62	0.58	0.54	0.52	0.50
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)	1.92	2.00	2.00	2.07	2.12	2.13	2.04	1.97
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
非金利負債合計	Total Non Interest-Bearing Sources of Funds	-	-	-	-	-	-	-	-
資金調達勘定・非金利負債合計	Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds	0.53	0.56	0.57	0.60	0.56	0.52	0.50	0.48
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	1.94	2.01	2.02	2.08	2.14	2.14	2.06	1.98
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	2.47	2.57	2.60	2.69	2.70	2.66	2.56	2.47
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	6.79	6.82	6.84	6.67	6.56	6.29	6.19	6.33
経常収益ベース資金運用勘定	Total Interest Income	2.19	2.26	2.27	2.35	2.38	2.34	2.25	2.15
資金調達費用	Total Interest Expenses	-	-	-	-	-	-	-	-
資金利益	Net Interest Income	-	-	-	-	-	-	-	-

注記: 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。

: 前期の数値は今期の表記に調整されています。

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

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

連結貸借対照表	Consolidated Balance Sheets	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	452.7	371.4	329.4	496.1	413.7	373.5	414.0	460.2
コールローン及び買入手形	Call Loans and Bills Bought	-	12.0	30.1	-	15.7	8.5	-	-
買現先勘定	Receivables under Resale Agreements	-	-	-	15.0	18.3	38.3	38.3	58.5
債券貸借取引支払保証金	Receivables under Securities Borrowing Transactions	10.3	36.0	52.4	29.2	114.0	35.1	31.9	55.6
買入金銭債権	Other Monetary Claims Purchased	157.0	135.8	147.0	131.5	130.9	129.0	120.3	122.8
特定取引資産	Trading Assets	195.3	210.7	239.1	209.2	202.6	211.8	217.9	312.9
金銭の信託	Monetary Assets Held in Trust	253.6	241.4	276.4	274.1	267.6	262.9	260.1	249.7
有価証券	Securities	3,286.3	2,703.3	2,220.1	1,895.5	1,873.4	1,864.2	2,003.4	2,168.3
貸出金	Loans and Bills Discounted	4,291.4	4,214.0	4,125.5	4,076.5	4,136.8	4,237.2	4,281.9	4,270.1
外国為替	Foreign Exchanges	42.0	29.7	22.2	24.6	18.8	16.7	22.7	26.6
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	206.2	199.5	198.3	195.7	197.4	195.3	196.9	196.4
その他資産	Other Assets	794.7	779.5	772.3	729.3	686.7	653.2	771.5	707.0
割賦売掛金	Installment Receivables	330.4	325.1	324.4	338.7	347.9	348.5	356.0	360.1
有形固定資産	Premises and Equipment	50.0	50.5	48.6	52.1	54.1	55.1	55.0	54.7
有形リース資産	Tangible Leased Assets as Lessor	13.7	14.2	13.8	16.8	17.2	19.4	19.6	20.2
無形固定資産	Intangible Assets	96.0	92.8	89.4	86.0	81.0	77.1	73.9	70.6
のれん	Goodwill	49.5	47.5	45.5	43.7	41.9	40.1	38.2	36.5
無形資産	Other Intangible Assets	20.5	19.4	18.2	17.2	16.2	15.2	14.2	13.3
債券繰延資産	Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	18.6	18.0	16.0	15.4	15.8	15.4	15.7	16.0
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	575.7	570.9	557.2	558.7	562.6	559.0	550.2	514.5
貸倒引当金	Reserve for Credit Losses	(199.2)	(192.5)	(184.3)	(185.2)	(180.6)	(170.2)	(171.9)	(170.9)
資産の部合計	Total Assets	10,231.5	9,473.9	8,940.5	8,604.5	8,609.6	8,563.1	8,882.5	9,113.7
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	5,436.6	5,469.2	5,384.3	5,347.1	5,184.3	5,126.5	5,058.2	5,213.4
譲渡性預金	Negotiable Certificates of Deposit	174.0	308.1	152.9	179.4	178.0	206.7	316.4	215.9
債券	Debentures	348.2	329.7	313.1	305.5	294.1	287.1	277.6	272.1
コールマネー及び売渡手形	Call Money and Bills Sold	160.3	140.3	140.2	140.1	210.1	120.1	230.0	143.0
売現先勘定	Payables under Repurchase Agreements	-	-	-	-	-	-	-	8.6
債券貸借取引受入担保金	Payables under Securities Lending Transactions	269.6	468.0	223.0	45.9	148.5	91.2	139.4	335.2
コマーシャルペーパー	Commercial Paper	-	-	-	-	-	-	-	-
特定取引負債	Trading Liabilities	147.7	160.4	191.2	161.7	176.0	154.7	158.2	244.3
借入金	Borrowed Money	1,672.7	594.3	547.2	457.9	476.7	586.4	718.3	617.2
外国為替	Foreign Exchanges	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
短期社債	Short-Term Corporate Bonds	22.8	39.6	43.6	63.0	50.7	75.9	63.4	66.8
社債	Corporate Bonds	179.6	177.1	163.6	163.7	168.7	164.3	163.5	172.4
その他負債	Other Liabilities	569.3	538.7	551.7	501.2	465.6	494.1	506.3	594.2
賞与引当金	Accrued Employees' Bonuses	8.0	2.3	4.3	5.1	7.2	2.1	4.1	4.7
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	11.0	8.2	7.0	7.0	7.0	7.0	7.1	7.2
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	0.2	0.2	0.1	0.2	0.2	0.2	0.2	0.2
利息返還損失引当金	Reserve for Losses on Interest Repayments	43.1	36.0	29.9	35.2	50.9	45.8	41.5	38.0
固定資産処分損失引当金	Reserve for Losses on Disposal of Premises and Equipment	-	-	-	-	-	-	-	-
訴訟損失引当金	Reserve for Losses on Litigation	-	-	-	-	-	-	-	-
特別法上の引当金	Reserve under Special Law	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
繰延税金負債	Deferred Tax Liabilities	0.6	0.6	0.3	0.4	0.6	0.4	0.2	0.2
支払承諾	Acceptances and Guarantees	575.7	570.9	557.2	558.7	562.6	559.0	550.2	514.5
負債の部合計	Total Liabilities	9,620.3	8,844.2	8,310.4	7,972.7	7,982.0	7,922.2	8,235.2	8,448.8
純資産の部:	Equity:								
株主資本合計	Shareholders' Equity	574.1	589.7	591.8	592.1	577.9	591.7	601.0	613.1
資本金	Common Stock	512.2	512.2	512.2	512.2	512.2	512.2	512.2	512.2
資本剰余金	Capital Surplus	79.4	79.4	79.4	79.4	79.4	79.4	79.4	79.4
利益剰余金	Retained Earnings	55.0	70.5	72.7	73.0	58.8	72.6	81.9	94.0
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	(27.9)	(25.1)	(23.7)	(22.4)	(13.5)	(14.8)	(15.3)	(11.2)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(15.2)	(11.2)	(7.4)	(6.9)	(0.6)	(0.7)	(1.0)	(0.4)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(10.1)	(11.3)	(12.8)	(12.7)	(11.7)	(11.7)	(11.6)	(11.4)
為替換算調整勘定	Foreign Currency Translation Adjustments	(2.5)	(2.5)	(3.4)	(2.8)	(1.1)	(2.2)	(2.5)	0.6
新株予約権	Stock Acquisition Rights	1.4	1.3	1.3	1.3	1.3	1.3	1.3	1.2
少数株主持分	Minority Interests	63.4	63.8	60.6	60.7	61.8	62.6	60.1	61.7
純資産の部合計	Total Equity	611.1	629.7	630.1	631.7	627.6	640.9	647.2	664.8
負債及び純資産の部合計	Total Liabilities and Equity	10,231.5	9,473.9	8,940.5	8,604.5	8,609.6	8,563.1	8,882.5	9,113.7

買入金銭債権	Other Monetary Claims Purchased	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
売買目的の買入金銭債権	Trading Purpose	105.3	n/a	79.7	n/a	67.2	n/a	60.6	n/a
その他の買入金銭債権	Other	51.6	n/a	67.2	n/a	63.7	n/a	59.6	n/a
買入金銭債権	Total Other Monetary Claims Purchased	157.0	135.8	147.0	131.5	130.9	129.0	120.3	122.8
金銭の信託	Monetary Assets Held in Trust	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
運用目的の金銭の信託	Trading Purpose	163.9	n/a	145.7	n/a	132.0	n/a	113.9	n/a
その他の金銭の信託	Other	89.7	n/a	130.7	n/a	135.6	n/a	146.2	n/a
金銭の信託	Total Monetary Assets Held in Trust	253.6	241.4	276.4	274.1	267.6	262.9	260.1	249.7
有価証券	Securities	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
国債	Japanese National Government Bonds	2,462.6	n/a	1,604.4	n/a	1,285.1	n/a	1,476.1	n/a
地方債	Japanese Local Government Bonds	1.7	n/a	1.7	n/a	1.7	n/a	1.7	n/a
社債	Japanese Corporate Bonds	344.0	n/a	271.0	n/a	251.0	n/a	237.2	n/a
株式	Japanese Equity Securities	26.0	n/a	24.8	n/a	27.7	n/a	23.6	n/a
その他の証券	Foreign Bonds and Other	451.9	n/a	317.9	n/a	307.7	n/a	264.5	n/a
有価証券	Total Securities	3,286.3	2,703.3	2,220.1	1,895.5	1,873.4	1,864.2	2,003.4	2,168.3
有価証券保有区分別残高	Securities by Category	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
売買目的有価証券のうち有価証券に含まれるもの	Trading Securities	1.0	n/a	0.7	n/a	0.6	n/a	0.5	n/a
満期保有目的の債券	Securities Being Held to Maturity	553.9	650.3	669.1	655.8	658.5	656.0	653.9	654.9
国債	Japanese National Government Bonds	443.8	544.5	594.7	585.7	585.6	585.4	585.2	585.0
社債	Japanese Corporate Bonds	59.5	56.1	27.6	23.0	22.8	22.4	21.5	17.8
その他	Other	50.5	49.6	46.7	47.0	50.1	48.1	47.0	52.0
その他有価証券	Securities Available for Sale	2,695.6	n/a	1,516.3	n/a	1,175.6	n/a	1,312.2	n/a
その他有価証券で時価のあるもの	Securities Carried at Fair Value	2,600.0	1,924.0	1,428.5	1,118.6	1,092.3	1,106.8	1,249.1	1,404.8
株式	Equity Securities	14.8	15.1	13.7	13.1	19.2	16.9	15.9	16.9
国債	Japanese National Government Bonds	2,018.7	1,411.2	1,009.7	714.4	699.5	712.8	890.9	1,011.3
地方債	Japanese Local Government Bonds	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.7
社債	Japanese Corporate Bonds	284.4	275.1	243.3	235.1	228.2	226.7	215.6	208.4
その他	Other, Mainly Foreign Debt Securities	280.1	220.6	159.9	154.1	143.5	148.4	124.8	166.4
外国証券	Foreign Securities	277.9	218.4	158.2	152.4	141.9	146.7	123.1	164.6
外貨外国公社債	Foreign Currency Denominated Foreign Corporate and Government Bonds	182.3	126.2	69.5	66.0	69.4	79.7	78.5	119.3
邦貨外国公社債	Yen-Denominated Foreign Corporate and Government Bonds	89.0	86.6	83.7	80.4	67.7	62.8	42.8	42.4
外国株式・その他	Foreign Equity Securities and Others	6.6	5.5	4.9	5.9	4.6	4.0	1.6	2.9
その他証券	Other Securities	2.1	2.1	1.6	1.7	1.6	1.7	1.7	1.7
その他有価証券で時価を把握することが極めて困難なもの	Securities Carried at Cost whose Fair Value cannot be Reliably Determined	95.5	n/a	87.8	n/a	83.2	n/a	63.0	n/a
株式	Equity Securities	10.9	n/a	10.9	n/a	8.3	n/a	7.5	n/a
外国証券	Foreign Securities	55.3	n/a	48.4	n/a	47.4	n/a	43.8	n/a
その他	Other	29.2	n/a	28.4	n/a	27.4	n/a	11.6	n/a
非連結子会社・関連会社株式	Equity Securities of Unconsolidated Subsidiaries and Affiliates	35.7	n/a	33.7	n/a	38.6	n/a	36.7	n/a
有価証券	Total Securities	3,286.3	2,703.3	2,220.1	1,895.5	1,873.4	1,864.2	2,003.4	2,168.3

有価証券満期別残高	Securities by Maturity	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
1年以内	One Year or Less	1,190.1	n/a	n/a	n/a	560.0	n/a	n/a	n/a
1~3年	Over One Year to Three Years	1,240.5	n/a	n/a	n/a	617.0	n/a	n/a	n/a
3~5年	Over Three Years to Five Years	508.1	n/a	n/a	n/a	321.5	n/a	n/a	n/a
5~7年	Over Five Years to Seven Years	56.9	n/a	n/a	n/a	130.6	n/a	n/a	n/a
7~10年	Over Seven Years to Ten Years	136.1	n/a	n/a	n/a	107.3	n/a	n/a	n/a
10年超	Over Ten Years	20.2	n/a	n/a	n/a	7.2	n/a	n/a	n/a
期限なし	Unspecified Term	134.1	n/a	n/a	n/a	129.6	n/a	n/a	n/a
有価証券	Total Securities	3,286.3	2,703.3	2,220.1	1,895.5	1,873.4	1,864.2	2,003.4	2,168.3
業種別貸出内訳	Loans by Borrower Industry	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	231.5	235.2	246.9	246.2	244.5	248.1	234.6	236.8
農業、林業	Agriculture and Forestry	0.0	0.0	1.2	2.2	0.3	0.3	0.2	0.2
漁業	Fishery	2.2	2.2	1.0	-	-	-	-	-
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	0.4	0.4	0.4	0.2	0.2	0.2	0.2	0.1
建設業	Construction	8.3	16.9	16.1	23.6	15.9	13.8	16.8	18.4
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	27.1	27.1	37.6	38.7	48.6	77.0	110.2	107.7
情報通信業	Information and Communications	12.6	15.0	34.9	38.7	39.9	40.5	40.0	34.9
運輸業、郵便業	Transportation and Postal Service	284.3	288.7	276.0	251.6	245.0	241.5	232.4	234.3
卸売業、小売業	Wholesale and Retail	101.4	84.8	80.2	73.8	86.0	82.6	83.0	82.7
金融業、保険業	Finance and Insurance	722.6	704.7	680.0	660.2	694.7	772.9	748.9	699.0
不動産業	Real Estate	597.4	592.6	610.8	609.8	598.3	595.8	614.8	616.3
各種サービス業	Services	330.4	314.6	310.8	309.5	307.5	304.7	309.8	310.1
地方公共団体	Local Government	158.8	157.5	140.9	142.4	139.5	118.3	118.0	117.9
その他	Others	1,752.1	1,713.7	1,603.9	1,591.8	1,622.4	1,650.6	1,687.2	1,723.5
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	1,527.8	1,521.0	1,430.3	1,416.4	1,439.4	1,457.4	1,493.2	1,516.8
国内合計 (A)	Total Domestic (A)	4,229.7	4,154.1	4,041.4	3,989.4	4,043.4	4,147.0	4,196.7	4,182.5
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	2.2	2.2	2.1	2.1	2.0	2.0	1.9	1.9
金融機関	Financial Institutions	1.6	1.6	1.1	1.2	1.0	1.0	0.8	0.9
その他	Others	57.7	56.0	80.7	83.7	90.2	87.1	82.3	84.6
海外合計 (B)	Total Overseas (B)	61.6	59.8	84.0	87.0	93.3	90.2	85.1	87.5
合計 (A)+(B)	Total (A)+(B)	4,291.4	4,214.0	4,125.5	4,076.5	4,136.8	4,237.2	4,281.9	4,270.1
無形固定資産	Intangible Assets	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
のれん	Goodwill	49.5	47.5	45.5	43.7	41.9	40.1	38.2	36.5
新生フィナンシャル	Shinsei Financial	20.9	19.6	18.3	17.3	16.1	15.0	13.8	12.8
シンキ	Shinki	(5.9)	(5.8)	(5.7)	(5.7)	(5.6)	(5.5)	(5.4)	(5.3)
アプラスフィナンシャル	APLUS FINANCIAL	4.2	3.9	3.7	3.5	3.3	3.1	2.9	2.7
昭和リース	Showa Leasing	30.3	29.7	29.1	28.6	28.0	27.4	26.9	26.3
その他	Others	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
連結に伴う無形資産	Intangible Assets Related with Acquisitions	20.5	19.4	18.2	17.2	16.2	15.2	14.2	13.3
新生フィナンシャル	Shinsei Financial	16.2	15.2	14.3	13.4	12.6	11.8	10.9	10.2
シンキ	Shinki	-	-	-	-	-	-	-	-
アプラスフィナンシャル	APLUS FINANCIAL	-	-	-	-	-	-	-	-
昭和リース	Showa Leasing	4.2	4.1	3.9	3.7	3.6	3.4	3.3	3.1
その他	Other	25.9	25.8	25.6	25.0	22.8	21.7	21.3	20.6
無形固定資産	Intangible Assets	96.0	92.8	89.4	86.0	81.0	77.1	73.9	70.6
繰越欠損金	Tax Loss Carryforwards	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
新生銀行単体	Shinsei Bank	129.0	n/a	n/a	n/a	141.6	n/a	n/a	n/a
新生フィナンシャル	Shinsei Financial	265.9	n/a	n/a	n/a	292.5	n/a	n/a	n/a
シンキ	Shinki	47.9	n/a	n/a	n/a	53.3	n/a	n/a	n/a
アプラスフィナンシャル	APLUS FINANCIAL	183.4	n/a	n/a	n/a	53.1	n/a	n/a	n/a
昭和リース	Showa Leasing	8.9	n/a	n/a	n/a	4.9	n/a	n/a	n/a
1株当たり配当金(円)	Dividends Per Share (JPY)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
普通株	Common Share	1.0	-	-	-	1.0	-	-	-

リスク管理債権	Risk Monitored Loans	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
破綻先債権額	Loans to Bankrupt Obligors	13.9	14.9	14.9	12.7	8.1	13.3	18.9	18.9
延滞債権額	Non-Accrual Delinquent Loans	317.9	295.6	274.1	328.0	316.7	301.7	284.6	278.9
3か月以上延滞債権額	Loans Past Due Three Months or More	2.2	7.0	1.7	1.5	1.7	1.1	1.7	1.8
貸出条件緩和債権額	Restructured Loans	60.9	58.7	54.9	51.7	45.3	43.8	40.8	41.0
合計(A)	Total (A)	395.0	376.4	345.9	394.1	371.9	360.1	346.0	340.7
貸出金残高(B)	Loans and Bills Discounted (B)	4,291.4	4,214.0	4,125.5	4,076.5	4,136.8	4,237.2	4,281.9	4,270.1
貸出残高比(A)/(B)	(A)/(B)	9.21%	8.93%	8.39%	9.67%	8.99%	8.50%	8.08%	7.98%
貸倒引当金(C)	Reserve for Credit Losses (C)	199.2	192.5	184.3	185.2	180.6	170.2	171.9	170.9
引当率(C)/(A)	Reserve Ratios (C)/(A)	50.4%	51.1%	53.3%	47.0%	48.6%	47.3%	49.7%	50.2%

子会社別連結リスク管理債権	Risk Monitored Loans Breakdown for Large Entities	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
新生銀行単体	Shinsei Bank	251.3	n/a	227.1	n/a	268.4	n/a	249.8	n/a
新生フィナンシャル	Shinsei Financial	55.0	n/a	46.5	n/a	38.6	n/a	33.2	n/a
シンキ	Shinki	7.4	n/a	5.7	n/a	4.3	n/a	3.4	n/a
アプラスフィナンシャル	APLUS FINANCIAL	24.6	n/a	23.8	n/a	27.4	n/a	26.1	n/a
その他子会社	Other Subsidiaries	56.5	n/a	42.6	n/a	33.0	n/a	33.3	n/a
合計	Risk-Monitored Loans Breakdown For Large Entities	395.0	376.4	345.9	394.1	371.9	360.1	346.0	340.7

連結リスク管理債権に準ずる割賦売掛金	Risk Monitored Installment Receivables Included in Other Assets	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
新生フィナンシャル	Shinsei Financial	0.1	n/a	0.0	n/a	0.0	n/a	0.0	n/a
アプラスフィナンシャル	APLUS FINANCIAL	2.6	n/a	2.8	n/a	6.0	n/a	6.1	n/a
昭和リース	Showa Leasing	3.6	n/a	3.7	n/a	5.6	n/a	5.2	n/a
その他子会社	Other Subsidiaries	1.0	n/a	0.7	n/a	0.7	n/a	0.4	n/a
合計	Risk-Monitored Installment Receivables Included in Other Assets	7.3	n/a	7.4	n/a	12.5	n/a	11.8	n/a

貸倒引当金	Reserve for Credit Losses	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
一般貸倒引当金	General Reserve for Loan Losses	102.7	98.4	96.9	87.6	80.9	77.9	77.8	76.3
個別貸倒引当金	Specific Reserve for Loan Losses	96.4	94.0	87.4	97.6	99.6	92.3	94.1	94.5
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
貸倒引当金合計	Total	199.2	192.5	184.3	185.2	180.6	170.2	171.9	170.9

資金調達内訳*	Overall Funding Composition*	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
顧客からの資金調達	Total Customer Based Funding	5,958.9	6,107.0	5,850.5	5,832.1	5,656.5	5,620.3	5,652.2	5,701.5
法人預金	Institutional Deposits	858.4	983.1	755.8	719.2	700.0	735.8	881.7	755.7
法人債券	Institutional Debentures	68.3	51.4	38.3	31.4	25.6	21.4	16.7	12.5
リテール預金	Retail Deposits	4,752.2	4,794.2	4,781.5	4,807.3	4,662.4	4,597.4	4,492.9	4,673.5
仕組預金	Structured Deposits	828.1	792.0	745.0	741.6	752.3	594.8	521.0	489.6
リテール債券	Retail Debentures	279.9	278.3	274.8	274.1	268.5	265.6	260.9	259.6
コールマネー及び売渡手形	Call Money	160.3	140.3	140.2	140.1	210.1	120.1	230.0	143.0
売現先勘定	Payables under Repurchase Agreements	-	-	-	-	-	-	-	8.6
債券貸借取引受入担保金	Collateral Related Securities Lending Transactions	269.6	468.0	223.0	45.9	148.5	91.2	139.4	335.2
コマーシャルペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	1,672.7	594.3	547.2	457.9	476.7	586.4	718.3	617.2
社債及び短期社債	Corporate Bonds and Short-Term Corporate Bonds	202.4	216.7	207.2	226.7	219.4	240.2	226.9	239.2
合計	Total	8,264.2	7,526.5	6,968.3	6,702.9	6,711.5	6,658.4	6,967.0	7,045.0

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.

預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
預金	Deposits	5,436.6	5,469.2	5,384.3	5,347.1	5,184.3	5,126.5	5,058.2	5,213.4
流動性預金	Liquid (Current, Ordinary, Note) Deposits	1,476.3	1,468.2	1,428.4	1,486.6	1,513.3	1,556.6	1,563.0	1,569.9
定期性預金	Time Deposits	3,602.9	3,637.9	3,584.4	3,490.4	3,292.7	3,197.2	3,112.1	3,238.6
その他	Other	357.2	363.0	371.4	370.0	378.1	372.6	383.0	404.7
譲渡性預金	Negotiable Certificates of Deposits (NCDs)	174.0	308.1	152.9	179.4	178.0	206.7	316.4	215.9
合計	Total	5,610.6	5,777.3	5,537.3	5,526.5	5,362.4	5,333.2	5,374.6	5,429.3

定期預金の残存期間別残高	Time Deposits by Maturity	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
3か月未満	Less than Three Months	1,373.3	n/a	n/a	n/a	1,626.4	n/a	n/a	n/a
3か月以上6か月未満	Three Months or More, but Less than Six Months	246.7	n/a	n/a	n/a	260.7	n/a	n/a	n/a
6か月以上1年未満	Six Months or More, but Less than One Year	405.2	n/a	n/a	n/a	167.3	n/a	n/a	n/a
1年以上2年未満	One Year or More, but Less than Two Years	470.4	n/a	n/a	n/a	609.5	n/a	n/a	n/a
2年以上3年未満	Two Years or More, but Less than Three Years	593.9	n/a	n/a	n/a	464.6	n/a	n/a	n/a
3年以上	Three Years or More	513.2	n/a	n/a	n/a	164.0	n/a	n/a	n/a
合計	Total	3,602.9	3,637.9	3,589.0	3,490.4	3,292.7	3,197.2	3,112.1	3,238.6

債券の残存期間別残高	Maturity Schedule of Debentures	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
1年以下	One Year or Less	92.5	n/a	67.8	n/a	60.4	n/a	57.4	n/a
1年超2年以下	Over One Year to Two Years	66.7	n/a	64.3	n/a	52.3	n/a	43.2	n/a
2年超3年以下	Over Two Years to Three Years	58.5	n/a	49.5	n/a	50.7	n/a	53.3	n/a
3年超4年以下	Over Three Years to Four Years	57.1	n/a	60.6	n/a	64.7	n/a	62.0	n/a
4年超	Over Four Years	73.2	n/a	70.8	n/a	65.8	n/a	61.4	n/a
合計	Total	348.2	329.7	313.1	305.5	294.1	287.1	277.6	272.1

借入金の残存期間別残高	Maturity Schedule of Borrowed Money	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
1年以下	One Year or Less	1,413.2	n/a	319.9	n/a	217.9	n/a	430.3	n/a
1年超2年以下	Over One Year to Two Years	69.9	n/a	56.8	n/a	49.5	n/a	42.4	n/a
2年超3年以下	Over Two Years to Three Years	29.8	n/a	17.9	n/a	40.6	n/a	56.6	n/a
3年超4年以下	Over Three Years to Four Years	13.4	n/a	25.3	n/a	26.7	n/a	40.7	n/a
4年超	Over Four Years	146.3	n/a	127.1	n/a	141.8	n/a	148.1	n/a
合計	Total	1,672.7	594.3	547.2	457.9	476.7	586.4	718.3	617.2

社債の残存期間別残高	Maturity Schedule of Corporate Bonds	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
1年以下	One Year or Less	3.3	n/a	2.1	n/a	1.9	n/a	1.7	n/a
1年超2年以下	Over One Year to Two Years	1.9	n/a	1.7	n/a	1.5	n/a	1.5	n/a
2年超3年以下	Over Two Years to Three Years	1.7	n/a	1.7	n/a	34.7	n/a	34.5	n/a
3年超4年以下	Over Three Years to Four Years	34.9	n/a	34.7	n/a	59.1	n/a	57.1	n/a
4年超	Over Four Years	137.6	n/a	123.3	n/a	71.3	n/a	68.5	n/a
合計	Total	179.6	177.1	163.6	163.7	168.7	164.3	163.5	172.4

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

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

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

概要*	Overall*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
業務粗利益	Total Revenue	50.0	57.4	48.2	49.3	47.9	52.0	52.0	46.2
経費	General and Administrative Expenses	34.3	31.1	32.1	32.1	32.4	31.7	31.9	31.8
実質業務純益	Ordinary Business Profit	15.6	26.2	16.0	17.1	15.4	20.2	20.0	14.3
与信関連費用	Net Credit Costs (Recoveries)	19.0	2.1	6.6	3.1	0.3	(0.6)	6.9	(1.4)
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs (Recoveries)	(3.4)	24.0	9.4	14.0	15.1	20.9	13.1	15.7
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	3.0	3.1	3.1	2.8	2.8	2.8	2.8	2.5
その他利益(損失)	Other Gains (Losses)	(11.9)	(0.7)	(0.7)	(8.1)	(25.7)	(0.3)	(0.0)	(0.3)
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.3	1.0	0.6	0.9	0.3	0.2	0.5	0.2
法人税等調整額	Deferred Income Tax (Benefit)	1.8	0.0	1.7	0.9	(0.3)	0.0	(0.4)	(0.4)
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.7	1.0	0.9	0.8	0.8	0.9	0.8	0.9
四半期純利益(損失)	Net Income (Loss)	(21.4)	18.1	2.1	0.2	(14.2)	16.4	9.3	12.0
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	(18.7)	20.8	4.8	2.1	(11.7)	18.8	11.7	14.2

法人部門*	Institutional Group*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
業務粗利益	Total Revenue	12.4	20.3	12.2	16.7	13.0	15.2	16.2	12.1
経費	General and Administrative Expenses	6.6	6.2	6.2	6.2	6.3	6.0	6.0	5.9
実質業務純益	Ordinary Business Profit	5.7	14.1	5.9	10.4	6.7	9.2	10.1	6.1
与信関連費用	Net Credit Costs (Recoveries)	9.7	(0.4)	3.6	5.8	8.7	0.0	3.2	(2.1)
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs (Recoveries)	(3.9)	14.5	2.3	4.6	(1.9)	9.1	6.9	8.2

注記: 前期の数字は当期の表記に調整されています。

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

金融市場部門*	Global Markets Group*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
業務粗利益	Total Revenue	4.8	2.2	3.3	1.0	4.6	4.5	3.0	2.5
経費	General and Administrative Expenses	2.8	2.4	2.4	2.4	2.3	2.2	2.2	2.2
実質業務純益(損失)	Ordinary Business Profit (Loss)	1.9	(0.2)	0.9	(1.3)	2.2	2.3	0.7	0.2
与信関連費用	Net Credit Costs (Recoveries)	2.7	(1.2)	(0.9)	(0.5)	(0.0)	(0.8)	(0.8)	(0.3)
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs (Recoveries)	(0.7)	1.0	1.8	(0.8)	2.2	3.1	1.5	0.6

注記: 1. 前期の数字は当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. 2011.1-3までの数字はトレジャリー本部を含みます。

2. The figures up to the 2011.1-3 period include the Treasury Sub-Group.

個人部門*	Individual Group*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
業務粗利益	Total Revenue	32.4	36.9	34.6	34.2	32.3	31.9	31.4	31.4
経費	General and Administrative Expenses	25.3	22.8	23.1	23.4	23.1	23.4	23.4	23.1
実質業務純益	Ordinary Business Profit	7.1	14.0	11.4	10.7	9.2	8.5	7.9	8.2
与信関連費用	Net Credit Costs (Recoveries)	6.3	3.7	3.8	(2.2)	(7.0)	(0.0)	4.4	0.8
与信関連費用加算後実質業務純益	Ordinary Business Profit after Net Credit Costs (Recoveries)	0.7	10.3	7.6	12.9	16.3	8.5	3.5	7.4

注記: 前期の数字は当期の表記に調整されています。

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

経営勘定/その他*	Corporate/Other*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
業務粗利益	Total Revenue	0.2	(2.1)	(1.9)	(2.6)	(2.1)	0.2	1.3	0.1
経費	General and Administrative Expenses	(0.5)	(0.3)	0.3	0.0	0.5	0.0	0.1	0.5
実質業務純益(損失)	Ordinary Business Profit (Loss)	0.7	(1.7)	(2.2)	(2.6)	(2.7)	0.1	1.1	(0.3)
与信関連費用	Net Credit Costs (Recoveries)	0.2	0.0	0.0	0.0	(1.2)	0.1	0.1	0.1
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs (Recoveries)	0.5	(1.8)	(2.3)	(2.6)	(1.4)	0.0	1.0	(0.5)

注記: 2011.1-3までの数字はトレジャリー本部を含みません。

Note: The figures up to the 2011.1-3 period do not include the Treasury Sub-Group.

Section 2.2 部門別業務粗利益

Section 2.2 Business Line Total Revenue

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

法人部門 業務粗利益*	Institutional Group Total Revenue*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金利益	Net Interest Income	8.6	6.2	6.5	6.7	7.7	6.9	7.5	7.2
法人営業	Institutional Banking	2.3	2.3	1.9	2.4	2.4	2.6	2.5	2.3
ストラクチャードファイナンス	Structured Finance	4.4	4.1	4.4	4.2	4.0	4.1	4.6	3.8
プリンシパルトランザクションズ	Principal Transactions	1.8	0.5	0.8	0.8	2.2	0.8	1.1	1.4
昭和リース	Showa Leasing	(0.5)	(0.9)	(0.6)	(0.4)	(0.5)	(0.6)	(0.7)	(0.2)
その他	Others	0.5	0.0	(0.0)	(0.3)	(0.5)	(0.0)	(0.0)	(0.0)
非資金利益	Non-Interest Income	3.7	14.0	5.6	9.9	5.3	8.3	8.6	4.8
法人営業	Institutional Banking	0.2	0.4	(2.4)	0.4	1.9	0.7	0.7	1.3
ストラクチャードファイナンス	Structured Finance	(0.2)	0.6	1.1	1.4	0.8	1.4	0.0	0.6
プリンシパルトランザクションズ	Principal Transactions	(1.6)	1.0	3.6	2.2	(0.3)	1.7	3.9	(0.4)
昭和リース	Showa Leasing	4.6	4.3	4.3	3.8	2.4	3.7	4.0	3.6
その他	Others	0.6	7.6	(1.0)	1.8	0.3	0.6	(0.1)	(0.4)
法人部門 業務粗利益	Institutional Group Total Revenue	12.4	20.3	12.2	16.7	13.0	15.2	16.2	12.1
法人営業	Institutional Banking	2.6	2.7	(0.4)	2.9	4.4	3.4	3.3	3.6
ストラクチャードファイナンス	Structured Finance	4.2	4.7	5.5	5.7	4.9	5.5	4.6	4.5
プリンシパルトランザクションズ	Principal Transactions	0.2	1.6	4.4	3.1	1.9	2.5	5.0	1.0
昭和リース	Showa Leasing	4.0	3.4	3.7	3.3	1.9	3.0	3.2	3.4
その他	Others	1.2	7.6	(1.0)	1.5	(0.1)	0.5	(0.2)	(0.5)
法人部門 業務粗利益	Institutional Group Total Revenue	12.4	20.3	12.2	16.7	13.0	15.2	16.2	12.1

注記:前期の数字は当期の表記に調整されています。

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

金融市場部門 業務粗利益*	Global Markets Group Total Revenue*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金利益	Net Interest Income	2.9	0.7	0.7	0.8	0.7	0.9	0.6	0.7
金融法人	Financial Institutions	0.2	0.3	0.3	0.3	0.3	0.4	0.3	0.3
市場営業	Markets	0.3	0.2	0.1	0.3	0.2	0.4	0.2	0.3
トレジャリー	Treasury	2.2							
その他	Others	0.0	0.0	0.2	0.0	0.1	0.0	0.0	0.0
非資金利益	Non-Interest Income	1.8	1.5	2.5	0.2	3.8	3.6	2.3	1.7
金融法人	Financial Institutions	0.5	0.3	0.4	0.2	0.8	1.3	0.2	0.4
市場営業	Markets	0.9	0.6	1.4	0.1	2.9	1.8	1.5	0.6
トレジャリー	Treasury	(0.0)							
その他	Others	0.4	0.5	0.6	(0.1)	0.1	0.5	0.5	0.6
金融市場部門 業務粗利益	Global Markets Group Total Revenue	4.8	2.2	3.3	1.0	4.6	4.5	3.0	2.5
金融法人	Financial Institutions	0.8	0.7	0.8	0.5	1.2	1.7	0.6	0.8
市場営業	Markets	1.2	0.9	1.6	0.5	3.1	2.2	1.7	0.9
トレジャリー	Treasury	2.1							
その他	Others	0.5	0.6	0.8	0.0	0.2	0.5	0.5	0.7
金融市場部門 業務粗利益	Global Markets Group Total Revenue	4.8	2.2	3.3	1.0	4.6	4.5	3.0	2.5

注記:1. 前期の数字は当期の表記に調整されています。

2. トレジャリー本部の数字は、2011.4-6以降は「経営勘定/その他」に含まれます。

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

2. The figures for the Treasury Sub-Group are included in the "Corporate/Other" segment from 2011.4-6.

個人部門 業務粗利益*	Individual Group Total Revenue*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金利益	Net Interest Income	22.9	26.9	25.0	24.1	22.6	21.8	21.2	21.0
リテールバンキング	Retail Banking	8.1	8.1	7.2	7.0	6.7	6.6	6.5	6.5
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	13.9	12.6	11.9	11.5	10.8	10.4	10.2	10.2
シンキ	Shinki	2.4	2.3	2.1	2.0	1.8	1.8	1.7	1.7
アプラスフィナンシャル	APLUS FINANCIAL	2.4	3.4	3.3	3.0	2.7	2.5	2.3	2.2
その他	Others	(4.0)	0.4	0.3	0.3	0.4	0.3	0.3	0.3
非資金利益	Non-Interest Income	9.5	10.0	9.5	10.1	9.7	10.1	10.2	10.3
リテールバンキング	Retail Banking	2.3	2.2	1.6	1.4	1.5	1.8	1.6	1.2
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	(1.4)	(1.0)	(0.6)	(0.5)	(0.7)	(0.7)	(0.9)	(0.7)
シンキ	Shinki	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)
アプラスフィナンシャル	APLUS FINANCIAL	8.8	8.9	8.7	9.2	9.0	9.1	9.5	9.9
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	32.4	36.9	34.6	34.2	32.3	31.9	31.4	31.4
リテールバンキング	Retail Banking	10.5	10.3	8.8	8.4	8.3	8.4	8.2	7.8
預金・債券関連金利収益	Deposits and Debentures Net Interest Income	5.8	5.8	5.5	5.1	4.8	4.6	4.5	4.4
預金・債券関連非金利収益	Deposits and Debentures Non-Interest Income	1.5	1.3	1.1	0.6	0.8	0.8	1.0	0.4
アセットマネージメント	Asset Management	1.0	1.2	1.0	1.0	0.9	1.2	0.8	1.0
貸出	Loans	2.0	1.9	1.1	1.6	1.6	1.7	1.7	1.9
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	12.4	11.5	11.2	11.0	10.1	9.7	9.3	9.4
シンキ	Shinki	2.2	2.1	2.0	1.9	1.7	1.6	1.5	1.5
アプラスフィナンシャル	APLUS FINANCIAL	11.2	12.3	12.0	12.3	11.8	11.6	11.8	12.1
その他	Others	(4.0)	0.4	0.4	0.4	0.4	0.4	0.3	0.4
個人部門 業務粗利益	Individual Group Total Revenue	32.4	36.9	34.6	34.2	32.3	31.9	31.4	31.4

注記: 1. 前期の数字は今期の表記に調整されています。

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

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

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

経営勘定/その他 業務粗利益*	Corporate/Other Total Revenue*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金利益	Net Interest Income	(0.7)	(2.6)	(2.9)	(3.7)	(2.9)	(1.5)	(1.4)	(1.0)
トレジャリー	Treasury	(1.8)	(1.8)	(2.1)	(3.0)	(2.2)	(0.8)	(0.8)	(0.3)
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	(0.7)	(0.7)	(0.7)	(0.7)	(0.6)	(0.6)	(0.6)	(0.7)
非資金利益	Non-Interest Income	0.9	0.5	1.0	1.1	0.7	1.7	2.7	1.2
トレジャリー	Treasury	0.5	0.5	0.8	1.1	0.6	1.6	2.6	1.0
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	0.9	(0.0)	0.1	0.0	0.0	0.1	0.0	0.1
経営勘定/その他 業務粗利益(損失)	Corporate/Other Total Revenue (Loss)	0.2	(2.1)	(1.9)	(2.6)	(2.1)	0.2	1.3	0.1
トレジャリー	Treasury	(1.3)	(1.3)	(1.9)	(1.6)	0.7	1.8	0.7	0.7
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	0.2	(0.7)	(0.6)	(0.7)	(0.5)	(0.5)	(0.5)	(0.5)
経営勘定/その他 業務粗利益(損失)	Corporate/Other Total Revenue (Loss)	0.2	(2.1)	(1.9)	(2.6)	(2.1)	0.2	1.3	0.1

注記: トレジャリー本部の数字は、2011.1-3までは「金融市場部門」に含まれます。

Note: The figures for the Treasury Sub-Group are included in the "Global Markets Group" segment until 2011.1-3.

業務粗利益*	Total Revenue*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金利益	Net Interest Income	33.8	31.2	29.4	27.9	28.2	28.2	27.9	28.0
非資金利益	Non-Interest Income	16.1	26.1	18.7	21.4	19.7	23.8	24.0	18.1
業務粗利益	Total Revenue	50.0	57.4	48.2	49.3	47.9	52.0	52.0	46.2
法人部門	Institutional Group	12.4	20.3	12.2	16.7	13.0	15.2	16.2	12.1
法人営業	Institutional Banking	2.6	2.7	(0.4)	2.9	4.4	3.4	3.3	3.6
ストラクチャードファイナンス	Structured Finance	4.2	4.7	5.5	5.7	4.9	5.5	4.6	4.5
プリンシパルトランザクションズ	Principal Transactions	0.2	1.6	4.4	3.1	1.9	2.5	5.0	1.0
昭和リース	Showa Leasing	4.0	3.4	3.7	3.3	1.9	3.0	3.2	3.4
その他	Others	1.2	7.6	(1.0)	1.5	(0.1)	0.5	(0.2)	(0.5)
金融市場部門	Global Markets Group	4.8	2.2	3.3	1.0	4.6	4.5	3.0	2.5
金融法人	Financial Institutions	0.8	0.7	0.8	0.5	1.2	1.7	0.6	0.8
市場営業	Markets	1.2	0.9	1.6	0.5	3.1	2.2	1.7	0.9
トレジャリー	Treasury	2.1							
その他	Others	0.5	0.6	0.8	0.0	0.2	0.5	0.5	0.7
個人部門	Individual Group	32.4	36.9	34.6	34.2	32.3	31.9	31.4	31.4
リテールバンキング	Retail Banking	10.5	10.3	8.8	8.4	8.3	8.4	8.2	7.8
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	12.4	11.5	11.2	11.0	10.1	9.7	9.3	9.4
シンキ	Shinki	2.2	2.1	2.0	1.9	1.7	1.6	1.5	1.5
アプラスフィナンシャル	APLUS FINANCIAL	11.2	12.3	12.0	12.3	11.8	11.6	11.8	12.1
その他	Others	(4.0)	0.4	0.4	0.4	0.4	0.4	0.3	0.4
経営勘定/その他	Corporate/Other Total Revenue	0.2	(2.1)	(1.9)	(2.6)	(2.1)	0.2	1.3	0.1
トレジャリー	Treasury		(1.3)	(1.3)	(1.9)	(1.6)	0.7	1.8	0.7
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	0.2	(0.7)	(0.6)	(0.7)	(0.5)	(0.5)	(0.5)	(0.5)
業務粗利益	Total Revenue	50.0	57.4	48.2	49.3	47.9	52.0	52.0	46.2

注記:1. 前期の数字は本期の表記に調整されています。

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

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

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

経費*	General and Administrative Expenses*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
法人部門	Institutional Group	6.6	6.2	6.2	6.2	6.3	6.0	6.0	5.9
法人営業	Institutional Banking	1.7	1.7	1.7	1.7	1.7	1.6	1.5	1.5
ストラクチャードファイナンス	Structured Finance	1.4	1.2	1.1	1.2	1.2	1.1	1.1	1.1
プリンシパルトランザクションズ	Principal Transactions	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9
昭和リース	Showa Leasing	2.0	1.8	1.9	1.9	2.0	1.9	1.9	1.8
その他	Others	0.4	0.3	0.3	0.3	0.4	0.4	0.3	0.3
金融市場部門	Global Markets Group	2.8	2.4	2.4	2.4	2.3	2.2	2.2	2.2
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	1.1	0.8	0.8	0.8	0.7	0.8	0.7	0.7
トレジャリー	Treasury	0.3							
その他	Others	0.8	1.0	1.0	1.0	1.0	0.8	0.8	0.8
個人部門	Individual Group	25.3	22.8	23.1	23.4	23.1	23.4	23.4	23.1
リテールバンキング	Retail Banking	8.6	7.8	7.6	7.8	7.9	7.7	7.6	7.6
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	7.9	6.6	6.7	7.1	6.6	6.3	6.3	6.2
シンキ	Shinki	0.8	0.9	0.9	0.8	0.7	0.9	0.9	1.0
アプラスフィナンシャル	APLUS FINANCIAL	7.9	7.2	7.7	7.6	7.6	8.2	8.4	8.1
その他	Others	0.0	0.0	0.1	0.0	0.1	0.1	0.1	0.1
経営勘定/その他	Corporate/Other	(0.5)	(0.3)	0.3	0.0	0.5	0.0	0.1	0.5
トレジャリー	Treasury		0.2	0.2	0.2	0.2	0.3	0.3	0.3
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	(0.5)	(0.6)	0.0	(0.2)	0.2	(0.2)	(0.1)	0.1
経費	General and Administrative Expenses	34.3	31.1	32.1	32.1	32.4	31.7	31.9	31.8

注記:1. 前期の数字は本期の表記に調整されています。

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

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

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

実質業務純益(損失)*	Ordinary Business Profit (Loss)*	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
法人部門	Institutional Group	5.7	14.1	5.9	10.4	6.7	9.2	10.1	6.1
法人営業	Institutional Banking	0.8	1.0	(2.2)	1.1	2.7	1.7	1.7	2.0
ストラクチャードファイナンス	Structured Finance	2.8	3.5	4.3	4.5	3.7	4.4	3.4	3.3
プリンシパルトランザクションズ	Principal Transactions	(0.7)	0.6	3.4	2.2	0.9	1.6	4.0	0.1
昭和リース	Showa Leasing	2.0	1.5	1.7	1.4	(0.0)	1.1	1.3	1.5
その他	Others	0.7	7.2	(1.3)	1.1	(0.6)	0.1	(0.5)	(0.9)
金融市場部門	Global Markets Group	1.9	(0.2)	0.9	(1.3)	2.2	2.3	0.7	0.2
金融法人	Financial Institutions	0.2	0.1	0.2	0.0	0.6	1.1	0.0	0.2
市場営業	Markets	0.1	0.0	0.8	(0.2)	2.3	1.4	0.9	0.1
トレジャリー	Treasury	1.8							
その他	Others	(0.3)	(0.4)	(0.1)	(1.1)	(0.7)	(0.3)	(0.3)	(0.1)
個人部門	Individual Group	7.1	14.0	11.4	10.7	9.2	8.5	7.9	8.2
リテールバンキング	Retail Banking	1.8	2.5	1.2	0.6	0.3	0.7	0.5	0.1
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	4.5	4.8	4.5	3.8	3.4	3.3	3.0	3.2
シンキ	Shinki	1.4	1.1	1.1	1.1	0.9	0.6	0.6	0.5
アプラスフィナンシャル	APLUS FINANCIAL	3.3	5.0	4.2	4.7	4.1	3.4	3.4	4.0
その他	Others	(4.0)	0.3	0.2	0.4	0.3	0.2	0.2	0.2
経営勘定/その他	Corporate/Other	0.7	(1.7)	(2.2)	(2.6)	(2.7)	0.1	1.1	(0.3)
トレジャリー	Treasury		(1.5)	(1.5)	(2.1)	(1.8)	0.4	1.5	0.3
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	0.7	(0.1)	(0.6)	(0.4)	(0.8)	(0.2)	(0.4)	(0.7)
実質業務純益(損失)	Ordinary Business Profit (Loss)	15.6	26.2	16.0	17.1	15.4	20.2	20.0	14.3

注記:1. 前期の数字は当期の表記に調整されています。

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

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

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

与信関連費用*	Net Credit Costs (Recoveries) *	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
法人部門	Institutional Group	9.7	(0.4)	3.6	5.8	8.7	0.0	3.2	(2.1)
法人営業	Institutional Banking	1.8	(1.1)	(2.0)	1.6	2.9	0.2	(1.2)	(1.4)
ストラクチャードファイナンス	Structured Finance	7.0	2.0	5.6	2.6	3.7	0.1	3.0	0.6
プリンシパルトランザクションズ	Principal Transactions	(0.1)	0.1	(0.4)	0.0	1.2	(0.0)	0.1	(0.5)
昭和リース	Showa Leasing	3.5	(1.8)	0.4	1.1	(1.1)	(0.7)	0.3	(0.9)
その他	Others	(2.5)	0.3	0.1	0.3	1.9	0.4	0.9	0.3
金融市場部門	Global Markets Group	2.7	(1.2)	(0.9)	(0.4)	(0.0)	(0.8)	(0.8)	(0.3)
金融法人	Financial Institutions	0.1	0.2	(0.5)	(0.0)	(0.2)	(0.6)	(0.7)	(0.4)
市場営業	Markets	2.4	(1.2)	(0.1)	(0.3)	0.2	(0.1)	0.0	0.0
トレジャリー	Treasury	-							
その他	Others	0.2	(0.2)	(0.2)	(0.1)	(0.0)	(0.0)	(0.1)	0.0
個人部門	Individual Group	6.3	3.7	3.8	(2.2)	(7.0)	(0.0)	4.4	0.8
リテールバンキング	Retail Banking	1.2	0.2	1.0	0.0	(0.0)	0.0	(0.0)	0.0
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	(0.3)	(0.3)	0.1	(2.3)	(5.4)	(1.4)	2.4	0.0
シンキ	Shinki	1.1	0.0	0.0	(0.5)	(0.0)	(0.1)	0.1	0.0
アプラスフィナンシャル	APLUS FINANCIAL	4.0	3.7	2.5	0.6	(1.6)	1.5	1.8	0.8
その他	Others	0.2	0.0	0.0	0.0	0.0	(0.0)	(0.0)	(0.0)
経営勘定/その他	Corporate/Other	0.2	0.0	0.0	0.0	(1.2)	0.1	0.1	0.1
トレジャリー	Treasury		-	-	-	-	-	-	-
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	0.2	0.0	0.0	0.0	(1.2)	0.1	0.1	0.1
与信関連費用	Net Credit Costs (Recoveries)	19.0	2.1	6.6	3.1	0.3	(0.6)	6.9	(1.4)

注記:1. 前期の数字は当期の表記に調整されています。

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

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

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

与信関連費用加算後実質業務純益(損失)*	Ordinary Business Profit (Loss) after Net Credit Costs (Recoveries) *	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
法人部門	Institutional Group	(3.9)	14.5	2.3	4.6	(1.9)	9.1	6.9	8.2
法人営業	Institutional Banking	(0.9)	2.1	(0.1)	(0.5)	(0.2)	1.4	3.0	3.5
ストラクチャードファイナンス	Structured Finance	(4.2)	1.5	(1.3)	1.8	(0.0)	4.2	0.4	2.7
プリンシパルトランザクションズ	Principal Transactions	(0.6)	0.5	3.9	2.1	(0.2)	1.7	3.9	0.6
昭和リース	Showa Leasing	(1.5)	3.3	1.2	0.2	1.0	1.9	0.9	2.5
その他	Others	3.3	6.8	(1.4)	0.8	(2.5)	(0.2)	(1.4)	(1.2)
金融市場部門	Global Markets Group	(0.7)	1.0	1.8	(0.8)	2.2	3.1	1.5	0.6
金融法人	Financial Institutions	0.1	(0.1)	0.7	0.0	0.8	1.8	0.8	0.7
市場営業	Markets	(2.2)	1.3	0.9	0.0	2.1	1.5	0.9	0.0
トレジャリー	Treasury	1.8							
その他	Others	(0.5)	(0.1)	0.1	(0.9)	(0.7)	(0.2)	(0.1)	(0.1)
個人部門	Individual Group	0.7	10.3	7.6	12.9	16.3	8.5	3.5	7.4
リテールバンキング	Retail Banking	0.6	2.3	0.2	0.5	0.3	0.7	0.6	0.1
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	4.8	5.2	4.3	6.2	8.8	4.8	0.5	3.1
シンキ	Shinki	0.2	1.1	1.0	1.6	0.9	0.8	0.4	0.5
アプラスフィナンシャル	APLUS FINANCIAL	(0.6)	1.3	1.7	4.1	5.8	1.9	1.5	3.2
その他	Others	(4.3)	0.2	0.2	0.3	0.2	0.3	0.2	0.3
経営勘定/その他	Corporate/Other	0.5	(1.8)	(2.3)	(2.6)	(1.4)	0.0	1.0	(0.5)
トレジャリー	Treasury		(1.5)	(1.5)	(2.1)	(1.8)	0.4	1.5	0.3
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	0.5	(0.2)	(0.7)	(0.5)	0.4	(0.3)	(0.5)	(0.9)
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs (Recoveries)	(3.4)	24.0	9.4	14.0	15.1	20.9	13.1	15.7

注記: 1. 前期の数字は今期の表記に調整されています。

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

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

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

Section 2.3 部門別主要データ

Section 2.3 Business Line Key Data

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

法人部門・金融市場部門*	Institutional Group, Global Markets Group*	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	1,778.3	1,718.0	1,726.2	1,667.6	1,723.2	1,788.3	1,767.2	1,716.6
不動産ファイナンス	Real Estate Finance	743.6	742.1	750.8	764.3	740.1	756.9	780.8	786.1
不動産ノンリコースファイナンス(ローン形態)	Real Estate Non-Recourse Loans	411.3	405.3	393.3	397.9	372.5	355.3	357.5	372.1
不動産ノンリコースファイナンス(私募債形態等)	Real Estate Non-Recourse Bonds and Others	247.2	239.6	235.8	229.1	231.0	229.8	230.6	217.2
その他不動産ファイナンスローン	Other Real Estate Finance Loans	85.0	97.1	121.6	137.2	136.5	171.8	192.6	196.8
その他プロダクトローン	Other Product Loans	415.3	399.3	381.4	384.4	386.2	388.9	395.8	394.8
CLO(貸出債権証券化)	CLO (Off Balance)	-	-	-	-	-	-	-	-
コーポレートファイナンス子会社顧客向け貸出	Loans to Commercial Finance Subsidiaries' Customers	34.9	34.2	33.2	33.7	41.1	37.8	37.9	35.7
貸出及び私募債形態ノンリコースファイナンス	Total Loans and Non-Recourse Bonds	2,979.2	2,893.8	2,891.7	2,850.1	2,890.8	2,972.1	2,981.9	2,933.4
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	206.2	199.5	198.3	195.7	197.4	195.3	196.9	196.4
割賦売掛金	Installment Receivables	109.3	103.6	106.4	114.3	119.0	116.2	122.7	119.2
法人預金(含む譲渡性預金)	Institutional Deposits and Negotiable Certificates of Deposit	858.4	983.1	755.8	719.2	700.0	735.8	881.7	755.7
法人債券	Institutional Debentures	68.3	51.4	38.3	31.4	25.6	21.4	16.7	12.5
預金・債券	Total Deposits and Debentures	926.7	1,034.5	794.1	750.7	725.6	757.2	898.4	768.2

注記:1. 前期の数字は当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。

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

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

個人部門*	Individual Group*	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
リテール顧客向け貸出	Retail Banking Loans Outstanding	913.3	931.3	899.9	912.7	948.6	980.6	1,026.5	1,058.5
住宅ローン	Housing Loan Balance	905.7	924.3	892.1	905.5	941.2	974.1	1,019.8	1,052.2
新生銀行レイク顧客向け貸出	Shinsei Bank Lake Customers				8.9	17.5	26.5	37.9	50.5
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	653.1	628.4	569.6	533.7	510.7	487.6	466.1	444.8
新生フィナンシャル顧客向け	Shinsei Financial Customers	385.7	364.8	347.0	323.6	303.3	285.2	268.8	253.7
シンキ顧客向け	Shinki Customers	58.2	53.0	49.3	45.7	44.7	43.1	42.3	41.2
アプラスフィナンシャル顧客向け	APLUS FINANCIAL Customers	134.4	127.3	121.3	114.1	115.2	112.5	108.5	103.7
新生銀行との提携によるアプラスフィナンシャル顧客向け	Loans to APLUS FINANCIAL Customers affiliated with Shinsei Bank	20.8	30.3	-	-	-	-	-	-
その他顧客向け	Other Customers	53.8	52.8	51.9	50.3	47.5	46.7	46.3	46.0
貸出	Total Loans	1,566.4	1,559.8	1,469.6	1,455.4	1,477.0	1,494.9	1,530.5	1,553.8
割賦売掛金(コンシューマーファイナンス)	Installment Receivables (Consumer Finance)	221.1	221.5	217.9	224.3	228.8	232.3	233.2	240.8
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	566.8	558.7	548.8	547.8	551.5	548.1	539.9	504.3
預り総資産	Assets under Management (AUM)	5,869.8	5,919.0	5,900.6	5,926.3	5,777.6	5,734.9	5,632.8	5,819.3
リテール預金	Retail Deposits	4,752.2	4,794.2	4,781.5	4,807.3	4,662.4	4,597.4	4,492.9	4,673.5
仕組預金	Structured Deposits	828.1	792.0	745.0	741.6	752.3	594.8	521.0	489.6
リテール債券	Retail Debentures	279.9	278.3	274.8	274.1	268.5	265.6	260.9	259.6
投信/年金	Mutual Funds and Variable Annuities	707.5	706.2	698.6	696.5	697.1	711.6	706.8	706.5
投資信託	Mutual Funds	433.9	431.0	420.8	404.1	397.3	390.9	382.6	378.4
変額年金	Variable Annuities	273.5	275.2	277.8	292.4	299.8	320.6	324.1	328.1
仕組債(金融商品仲介業務)	Structured Bonds (Financial Product Intermediary Business)	113.6	124.3	130.3	133.9	135.4	146.4	159.0	166.8
支払承諾	Acceptances and Guarantees	566.8	558.7	548.8	547.8	551.5	548.1	539.9	504.3
リテール口座数(千口座)	Total Number of Retail Accounts (Thousands)	2,571.6	2,586.1	2,603.8	2,618.4	2,637.4	2,649.5	2,664.6	2,680.3
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)	43.7	45.0	46.5	47.4	49.3	51.1	53.4	55.0
新生フィナンシャル顧客数(千人)	Shinsei Financial's Number of Customers (Thousands)	758.4	732.2	708.8	658.0	614.0	573.3	535.0	503.0
無担保パーソナルローン(千人)	Unsecured Personal Loans (Thousands)	743.0	720.0	698.0	650.0	606.0	567.3	529.0	496.9
クレジットカード(有効会員数)	Credit Card (valid customer)	-	-	-	-	-	-	-	-
クレジットカード(残あり顧客数)	Credit Card (on book customer)	63.0	55.0	51.4	47.0	43.0	40.0	37.0	34.2
信販事業(残あり顧客数)	Installment Sales Finance (valid customer)	9.0	6.0	4.7	3.0	3.0	3.0	1.0	0.9
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	6.4	6.2	6.0	5.0	5.0	5.0	5.0	5.1
シンキ顧客数(千人)	Shinki's Number of Customers (Thousands)	140.5	131.2	123.4	115.4	109.9	104.6	100.1	95.3
アプラスフィナンシャル 有効カード会員数(千人)	APLUS FINANCIAL's Total Available Cardholders (Thousands)	7,701.0	7,573.0	7,435.9	7,291.0	7,127.2	6,893.9	6,748.3	6,622.0

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. 前期の数字は当期の表記に調整されています。

Note: 1. AUM includes unclaimed debentures

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

貸出残高	Total Loans and Bills Discounted	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
法人部門、金融市場部門	Loans in Institutional Group, Global Markets Group	2,725.0	2,654.1	2,655.9	2,621.0	2,659.8	2,742.3	2,751.3	2,716.2
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	1,778.3	1,718.0	1,726.2	1,667.6	1,723.2	1,788.3	1,767.2	1,716.6
不動産ノンリコースファイナンス(ローン形態)	Real Estate Non-Recourse Loans	411.3	405.3	393.3	397.9	372.5	355.3	357.5	372.1
その他不動産ファイナンスローン	Other Real Estate Finance Loans	85.0	97.1	121.6	137.2	136.5	171.8	192.6	196.8
その他プロダクトローン	Other Product Loans	415.3	399.3	381.4	384.4	386.2	388.9	395.8	394.8
CLO(貸出債権証券化)	CLO (Off Balance)	-	-	-	-	-	-	-	-
コマーシャルファイナンス子会社顧客向け貸出	Loans to Commercial Finance Subsidiaries' Customers	34.9	34.2	33.2	33.7	41.1	37.8	37.9	35.7
個人部門	Loans in Individual Group	1,566.4	1,559.8	1,469.6	1,455.4	1,477.0	1,494.9	1,530.5	1,553.8
リテール顧客向け貸出	Retail Banking Loans Outstanding	913.3	931.3	899.9	912.7	948.6	980.6	1,026.5	1,058.5
住宅ローン	Housing Loan Balance	905.7	924.3	892.1	905.5	941.2	974.1	1,019.8	1,052.2
新生銀行レイク顧客向け貸出	Shinsei Bank Lake Customers				8.9	17.5	26.5	37.9	50.5
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	653.1	628.4	569.6	533.7	510.7	487.6	466.1	444.8
新生フィナンシャル顧客向け	Shinsei Financial Customers	385.7	364.8	347.0	323.6	303.3	285.2	268.8	253.7
シンキ顧客向け	Shinki Customers	58.2	53.0	49.3	45.7	44.7	43.1	42.3	41.2
アプラスフィナンシャル顧客向け	APLUS FINANCIAL Customers	134.4	127.3	121.3	114.1	115.2	112.5	108.5	103.7
新生銀行との提携によるアプラスフィナンシャル顧客向け	Loans to APLUS FINANCIAL Customers affiliated with Shinsei Bank	20.8	30.3	-	-	-	-	-	-
その他顧客向け	Other Customers	53.8	52.8	51.9	50.3	47.5	46.7	46.3	46.0
貸出残高	Total Loans and Bills Discounted	4,291.4	4,214.0	4,125.5	4,076.5	4,136.8	4,237.2	4,281.9	4,270.1

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.

部門別、配賦リスク資本	Risk Capital Allocation by Business	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
法人部門	Institutional Group								
金融市場部門	Global Markets Group	340	n/a	308	n/a	308	n/a	299	n/a
個人部門	Individual Group	154	n/a	145	n/a	134	n/a	140	n/a
経営勘定/その他	Corporate/Other	27	n/a	21	n/a	21	n/a	22	n/a
配賦可能資本	Excess Capital	0	n/a	36	n/a	73	n/a	111	n/a
Tier I 資本	Tier I Capital	516.7	533.2	542.7	541.2	537.1	552.3	573.8	589.9

注記: 1. 前期の数字は今期の表記に調整されています。

: 2. トレジャーリー本部の数字は、2011.3までは「金融市場部門」に、2011.6以降は「経営勘定/その他」に含まれています。

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

2. The figures for the Treasury Sub-Group are included in the "Global Markets Group" segment until 2011.3. From 2011.6, they are included in the "Corporate/Other" segment.

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

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

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

財務比率	Financial Ratios	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
ROA(年換算後)	Return on Assets (Annualized)	(0.8%)	0.7%	0.1%	0.0%	(0.6%)	0.8%	0.4%	0.5%
ROE(潜在株式調整後)(年換算後)	Return on Equity (Fully Diluted) (Annualized)	(20.0%)	13.2%	1.5%	0.2%	(10.2%)	11.6%	6.3%	8.0%
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%)	0.9%	0.2%	0.1%	(0.5%)	0.9%	0.5%	0.6%
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)	(21.8%)	16.9%	3.8%	1.6%	(9.4%)	14.6%	8.8%	10.2%
経費率	Expense-to-Revenue Ratio	68.7%	54.3%	66.7%	65.2%	67.7%	61.1%	61.5%	69.0%

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

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

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

リスク分類別リスク資本の配賦	Risk Capital Allocation by Risk Categories	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
信用リスク	Credit Risk	437	n/a	422	n/a	393	n/a	392	n/a
市場リスク	Market Risk	30	n/a	25	n/a	19	n/a	17	n/a
金利リスク	Interest Rate Risk	18	n/a	24	n/a	16	n/a	17	n/a
オペレーショナル・リスク	Operational Risk	36	n/a	34	n/a	34	n/a	34	n/a
配賦可能資本	Excess Capital	0	n/a	36	n/a	73	n/a	111	n/a
Tier I 資本	Tier I Capital	516.7	533.2	542.7	541.2	537.1	552.3	573.8	589.9

自己資本関連情報	Capital Adequacy Data	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
基本的項目(Tier I)	Basic Items (Tier I)	516.7	533.2	542.7	541.2	537.1	552.3	573.8	589.9
補充的項目(Tier II)	Amount Eligible for Inclusion in Capital (Tier II)	231.8	221.5	211.2	203.5	197.0	188.0	186.4	187.7
控除項目	Deduction	(98.6)	(103.0)	(105.0)	(110.6)	(107.2)	(82.2)	(72.4)	(78.9)
自己資本金額	Total Capital	649.9	651.7	648.8	634.1	626.9	658.1	687.8	698.7
リスクアセット	Risk Assets	6,653.7	6,559.5	6,203.3	6,223.7	6,102.5	6,019.7	5,896.2	5,875.4
自己資本比率	Capital Adequacy Ratio	9.76%	9.93%	10.46%	10.18%	10.27%	10.93%	11.71%	11.89%
Tier I 比率	Tier I Capital Ratio	7.76%	8.12%	8.74%	8.69%	8.80%	9.17%	9.77%	10.04%
リスク資本	Risk Capital	522	n/a	505	n/a	463	n/a	462	n/a
Tier I に対するリスク資本の割合	Risk Capital as a Percentage of Tier I Capital	101.0%	n/a	93.1%	n/a	86.2%	n/a	80.5%	n/a

1株当たり数値(円)	Per Share Data (JPY)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
1株当たり純資産	Common Equity Per Share	205.83	212.70	214.07	214.66	212.67	217.39	220.70	226.79
潜在株式調整後1株当たり純資産	Fully Diluted Equity Per Share	205.83	212.70	214.07	214.66	212.67	217.39	220.70	226.79
1株当たり四半期純利益(損失)	Basic Net Income (Loss) Per Share	(11.26)	6.84	0.82	0.10	(5.35)	6.19	3.51	4.54
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	(11.26)	6.84	0.82	0.10	(5.35)	6.19	3.51	4.54
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	(10.01)	7.84	1.83	0.81	(4.43)	7.11	4.44	5.38
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	(10.01)	7.84	1.83	0.81	(4.43)	7.11	4.44	5.38

株式数	Share Data	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247
期末発行済普通株式数	Number of Common Shares	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247
ストックオプションによる潜在株式数	Number of Fully Diluted Stock Options	-	-	-	-	-	-	-	-
(参考)期末自己株式数	(Ref) Treasury Shares at End of Period (not included in the above)	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644
潜在株式調整後期中平均普通株式数	Weighted Average Fully Diluted Number of Shares Outstanding	1,996,056,234	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247
期中平均普通株式数	Weighted Average Number of Common Shares Outstanding	1,996,056,234	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247

格付け(新生銀行)	Credit Ratings (Shinsei Bank)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
Moody's	Moody's								
短期	Short-Term	P-3	P-3	Not Prime	Not Prime	Not Prime	Not Prime	Not Prime	Not Prime
長期	Long-Term	Baa3 (安定的) (Stable)	Baa3 (Under Review)	Ba1 (ネガティブ) (Negative)	Ba1 (ネガティブ) (Negative)	Ba1 (ネガティブ) (Negative)	Ba1 (安定的) (Stable)	Ba1 (安定的) (Stable)	Ba1 (安定的) (Stable)
Standard and Poor's (S&P)	Standard and Poor's (S&P)								
短期	Short-Term	A-2	A-2	A-2	A-2	A-2	A-2	A-2	A-2
長期	Long-Term	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (安定的) (Stable)
日本格付研究所 (JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-2	J-2	J-2	J-2	J-2	J-2	J-2	J-2
長期	Long-Term	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (ポジティブ) (Positive)
格付投資情報センター (R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term	a-2	a-2	a-2	a-2	a-2	a-2	a-2	a-2
長期	Long-Term	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)

格付け(アプラス)	Credit Ratings (APLUS)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)

格付け(昭和リース)	Credit Ratings (Showa Leasing)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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 (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 (ポジティブ) (Positive)

連結対象会社数	Subsidiaries and Affiliates Data	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
連結子会社数	Consolidated Subsidiaries	121	119	123	129	133	155	164	175
持分法適用会社数	Affiliates Accounted for Using the Equity Method	17	16	16	16	15	14	14	14
連結対象会社数	Total Number of Consolidated Subsidiaries and Affiliates	138	135	139	145	148	169	178	189

その他主要データ	Other Key Data	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
店舗数(本支店・出張所数・本支店内室)	Total Number of Outlets	44	45	44	44	43	42	43	43
本支店	Head Office and Branches	30	30	30	30	29	29	29	29
うち新生フィナンシャルセンター	Shinsei Financial Centers	29	29	29	29	28	28	28	28
うち兼住宅ローンセンター	Housing Loan Centers (head office/branches)					8	7	7	7
出張所	Annexes	13	14	13	13	13	13	14	14
うちコンサルティングスポット	Shinsei Consulting Spot	13	14	13	13	13	12	12	12
うち住宅ローンセンター	Housing Loan Centers (annex)					1	2	2	2
本支店内室(コンサルティングスポット)	Sub-branch (Consulting Spots)	1	1	1	1	1			
新生銀行レイク無人店舗	Shinsei Bank Lake Unmanned Branches				788	787	790	784	784
ATM台数	Number of ATMs	321	322	318	313	277	277	276	272
新生銀行レイク自社 CD・ATM台数	Shinsei Bank Lake Own CD/ATMs				827	826	827	821	821
新生銀行レイク提携 CD・ATM台数(千台)	Shinsei Bank Lake Tie-up CD/ATMs (Thousands)				16	16	16	16	17
新生銀行レイク自動契約機台数	Shinsei Bank Lake Automated Contract Machines				797	796	801	795	795
従業員数(連結)	Number of Employees (Consolidated Basis)	5,718	5,558	5,476	4,854	4,830	4,882	4,848	4,851
法人部門、金融市場部門	Institutional Group, Global Markets Group	1,814	1,824	1,825	1,234	1,229	1,270	1,258	1,253
新生証券	Shinsei Securities	70	70	69	69	68	68	65	64
新生信託銀行	Shinsei Trust & Banking	66	63	60	60	61	64	63	59
昭和リース	Showa Leasing	508	509	507	505	505	510	511	507
その他	Others	1,170	1,182	1,189	600	595	628	619	623
個人部門	Individual Group	3,199	3,019	2,946	2,919	2,906	2,918	2,900	2,911
リテールバンキング	Retail Banking	557	558	570	570	566	592	583	593
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	1,083	904	827	822	814	813	815	817
シンキ	Shinki	182	176	172	169	170	166	166	167
アプラスフィナンシャル	APLUS FINANCIAL	1,330	1,335	1,324	1,316	1,309	1,301	1,290	1,288
その他	Others	47	46	53	42	47	46	46	46
金融インフラグループ	Banking Infrastructure Group	343	346	344	341	338	354	350	345
経営勘定/その他	Corporate/Other	362	369	361	360	357	340	340	342
従業員数(単体)	Number of Employees (Non-Consolidated Basis)	1,907	1,913	1,916	1,913	1,895	1,927	1,903	1,912
男性	Male	1,042	1,050	1,059	1,056	1,044	1,060	1,047	1,050
女性	Female	865	863	857	857	851	867	856	862

注記: 1. 前期の数字は当期の表記に調整されています。

2. トレジャーリー本部の数字は、2011.3までは「金融市場部門」に、2011.6以降は「経営勘定/その他」に含まれています。

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

2. The figures for the Treasury Sub-Group are included in the "Global Markets Group" segment until 2011.3. From 2011.6, they are included in the "Corporate/Other" segment.

Section 4. 主要子会社の財務データ他

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

Section 4. Subsidiaries' Financial and Business Data

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

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

連結損益計算書	Consolidated Statements of Income	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金運用収益	Total Interest Income	13.8	13.7	13.7	13.0	11.9	11.2	10.5	9.9
役務取引等収益	Fees and Commissions Income	0.1	0.1	0.1	0.0	0.2	0.4	0.5	0.8
その他業務収益	Other Business Income	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他経常収益	Other Ordinary Income	0.1	2.3	2.2	2.3	2.1	2.2	2.0	2.0
経常収益	Ordinary Income	14.2	16.2	16.1	15.4	14.3	13.9	13.2	12.8
資金調達費用	Total Interest Expenses	0.6	1.3	1.7	1.5	1.2	1.1	1.0	0.9
役務取引等費用	Fees and Commissions Expenses	0.9	1.1	0.8	1.1	1.2	1.1	1.1	0.9
その他業務費用	Other Business Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
営業経費	Total General and Administrative Expenses	7.7	6.5	6.5	3.6	3.4	3.2	3.2	3.2
その他経常費用	Other Ordinary Expenses	4.4	2.7	1.9	4.6	6.6	0.4	4.1	1.7
貸倒引当金繰入額	Provision of Reserve for Loan Losses	(0.3)	1.8	1.9	(0.4)	(3.7)	0.3	4.0	1.7
その他	Others	4.7	0.8	0.0	5.0	10.4	0.0	0.0	0.0
経常費用	Ordinary Expenses	13.7	11.7	11.0	10.9	12.6	6.0	9.5	6.9
経常利益	Net Ordinary Income	0.5	4.5	5.1	4.5	1.7	7.9	3.6	5.9
特別利益	Special Gains	1.8	0.1	0.2	2.1	0.0	-	-	0.0
特別損失	Special Losses	4.9	0.2	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	(2.6)	4.5	5.3	6.6	1.6	7.9	3.6	5.9
税金	Income Taxes (Benefit)	0.8	0.5	0.0	(0.6)	0.4	0.4	0.3	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)	(3.5)	3.9	5.3	7.2	1.2	7.4	3.3	5.8

連結貸借対照表	Consolidated Balance Sheets	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	25.2	17.7	16.4	10.4	11.9	9.5	9.3	10.2
有価証券	Securities	84.6	84.6	84.6	84.6	84.6	93.6	93.6	93.6
貸出金	Loans and Bills Discounted	235.7	379.9	359.9	334.7	312.9	293.6	276.3	260.5
その他資産	Other Assets	35.1	42.8	34.9	24.8	19.5	17.3	16.4	16.5
割賦売掛金	Installment Sales Credit	3.0	2.4	1.9	1.5	1.2	1.0	0.8	0.7
有形固定資産	Premises and Equipment	12.4	11.6	10.5	8.6	8.6	8.6	8.5	8.4
無形固定資産	Intangible Assets	1.1	1.1	1.1	1.0	0.9	0.8	0.8	0.7
繰延税金資産	Deferred Tax Assets	10.9	10.3	10.3	10.9	10.5	10.0	9.7	9.6
貸倒引当金	Reserve for Credit Losses	(47.9)	(44.7)	(41.4)	(37.0)	(29.2)	(26.9)	(27.8)	(26.7)
資産の部合計	Total Assets	357.4	508.2	481.1	442.5	423.9	409.5	389.9	375.5
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
借入金	Borrowed Money	124.3	319.5	300.0	257.4	241.9	225.9	208.4	190.0
その他負債	Other Liabilities	66.3	23.8	17.8	10.9	12.6	8.6	8.9	7.9
利息返還損失引当金	Reserve for Losses on Interest Repayments	18.0	15.9	14.0	17.4	26.2	24.8	23.6	22.4
負債の部合計	Total Liabilities	217.9	364.8	336.4	290.5	285.7	263.7	245.4	225.2
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	139.4	143.3	144.7	151.9	138.2	145.7	144.5	150.3
資本金	Capital Stock	91.5	91.5	91.5	91.5	91.5	91.5	91.5	91.5
純資産の部合計	Total Equity	139.4	143.3	144.7	151.9	138.2	145.7	144.5	150.3
負債及び純資産の部合計	Total Liabilities and Equity	357.4	508.2	481.1	442.5	423.9	409.5	389.9	375.5

利息返還関連	Grey Zone Related Information	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
利息返還額	Amount of Refund for Grey Zone Claim	1.8	2.7	1.7	1.4	1.2	1.2	1.1	1.1
債権放棄額	Amount of Debt Write-Off	1.2	1.8	0.9	0.8	0.6	0.6	0.5	0.4
キャッシュアウト利息返還額	Amount of Interest Repayment	0.6	0.9	0.7	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	18.0	15.9	14.0	17.4	26.2	24.8	23.6	22.4
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	4.4	0.6	(0.1)	4.8	10.0	(0.1)	(0.0)	(0.0)
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	1.8	2.7	1.7	1.4	1.2	1.2	1.1	1.1
開示請求件数	Number of Claims	38,640	25,067	19,501	17,848	16,544	16,681	14,418	14,003

注記: 1. 利息返還額については、補償対象分とネットに記載しております。

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

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

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

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

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

新生フィナンシャル主要計数

Shinsei Financial Summary of Major Business Information

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

営業債権残高	Principal Balance(*)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
無担保パーソナルローン	Unsecured Personal Loans (UPL)	366.3	345.7	328.3	305.3	285.7	268.3	252.7	238.4
クレジットカード	Credit Card	16.1	13.9	12.1	10.5	9.2	8.1	7.1	6.2
信販事業	Installment Sales Finance	1.2	0.9	0.6	0.5	0.3	0.2	0.1	0.1
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	22.8	21.6	20.7	19.7	18.8	17.9	17.2	16.4
営業債権残高	Total Principal Balance	406.5	382.4	361.9	336.2	314.1	294.6	277.2	261.2

注記: 証券化実施分を含む残高であります。

Note: Balance before securitization.

顧客数(千人)	Number of Customers (Thousands)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
無担保パーソナルローン	Unsecured Personal Loans (UPL)	743.0	720.0	698.0	650.0	606.0	567.3	529.0	496.9
クレジットカード(有効会員数)	Credit Card (Valid Customer)	-	-	-	-	-	-	-	-
クレジットカード(残あり顧客数)	Credit Card (On Book Customer)	63.0	55.0	51.4	47.0	43.0	40.0	37.0	34.2
信販事業(残あり顧客数)	Installment Sales Finance (Valid Customer)	9.0	6.0	4.7	3.0	3.0	3.0	1.0	0.9
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	6.4	6.2	6.0	5.0	5.0	5.0	5.0	5.1
顧客数合計	Total Customers	758.4	732.2	708.8	658.0	614.0	573.3	535.0	503.0

店舗・チャネル	Number of Branches and Channels	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
店舗数(箇所)	Branches	942	896	799					
無担保パーソナルローン 有人店舗	Manned Branches for Unsecured Personal Loans (UPL)	-	-	-					
無担保パーソナルローン 無人店舗	Unmanned Branches for Unsecured Personal Loans (UPL)	942	896	799					
CD・ATM台数:	CD/ATMs:								
自社分(台)	Own	979	933	838					
提携分:	Tie-up:								
無担保パーソナルローン(千台)	Unsecured Personal Loans (UPL) (Thousands)	107	75	76	76	77	60	61	63
クレジットカード(千台)	Credit Card (Thousands)	-	-	-					
無担保パーソナルローン 自動契約機台数(台)	Automated Contract Machines for Unsecured Personal Loans (UPL)								
自社分(台)	Own	950	904	808					
提携分(台)	Tie-up				797	796	801	795	795

新生フィナンシャル 無担保パーソナルローンビジネス計数

Shinsei Financial Unsecured Personal Loans (UPL) Business Information

新規獲得顧客数(千人)	Number of Newly Acquired Customers (Thousands)	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
無担保パーソナルローン	Unsecured Personal Loans (UPL)	25.3	30.7	30.1					

成約率	Approval Rate	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
無担保パーソナルローン	Unsecured Personal Loans (UPL)	29.8%	32.0%	33.7%					

平均貸出金利	Average Lending Rates	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
無担保パーソナルローン	Unsecured Personal Loans (UPL)	15.7%	15.5%	15.5%	15.5%	15.4%	15.4%	15.3%	15.3%

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
無担保パーソナルローン	Unsecured personal loans (UPL)								
残高:	Outstanding:								
～15%	～15%	197.8	187.0	175.1	162.5	154.0	146.7	139.9	134.1
～18%	～18%	125.1	121.9	121.3	115.2	108.0	101.3	95.4	89.6
～20%	～20%	2.8	2.4	2.2	1.8	1.6	1.4	1.2	1.0
～25%	～25%	15.1	13.0	11.4	10.0	8.7	7.5	6.5	5.6
～29.2%	～29.2%	25.3	21.3	18.3	15.6	13.2	11.2	9.4	7.9
>= 29.2%	Over 29.2%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
合計	Total	366.3	345.7	328.3	305.3	285.7	268.3	252.7	238.4
比率:	Ratios:								
～15%	～15%	54.0%	54.1%	53.3%	53.2%	53.9%	54.7%	55.4%	56.3%
～18%	～18%	34.2%	35.3%	36.9%	37.8%	37.8%	37.8%	37.8%	37.6%
～20%	～20%	0.8%	0.7%	0.7%	0.6%	0.6%	0.5%	0.5%	0.4%
～25%	～25%	4.1%	3.8%	3.5%	3.3%	3.1%	2.8%	2.6%	2.4%
～29.2%	～29.2%	6.9%	6.2%	5.6%	5.1%	4.6%	4.2%	3.7%	3.3%
>= 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
As a result, some receivables are classified as having interest rates of over 20%.

延滞残高、比率	Balance and Ratio of Delinquent Unsecured Personal Loans	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
無担保パーソナルローン	Unsecured Personal Loans (UPL):								
残高	Outstanding	366.3	345.7	328.3	305.3	285.7	268.3	252.7	238.4
91～180日延滞残高	91-180 Days Delinquency Amount	5.6	6.5	4.9	5.8	3.8	3.9	3.4	3.1
91～180日延滞比率	91-180 Days Delinquency Ratio	1.5%	1.9%	1.5%	1.9%	1.4%	1.5%	1.4%	1.3%

年齢別残高構成比	Balance by Age	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
<30	<30	20.4%	21.0%	21.4%	21.4%	21.2%	20.9%	20.5%	20.0%
<40	<40	25.8%	25.9%	26.0%	26.0%	26.0%	26.1%	26.2%	26.4%
<50	<50	23.0%	23.0%	23.1%	23.3%	23.4%	23.7%	24.0%	24.2%
<60	<60	18.5%	18.1%	17.8%	17.6%	17.6%	17.5%	17.5%	17.6%
>= 60	Over 60	12.2%	11.9%	11.7%	11.7%	11.8%	11.8%	11.8%	11.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

性別、既婚・未婚別残高構成比	Balance by Gender and Marital Status	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
男性独身	Single Male	41.3%	41.8%	42.1%	42.2%	42.2%	42.3%	42.3%	42.3%
男性既婚	Married Male	34.7%	34.6%	34.6%	34.8%	35.1%	35.3%	35.6%	35.8%
女性独身	Single Female	12.1%	12.1%	12.1%	12.1%	12.1%	12.0%	11.9%	11.9%
女性既婚	Married Female	11.9%	11.5%	11.2%	10.9%	10.6%	10.4%	10.2%	10.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

実行残高別残高構成比	Balance by Amount of Origination	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	1.6%	1.8%	1.9%	1.8%	1.8%	1.8%	1.7%	1.7%
10万円超、30万円以下	Over JPY 100K and Less than or Equal to JPY 300K	10.6%	11.0%	11.6%	11.8%	12.0%	11.8%	11.5%	11.2%
30万円超、50万円以下	Over JPY 300K and Less than or Equal to JPY 500K	24.4%	24.7%	24.6%	24.3%	23.5%	23.1%	23.0%	22.7%
50万円超、100万円以下	Over JPY 500K and Less than or Equal to JPY 1M	27.7%	28.0%	28.0%	28.4%	28.9%	29.5%	30.0%	30.8%
100万円超	Over JPY 1M	35.6%	34.5%	33.8%	33.7%	33.8%	33.8%	33.8%	33.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

年収別残高構成比	Balance by Annual Income	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	17.6%	17.1%	16.6%	16.1%	15.6%	15.1%	14.6%	14.1%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	60.4%	61.1%	61.6%	61.9%	62.0%	62.3%	62.4%	62.5%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	14.3%	14.3%	14.3%	14.3%	14.5%	14.7%	14.9%	15.1%
年収7百万円以上	Over JPY 7M	7.7%	7.6%	7.6%	7.7%	7.9%	7.9%	8.1%	8.3%
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あります。

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.

シンキ株式会社の、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)

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

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

連結損益計算書	Consolidated Statements of Income	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金運用収益	Total Interest Income	2.4	2.2	2.1	1.9	1.8	1.8	1.7	1.7
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	0.0	0.2	0.2	0.3	0.3	0.3	0.2	0.2
経常収益	Ordinary Income	2.4	2.6	2.4	2.3	2.2	2.1	2.0	2.0
資金調達費用	Total Interest Expenses	0.0	0.1	0.0	0.1	0.1	0.1	0.1	0.1
役務取引等費用	Fees and Commissions Expenses	0.2	0.1	0.1	0.1	0.2	0.1	0.1	0.1
その他業務費用	Other Business Expenses	-	-	-	-	-	-	-	-
営業経費	Total General and Administrative Expenses	0.7	0.9	0.8	0.7	0.7	0.9	0.9	0.9
その他経常費用	Other Ordinary Expenses	3.2	0.3	0.3	4.7	6.8	0.3	0.3	0.2
貸倒引当金繰入額	Provision of Reserve for Loan Losses	1.6	0.0	0.1	(0.5)	0.0	0.0	0.3	0.2
その他	Others	1.6	0.2	0.2	5.3	6.7	0.3	0.0	0.0
経常費用	Ordinary Expenses	4.3	1.5	1.4	5.8	7.9	1.5	1.5	1.4
経常利益(損失)	Net Ordinary Income (Loss)	(1.8)	1.0	0.9	(3.4)	(5.6)	0.6	0.5	0.5
特別利益	Special Gains	0.2	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
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	(1.7)	1.0	0.9	(3.4)	(5.6)	0.6	0.5	0.5
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)	(1.7)	1.0	0.9	(3.4)	(5.6)	0.6	0.5	0.5

連結貸借対照表	Consolidated Balance Sheets	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	3.0	1.4	0.9	1.0	1.0	2.2	1.7	2.2
有価証券	Securities	0.3	0.3	0.2	0.1	0.1	0.1	0.1	0.1
貸出金	Loans and Bills Discounted	43.8	42.3	41.7	41.2	45.5	51.5	46.8	41.7
その他資産	Other Assets	2.8	2.9	2.6	1.4	0.9	0.9	1.1	1.3
有形固定資産	Premises and Equipment	5.4	5.4	5.4	5.4	5.4	5.3	5.3	5.3
無形固定資産	Intangible Assets	0.4	0.3	0.3	0.3	0.3	0.3	0.2	0.2
繰延税金資産	Deferred Tax Assets	-	-	-	-	0.0	-	-	-
貸倒引当金	Reserve for Credit Losses	(7.2)	(6.2)	(5.4)	(4.3)	(3.9)	(3.6)	(3.4)	(3.2)
資産の部合計	Total Assets	50.8	48.3	47.5	46.7	50.6	58.1	53.2	48.9
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	15.3	14.7	16.2	17.6	24.8	25.2	21.5	18.3
社債	Corporate Bonds	-	-	-	-	-	-	-	-
その他負債	Other Liabilities	5.1	5.4	4.8	3.5	2.1	1.8	1.6	1.4
利息返還損失引当金	Reserve for Losses on Interest Repayments	13.4	10.2	7.6	10.1	14.0	11.8	10.3	8.9
繰延税金負債	Deferred Tax Liabilities	-	-	-	-	-	-	-	-
負債の部合計	Total Liabilities	34.1	30.5	28.8	31.5	41.0	38.9	33.6	28.7
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	16.7	17.7	18.7	15.2	9.5	19.1	19.6	20.2
資本金	Capital Stock	24.1	24.1	24.1	24.1	24.1	28.6	28.6	28.6
純資産の部合計	Total Equity	16.7	17.7	18.7	15.2	9.5	19.1	19.6	20.2
負債及び純資産の部合計	Total Liabilities and Equity	50.8	48.3	47.5	46.7	50.6	58.1	53.2	48.9

利息返還関連	Grey Zone Related Information	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
利息返還額	Amount of Refund for Grey Zone Claim	2.5	3.2	2.6	2.4	2.6	2.1	1.5	1.3
債権放棄額	Amount of Debt Write-Off	0.6	0.7	0.4	0.4	0.3	0.3	0.2	0.1
キャッシュアウト利息返還額	Amount of Interest Repayment	1.9	2.5	2.2	2.1	2.3	1.8	1.3	1.1
利息返還損失引当金	Reserve for Losses on Interest Repayment	13.4	10.2	7.6	10.1	14.0	11.8	10.3	8.9
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	2.1	0.0	0.0	5.0	6.5	0.0	0.0	0.0
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	2.5	3.2	2.6	2.4	2.6	2.1	1.5	1.3
開示請求件数	Number of Claims	6,250	4,118	3,171	3,052	2,727	2,884	2,566	2,562

シンキ主要計数

Shinki Financial Summary of Major Business Information

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

貸付金残高	Loan Receivables	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
消費者向け貸付	Total Personal Loans	49.6	45.8	43.1	40.3	39.4	38.5	38.2	37.5
無担保ローン	Unsecured Loans	49.3	45.4	42.9	40.1	39.2	38.4	38.1	37.4
有担保ローン	Secured Loans	0.3	0.3	0.2	0.2	0.1	0.1	0.1	0.1
事業者向け貸付	Total Business Loans	10.4	9.0	7.7	6.7	6.0	5.3	4.7	4.2
証書貸付	Loans on Deeds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ノーローンビジネス	NOLOAN Business	10.4	9.0	7.7	6.7	6.0	5.3	4.7	4.2
有担保貸付	Secured Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
貸付金合計	Total Loan Receivables	60.2	54.8	50.9	47.2	45.5	43.8	42.9	41.7

顧客数(千人)	Number of Customers (Thousands)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
顧客数	Number of Customers	140.5	131.2	123.4	115.4	109.9	104.6	100.1	95.3
新規獲得顧客数	Number of Newly Acquired Customers	3.2	3.2	3.0	2.8	3.4	4.1	4.4	4.7

店舗・チャネル	Number of Branches and Channels	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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)	48.2	48.7	49.4	50.0	50.1	50.1	50.1	50.1
自動契約機台数(台)	Automated Contract Machines	-	-	-	-	-	-	-	-

成約率	Approval Rate	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
申込数(ノーローン)(千件)	Number of Application (NOLOAN) (Thousands)	21.8	22.2	21.4	18.2	21.9	25.3	22.9	24.5
成約率(ノーローン)	Approval Rate (NOLOAN)	14.5%	14.5%	14.1%	15.6%	15.5%	16.2%	19.2%	19.1%

加重平均約定金利(単体)	Weighted Average Loan Interest Rate (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
加重平均約定金利	Weighted Average Loan Interest Rate	17.6%	17.4%	17.2%	17.1%	16.8%	16.6%	16.4%	16.3%
消費者向け	Personal Loans	19.4%	19.2%	18.9%	18.7%	18.2%	17.9%	17.5%	17.3%
無担保ローン	Unsecured Loans	19.4%	19.3%	18.9%	18.7%	18.2%	17.9%	17.5%	17.3%
有担保ローン	Secured Loans	16.2%	16.5%	16.4%	1.3%	16.5%	16.4%	16.4%	16.2%
事業者向け	Business Loans	19.2%	19.0%	18.8%	18.7%	18.4%	18.2%	17.9%	17.7%
証書貸付	Loans on Deeds	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
ノーローンビジネス	NOLOAN Business	19.2%	19.0%	18.8%	18.7%	18.4%	18.2%	17.9%	17.7%
有担保貸付	Secured Loans	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a

注記: 商品内訳は、和解分を含まない数値となっております。

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

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
無担保ローン	Unsecured Personal Loans								
残高:	Outstanding:								
~15%	~15%	11.5	10.9	10.9	11.0	12.6	13.8	15.1	16.0
~18%	~18%	27.7	26.1	24.7	23.1	21.5	20.3	19.5	18.6
~20%	~20%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~25%	~25%	2.5	2.1	1.8	1.5	1.3	1.1	1.0	0.8
~29.2%	~29.2%	7.7	6.4	5.3	4.4	3.7	3.0	2.5	2.0
合計	Total	49.3	45.4	42.9	40.1	39.2	38.4	38.1	37.4
比率:	Ratios:								
~15%	~15%	23.2%	23.9%	25.6%	27.5%	32.2%	36.0%	39.6%	42.8%
~18%	~18%	56.1%	57.4%	57.7%	57.5%	54.9%	53.0%	51.2%	49.7%
~20%	~20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~25%	~25%	5.0%	4.6%	4.2%	3.9%	3.5%	3.0%	2.6%	2.1%
~29.2%	~29.2%	15.7%	14.1%	12.5%	11.1%	9.4%	8.0%	6.6%	5.4%
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	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
無担保ローン	Unsecured Personal Loans								
残高(固定化債権を含む)	Outstanding (including Long-Term Accounts Receivable)	49.3	45.8	42.9	40.1	39.2	38.4	38.1	37.4
91~180日延滞残高	91-180 Days Delinquency Amount	0.9	0.9	0.8	0.6	0.4	0.3	0.3	0.3
91~180日延滞比率	91-180 Days Delinquency Ratio	1.9%	2.0%	2.0%	1.6%	1.1%	1.0%	0.9%	0.9%

加重平均借入金利率(単体)	Weighted Average Funding Rate (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
期中加重平均	During the Fiscal Year	2.6%	2.4%	2.4%	2.5%	2.4%	2.0%	2.1%	2.2%
期末加重平均	As of the Fiscal Year End	2.6%	2.4%	2.4%	2.6%	1.9%	2.0%	2.1%	2.2%

年齢別残高構成比	Balance by Age	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
無担保ローン	Unsecured Personal Loans								
<30	<30	10.3%	9.9%	8.9%	8.9%	8.4%	7.9%	7.4%	6.9%
<40	<40	29.6%	29.4%	28.6%	28.5%	28.3%	27.9%	27.4%	27.0%
<50	<50	31.9%	32.5%	33.5%	33.9%	34.4%	35.1%	35.8%	36.2%
<60	<60	19.0%	18.8%	19.3%	19.2%	19.3%	19.6%	19.9%	20.4%
>= 60	Over 60	9.1%	9.3%	9.8%	9.5%	9.6%	9.5%	9.5%	9.5%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

性別、既婚・未婚別残高構成比	Balance by Gender and Marital Status	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
無担保ローン	Unsecured Personal Loans								
男性独身	Single Male	39.9%	39.8%	39.8%	39.5%	39.3%	39.0%	38.6%	38.5%
男性既婚	Married Male	41.2%	42.0%	42.8%	43.8%	45.0%	46.1%	47.2%	47.9%
女性独身	Single Female	9.9%	9.7%	9.3%	9.0%	8.6%	8.3%	7.9%	7.6%
女性既婚	Married Female	9.0%	8.6%	8.0%	7.6%	7.1%	6.6%	6.3%	6.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

実行残高別残高構成比	Balance by Amount of Origination	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
無担保ローン	Unsecured Personal Loans								
10万円未満	Less than JPY 100K	2.9%	3.0%	3.0%	3.1%	3.1%	3.2%	3.2%	3.2%
10万円以上、30万円未満	Over JPY 100K and Less than JPY 300K	18.0%	18.2%	18.2%	18.6%	18.3%	17.8%	16.7%	15.5%
30万円以上、50万円未満	Over JPY 300K and Less than JPY 500K	31.9%	31.2%	29.9%	28.1%	25.9%	24.1%	22.5%	21.3%
50万円以上、100万円未満	Over JPY 500K and Less than JPY 1M	30.6%	30.4%	30.2%	29.8%	28.2%	27.2%	26.4%	25.9%
100万円以上	Over JPY 1M	16.7%	17.2%	18.7%	20.4%	24.5%	27.7%	31.2%	34.1%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

年収別残高構成比	Balance by Annual Income	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
無担保ローン	Unsecured Personal Loans								
年収200万円未満	Less than JPY 2M	10.6%	10.1%	9.6%	9.2%	8.6%	8.2%	7.8%	7.6%
年収200万円以上、500万円未満	Over JPY 2M and Less than JPY 5M	56.1%	56.1%	55.8%	55.6%	55.0%	54.7%	54.1%	54.0%
年収500万円以上、700万円未満	Over JPY 5M and Less than JPY 7M	19.9%	20.1%	20.3%	20.5%	21.0%	21.4%	21.8%	21.9%
年収700万円以上	Over JPY 7M	13.5%	13.7%	14.3%	14.6%	15.4%	15.7%	16.3%	16.5%
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	Consolidated Statements of Operations	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金運用収益	Total Interest Income	4.5	4.5	4.3	3.8	3.3	3.4	3.2	3.1
役務取引等収益	Fees and Commissions Income	6.4	5.9	5.5	5.4	5.4	5.5	5.5	5.4
その他業務収益	Other Business Income	5.0	5.3	5.5	5.7	5.7	6.3	5.9	6.2
その他経常収益	Other Ordinary Income	0.9	0.5	0.6	0.9	0.9	0.9	1.1	0.8
経常収益	Ordinary Income	17.1	16.4	16.0	15.8	15.5	16.2	15.8	15.7
資金調達費用	Total Interest Expenses	0.4	0.3	0.3	0.3	0.3	0.3	0.4	0.4
役務取引等費用	Fees and Commissions Expenses	2.8	2.6	2.6	2.4	2.7	2.6	2.6	2.5
その他業務費用	Other Business Expenses	0.5	0.5	0.6	0.6	0.6	0.6	0.6	0.4
営業経費	Total General and Administrative Expenses	7.8	7.2	7.7	7.5	7.5	8.2	8.4	8.1
その他経常費用	Other Ordinary Expenses	7.4	3.7	2.5	1.6	2.7	1.5	1.9	0.8
貸倒引当金繰入額	Provision of Reserve for Loan Losses	4.0	3.7	2.5	0.6	(1.6)	1.5	1.8	0.8
その他	Others	3.4	0.0	0.0	1.0	4.3	0.0	0.0	0.0
経常費用	Ordinary Expenses	19.1	14.6	14.0	12.7	14.0	13.5	14.2	12.3
経常利益(損失)	Net Ordinary Income (Loss)	(2.0)	1.7	2.0	3.1	1.4	2.6	1.6	3.3
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	1.9	-	-	-
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	(2.0)	1.7	2.0	3.1	(0.4)	2.6	1.6	3.3
税金	Income Taxes (Benefit)	1.5	0.1	0.1	1.3	(0.3)	0.0	0.1	0.0
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)	(3.6)	1.6	1.8	1.8	(0.0)	2.5	1.4	3.4

連結貸借対照表	Consolidated Balance Sheets	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	96.4	80.1	70.6	83.6	89.0	109.9	65.0	46.3
買入金銭債権	Other Monetary Claims Purchased	12.1	11.1	10.4	9.8	9.3	8.9	8.5	8.1
金銭の信託	Monetary Assets Held in Trust	52.2	53.3	92.6	100.2	101.4	104.9	105.0	104.4
有価証券	Securities	66.8	10.8	8.9	7.0	5.6	3.9	2.8	1.9
貸出金	Loans and Bills Discounted	135.3	181.9	122.0	114.7	115.7	112.9	108.8	103.8
その他資産	Other Assets	215.6	228.4	236.7	251.0	245.6	256.2	306.9	327.3
割賦売掛金	Installment Sales Credit	165.7	174.1	177.9	190.3	200.1	196.8	202.7	214.5
有形固定資産	Premises and Equipment	8.5	9.1	9.0	8.9	9.7	8.8	8.9	8.7
無形固定資産	Intangible Assets	15.6	15.8	16.4	16.9	15.4	14.8	14.6	14.1
のれん	Goodwill, Net	4.2	3.9	3.7	3.5	3.3	3.1	2.9	2.7
繰延税金資産	Deferred Tax Assets	8.0	7.7	7.7	6.5	6.8	6.8	6.8	6.8
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	561.8	564.1	521.5	521.5	525.9	523.3	515.7	486.0
貸倒引当金	Reserve for Credit Losses	(33.8)	(34.4)	(34.0)	(32.2)	(28.5)	(28.4)	(28.8)	(28.5)
資産の部合計	Total Assets	1,140.9	1,129.8	1,063.3	1,089.2	1,096.9	1,122.9	1,115.0	1,079.6
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	206.4	201.6	182.6	187.9	197.1	200.5	202.4	187.7
短期社債	Short-Term Corporate Bonds	13.5	3.0	2.8	14.0	14.0	32.0	27.5	26.8
社債	Corporate Bonds	-	-	-	-	-	-	-	-
その他負債	Other Liabilities	264.7	267.6	262.0	270.6	261.1	269.7	271.4	279.0
利息返還損失引当金	Reserve for Losses on Interest Repayments	11.7	9.8	8.2	7.5	10.6	9.0	7.5	6.6
繰延税金負債	Deferred Tax Liabilities	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
支払承諾	Acceptances and Guarantees	561.8	564.1	521.5	521.5	525.9	523.3	515.7	486.0
負債の部合計	Total Liabilities	1,060.6	1,047.8	979.3	1,003.4	1,011.2	1,036.3	1,026.9	988.1
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	80.3	82.0	83.9	85.7	85.6	86.4	87.9	91.3
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	80.3	82.0	83.9	85.7	85.7	86.5	88.0	91.4
負債及び純資産の部合計	Total Liabilities and Equity	1,140.9	1,129.8	1,063.3	1,089.2	1,096.9	1,122.9	1,115.0	1,079.6

連結損益の概要	Summary of Income Statement	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	2.9	2.9	3.0	3.2	3.2	3.3	3.3	3.6
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	2.7	2.2	2.2	2.2	2.2	2.7	2.3	2.2
オートクレジット	Auto Credit	1.2	0.9	0.8	0.8	0.9	0.9	0.9	0.9
その他ショッピングクレジット	Other Shopping Credit	1.4	1.2	1.3	1.3	1.3	1.8	1.3	1.3
信用保証	Credit Guarantee	3.8	4.1	3.6	3.4	3.4	3.5	3.5	3.4
オートクレジット	Auto Credit	2.6	2.8	2.4	2.2	2.2	2.2	2.2	2.0
その他ショッピングクレジット	Other Shopping Credit	0.8	0.8	0.8	0.8	0.8	0.9	0.9	1.0
その他信用保証	Others	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
融資	Total Loans	4.5	4.5	4.3	3.7	3.3	3.4	3.2	3.1
消費者金融	Consumer Loans	4.4	4.1	3.8	3.6	3.2	3.1	2.9	2.8
カードキャッシング	Cashing by Credit Card	1.9	1.8	1.6	1.6	1.4	1.4	1.4	1.3
ローンカード	Loan Card	1.8	1.7	1.5	1.5	1.2	1.2	1.1	1.0
その他消費者金融	Other Consumer Loans	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.4
その他融資	Other Loans	0.1	0.4	0.5	0.1	0.1	0.2	0.2	0.2
金融収益	Financial Income	1.0	0.5	0.6	0.8	0.9	0.8	1.1	0.9
その他	Others	2.0	2.0	2.0	2.1	2.2	2.2	2.2	2.3
営業収益	Operating Revenue	17.0	16.3	16.0	15.8	15.4	16.1	15.8	15.6
販売費及び一般管理費	Total SG&A	16.6	14.0	13.4	12.1	13.4	12.9	13.4	11.7
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	2.3	3.7	2.5	0.6	(1.6)	1.5	1.8	0.8
従業員給料・賞与	Personnel Expenses	2.5	2.1	2.4	2.3	2.3	2.1	2.3	2.2
支払手数料	Handling Charges	3.6	3.4	3.5	3.5	3.6	3.8	3.8	3.7
販売促進費	Sales Promotion Costs	1.1	1.0	1.2	1.2	1.3	1.1	1.2	1.1
賃借料	Rent	0.4	0.5	0.4	0.4	0.4	0.5	0.5	0.4
減価償却額	Depreciation and Amortization	0.4	0.3	0.4	0.4	0.8	0.8	0.8	0.8
通信費	Communication Costs	0.7	0.7	0.7	0.7	0.8	0.7	0.6	0.6
その他	Others	5.2	2.0	2.0	2.8	5.6	2.1	2.0	1.8
金融費用	Financial Expenses	0.6	0.5	0.6	0.5	0.6	0.5	0.6	0.6
支払利息	Interest Expenses	0.4	0.3	0.3	0.3	0.3	0.3	0.4	0.4
その他	Others	0.2	0.1	0.2	0.1	0.2	0.1	0.2	0.2
営業費用	Operating Expenses	17.3	14.6	14.0	12.7	14.0	13.5	14.1	12.3
営業利益(損失)	Operating Income (Loss)	(0.2)	1.7	2.0	3.1	1.4	2.6	1.6	3.3
経常利益(損失)	Ordinary Income (Loss)	(0.4)	1.7	2.0	3.1	1.4	2.6	1.6	3.3
特別損益(損失)	Net Extraordinary Profit (Loss)	(1.6)	0.0	0.0	0.0	(1.9)	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	(2.0)	1.7	2.0	3.1	(0.4)	2.6	1.6	3.3
四半期純利益(損失)	Net Income (Loss)	(3.6)	1.6	1.8	1.8	(0.0)	2.5	1.4	3.4

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

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

利息返還関連	Grey Zone Related Information	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
利息返還額	Amount of Refund for Grey Zone Claim	1.9	1.8	1.6	1.7	1.3	1.5	1.4	0.9
債権放棄額	Amount of Debt Write-Off	0.6	0.6	0.5	0.5	0.3	0.3	0.3	0.1
キャッシュアウト利息返還額	Amount of Interest Repayment	1.2	1.2	1.1	1.2	1.0	1.1	1.1	0.7
利息返還損失引当金	Reserve for Losses on Interest Repayment	11.7	9.8	8.2	7.5	10.6	9.0	7.5	6.6
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	3.2	0.0	0.0	1.0	4.3	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	1.6	1.8	1.5	1.6	1.3	1.5	1.4	0.9
開示請求件数	Number of Claims	4,637	4,279	2,994	2,915	2,612	2,734	2,448	2,440

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)の金額とは異なります。

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

営業債権残高	Account Receivables	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
割賦売掛金	Total Installment Receivables	335.3	392.4	335.1	339.5	339.5	332.9	334.2	341.0
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	54.9	58.3	58.2	65.1	63.8	64.3	64.2	71.7
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	111.1	116.1	120.0	125.5	136.6	132.8	138.8	143.0
オートクレジット	Auto Credit	47.3	50.9	53.6	57.7	66.7	59.7	64.6	67.9
その他ショッピングクレジット	Other Shopping Credit	63.7	65.2	66.3	67.8	69.8	73.0	74.2	75.1
融資	Total Loans	169.1	217.8	156.8	148.8	139.0	135.7	131.1	126.2
消費者金融	Consumer Loans	143.9	134.3	126.4	117.8	114.5	112.7	107.7	102.7
カードキャッシング	Cashing by Credit Card	44.3	41.6	39.2	36.3	34.7	33.6	32.5	30.9
ローンカード	Loan Card	49.3	44.5	40.5	36.8	36.8	34.1	31.6	29.3
その他消費者金融	Other Consumer Loans	50.3	48.1	46.6	44.7	42.9	44.9	43.4	42.4
その他融資	Other Loans	25.2	83.5	30.4	30.9	24.5	23.0	23.3	23.4
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	561.8	564.1	521.5	521.5	525.9	523.3	515.7	486.0
オートクレジット	Auto Credit	457.0	460.8	423.0	423.5	427.0	423.7	413.8	382.5
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	77.6	72.9	70.6	68.6	67.5	67.1	66.7	65.2
その他ショッピングクレジット	Other Shopping Credit	44.4	44.7	41.7	42.9	45.4	47.6	51.1	54.1
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	51.3	53.1	56.9	63.1	68.9	75.1	80.8	88.2
その他信用保証	Others	60.3	58.6	56.8	55.1	53.4	51.9	50.6	49.4
リース投資資産	Leased Investment Assets	1.9	1.5	1.1	0.8	0.6	0.4	0.3	0.2
営業債権残高合計	Total Account Receivables	899.1	958.1	857.9	862.0	866.2	856.7	850.2	827.3

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

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

顧客数	Number of Customers (Thousands)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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)	71.5	74.5	80.8	81.8	85.8	84.4	81.0	71.2
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	30.3	31.8	33.8	35.2	37.0	37.2	37.7	35.8
信用保証	Credit Guarantee	41.2	42.6	47.0	46.5	48.8	47.1	43.3	35.3
加盟店数(千店)	Number of Merchants	922.7	n/a	937.9	n/a	959.3	n/a	975.0	n/a
クレジットカード	Credit Card	397.4	n/a	399.7	n/a	401.8	n/a	403.6	n/a
ショッピングクレジット	Shopping Credit	525.2	n/a	538.1	n/a	557.5	n/a	571.3	n/a
有効カード会員数(千人)	Available Cardholders	7,701.0	7,573.0	7,435.9	7,291.0	7,127.2	6,893.9	6,748.3	6,622.0
クレジットカード	Credit Card	7,387.7	7,259.9	7,122.6	6,978.2	6,823.6	6,661.6	6,516.5	6,389.1
ローンカード	Loan Card	313.2	313.0	313.2	312.8	303.5	232.2	231.7	232.9
カード新規獲得枚数(千枚)	Number of New Card Issuance	45.3	47.9	47.5	43.4	47.3	50.3	38.3	44.4
クレジットカード	Credit Card	43.2	45.8	45.6	41.8	45.4	48.7	36.6	42.5
ローンカード	Loan Card	2.1	2.0	1.8	1.6	1.8	1.5	1.6	1.9
残高有口座数(千人)	Number of Active Accounts	456.0	447.1	436.5	419.9	401.3	392.0	383.1	370.0
クレジットカードキャッシング	Cashing by Credit Card	301.9	297.7	291.9	280.4	268.8	263.2	258.1	249.2
ローンカード	Loan Card	154.1	149.3	144.5	139.4	132.5	128.7	125.0	120.8

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

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

店舗・チャネル	Number of Branches and Channels	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
店舗数(箇所)	Branches	34	34	33	33	33	35	35	35
CD台数(千台):	Cash Dispensers (CDs) (Own and Tie-up) (Thousands)	148	n/a	149	n/a	149	n/a	150	n/a

平均貸出金利	Average Lending Rates	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
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%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%

融資残高内訳		Breakdown of Loan Receivables		2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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%	33.1	30.9	29.0	27.2	25.4	24.0	22.8	21.5		
～18.0%	～18.0%	81.1	76.7	73.1	68.9	64.3	62.2	60.2	57.7		
～20.0%	～20.0%	2.3	2.2	2.1	2.0	1.9	1.8	1.7	1.7		
～25.0%	～25.0%	5.1	4.9	4.7	4.5	4.2	4.1	4.0	3.9		
～29.2%	～29.2%	3.0	2.7	2.5	2.3	1.9	1.8	1.7	1.6		
合計	Total	124.9	117.7	111.7	105.2	97.8	94.1	90.6	86.6		
比率(クレジットカードキャッシング、ローンカード):		Ratios (Cashing by Credit Card and Loan Card):									
～15.0%	～15.0%	26.5%	26.3%	26.0%	25.9%	26.0%	25.6%	25.2%	24.9%		
～18.0%	～18.0%	65.0%	65.2%	65.4%	65.5%	65.8%	66.1%	66.5%	66.7%		
～20.0%	～20.0%	1.9%	1.9%	2.0%	2.0%	1.9%	2.0%	2.0%	2.0%		
～25.0%	～25.0%	4.1%	4.2%	4.3%	4.4%	4.3%	4.4%	4.4%	4.5%		
～29.2%	～29.2%	2.4%	2.4%	2.3%	2.2%	2.0%	2.0%	2.0%	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		54.4	51.6	49.4	46.6	43.8	42.8	41.8	40.1
ローンカード		Loan Card		70.4	66.1	62.2	58.5	53.9	51.3	48.8	46.4
合計	Total	124.9	117.7	111.7	105.2	97.8	94.1	90.6	86.6		

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

延滞残高、比率		Balance and Ratio of Delinquent Unsecured Personal Loans		2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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		124.9	117.7	111.7	105.2	97.8	94.1	90.6	86.6
91～180日延滞残高	91-180 Days Delinquency Amount	2.2	2.1	1.4	1.1	0.8	0.9	0.7	0.6		
91～180日延滞比率	91-180 Days Delinquency Ratio	1.8%	1.8%	1.3%	1.1%	0.9%	1.0%	0.8%	0.8%		

加重平均借入金利		Weighted Average Funding Rate		2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
期中加重平均		During the Fiscal Year		0.7%	0.6%	0.6%	0.7%	0.7%	0.7%	0.7%	0.7%
期末加重平均		As of the Fiscal Year End		0.7%	0.6%	0.7%	0.7%	0.7%	0.7%	0.7%	0.7%

1口座あたり残高(千円)		Credit Outstanding Per Account (Thousands of Yen)		2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
1口座あたり残高		Credit Outstanding Per Account		273.8	263.3	255.9	250.6	243.8	240.1	236.6	234.1
クレジットカードキャッシング		Cashing by Credit Card		180.3	173.3	169.4	166.4	163.2	162.7	162.0	161.2
ローンカード		Loan Card		456.9	442.6	430.7	419.9	407.5	398.3	390.6	384.4

年齢別残高構成比		Balance by Age		2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	6.1%	5.9%	5.7%	5.5%	5.5%	5.4%	5.2%	5.1%		
<40	<40	24.7%	24.4%	23.9%	23.5%	23.3%	23.0%	22.5%	22.2%		
<50	<50	30.8%	31.1%	31.4%	31.6%	31.5%	31.7%	31.9%	32.0%		
<60	<60	23.8%	23.9%	23.9%	23.9%	23.9%	24.0%	24.1%	24.2%		
>= 60	Over 60	14.6%	14.8%	15.1%	15.5%	15.8%	15.9%	16.2%	16.6%		
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		

性別残高構成比		Balance by Gender		2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	64.2%	64.7%	65.1%	65.5%	66.1%	66.4%	66.7%	67.0%		
女性	Female	35.8%	35.3%	34.9%	34.5%	33.9%	33.6%	33.3%	33.0%		
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		

実行残高別残高構成比		Balance by Amount of Origination		2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	5.9%	6.5%	7.1%	7.2%	7.3%	7.8%	7.9%	8.1%		
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	24.8%	25.6%	26.5%	27.1%	28.5%	30.2%	30.8%	30.7%		
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	28.8%	28.6%	28.0%	28.1%	27.8%	27.0%	26.9%	27.3%		
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	24.8%	24.3%	24.0%	23.9%	23.3%	22.6%	22.5%	22.7%		
100万円以上	Over JPY 1M	15.7%	15.0%	14.4%	13.8%	13.1%	12.5%	11.8%	11.3%		
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		

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

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

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

連結損益計算書	Consolidated Statements of Income	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金運用収益	Total Interest Income	0.5	0.3	0.3	0.3	0.3	0.4	0.3	0.8
役務取引等収益	Fees and Commissions Income	0.1	0.3	0.4	0.1	0.2	0.3	0.3	0.4
その他業務収益	Other Business Income	32.5	29.4	26.4	25.2	25.7	24.6	25.4	25.1
その他経常収益	Other Ordinary Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
経常収益	Ordinary Income	33.2	30.2	27.2	25.7	26.3	25.4	26.1	26.3
資金調達費用	Total Interest Expenses	1.1	1.2	1.0	0.8	0.9	0.8	0.8	0.7
役務取引等費用	Fees and Commissions Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他業務費用	Other Business Expenses	27.9	24.5	22.2	21.1	21.0	20.4	21.5	21.1
営業経費	Total General and Administrative Expenses	1.9	1.8	1.9	1.8	1.9	1.8	1.8	1.8
その他経常費用	Other Ordinary Expenses	1.8	(1.1)	0.7	1.2	1.4	0.0	0.4	(0.7)
貸倒引当金繰入額	Provision of Reserve for Loan Losses	1.1	(1.5)	0.0	0.9	(1.3)	(0.5)	0.2	(0.8)
その他	Others	0.7	0.4	0.7	0.2	2.8	0.5	0.2	0.1
経常費用	Ordinary Expenses	32.8	26.5	25.9	25.1	25.3	23.2	24.8	23.0
経常利益	Net Ordinary Income	0.3	3.6	1.2	0.5	1.0	2.2	1.3	3.3
特別利益	Special Gains	0.0	-	0.0	0.0	0.0	-	-	0.0
特別損失	Special Losses	1.8	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	(1.5)	3.6	1.2	0.5	1.0	2.2	1.3	3.3
税金	Income Taxes (Benefit)	0.0	0.0	0.0	0.3	0.1	0.1	0.0	0.2
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)	(1.5)	3.5	1.2	0.2	0.8	2.0	1.2	3.0

連結貸借対照表	Consolidated Balance Sheets	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	72.5	79.4	79.0	68.5	60.6	55.9	61.4	58.3
有価証券	Securities	8.1	8.0	7.3	7.4	6.0	5.6	5.5	6.0
貸出金	Loans and Bills Discounted	34.9	34.3	33.2	33.7	41.1	37.8	37.9	33.9
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	206.1	199.5	198.3	195.6	197.4	195.3	196.9	196.4
その他資産	Other Assets	130.0	127.1	125.1	134.8	141.7	138.2	144.6	141.6
割賦売掛金	Installment Sales Credit	108.4	102.8	105.7	113.6	118.4	115.7	122.4	118.9
有形固定資産	Premises and Equipment	13.8	14.4	14.1	17.1	17.5	19.6	19.9	20.5
無形固定資産	Intangible Assets	1.5	1.4	1.4	1.3	1.3	1.2	1.2	1.2
繰延税金資産	Deferred Tax Assets	2.4	2.4	2.4	2.1	1.9	1.9	1.9	1.8
貸倒引当金	Reserve for Credit Losses	(12.8)	(11.1)	(11.6)	(13.1)	(12.4)	(11.2)	(11.7)	(10.7)
資産の部合計	Total Assets	465.7	464.9	461.8	459.9	467.6	456.5	471.3	462.4
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	328.4	312.5	300.9	291.0	305.2	292.4	304.5	293.7
短期社債	Short-Term Corporate Bonds	19.3	36.6	40.8	49.0	36.7	43.9	35.9	40.0
社債	Corporate Bonds	-	-	-	-	-	-	-	-
その他負債	Other Liabilities	48.9	43.5	47.1	46.6	50.9	44.7	54.1	48.5
繰延税金負債	Deferred Tax Liabilities	0.4	0.4	0.2	0.1	0.2	0.3	0.2	0.4
負債の部合計	Total Liabilities	399.9	395.5	391.6	389.3	396.0	383.7	397.3	385.1
純資産の部	Equity:								
株主資本合計	Total Shareholders' Equity	65.0	68.6	69.8	70.1	70.9	72.0	73.3	76.3
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	65.7	69.3	70.2	70.5	71.6	72.7	73.9	77.3
負債の部及び純資産の部合計	Total Liabilities and Equity	465.7	464.9	461.8	459.9	467.6	456.5	471.3	462.4

Section 5. 新生銀行 単体財務関連データ

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

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

単体損益の概要	Results of Operations (Non-Consolidated)	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
業務粗利益	Total Gross Business Profit (Loss)	23.7	13.9	24.3	21.0	35.5	24.8	27.2	19.0
資金利益	Net Interest Income	19.5	12.4	16.8	13.0	27.9	16.2	18.6	13.3
役務取引等利益	Net Fees and Commissions	0.9	3.7	5.7	6.2	2.4	4.4	3.0	1.0
特定取引利益	Net Trading Income	3.9	3.2	3.4	1.6	5.1	4.1	4.4	1.9
その他業務利益	Net Other Business Income	(0.7)	(5.4)	(1.7)	0.1	0.1	0.1	1.1	2.6
経費	Total Expenses	14.7	13.4	13.9	17.4	17.8	16.7	16.6	16.8
実質業務純益	Net Business Profit (Jisshitsu Gyomu Jun-eki)	8.9	0.5	10.3	3.5	17.7	8.1	10.6	2.2
その他損益	Other Operating Expenses, Net	(12.9)	6.7	(9.2)	(7.0)	(4.4)	(0.4)	(2.7)	0.2
経常利益(損失)	Net Ordinary Income (Loss)	(4.0)	7.2	1.0	(3.4)	13.2	7.7	7.8	2.5
特別利益(損失)	Extraordinary Income (Loss)	2.6	(0.0)	(1.2)	(0.0)	(0.4)	(0.5)	0.0	(0.4)
税引前四半期純利益(損失)	Income (Loss) before Income Taxes	(1.3)	7.1	(0.1)	(3.5)	12.8	7.2	7.8	2.0
法人税、住民税及び事業税	Current Income Taxes (Benefit)	(0.0)	0.4	(0.1)	0.0	(0.2)	(0.1)	0.0	(0.1)
法人税等調整額	Deferred Income Taxes Expense (Benefit)	(0.2)	(0.0)	2.0	0.0	0.0	(0.0)	(0.4)	(0.0)
四半期純利益(損失)	Net Income (Loss)	(0.9)	6.6	(2.1)	(3.6)	12.9	7.4	8.2	2.2

単体損益計算書	Non-Consolidated Statements of Operations	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
経常収益	Ordinary Income	40.4	42.6	43.7	35.9	52.9	41.1	41.6	32.3
資金運用収益	Interest income	30.1	22.9	26.9	22.9	37.0	24.6	27.0	21.8
貸出金利息	Interest on Loans and Bills Discounted	15.7	16.2	15.8	15.9	15.9	15.9	16.7	17.1
有価証券利息配当金	Interest and Dividends on Securities	13.4	5.6	10.4	6.3	20.3	8.0	9.6	3.9
その他の資金運用収益	Other Interest Income	1.0	1.1	0.7	0.6	0.7	0.6	0.6	0.7
役務取引等収益	Fees and Commissions Income	3.4	4.0	3.7	3.6	4.0	4.1	3.6	4.5
特定取引収益	Trading Income	2.5	4.7	4.8	2.0	5.0	5.4	4.9	1.6
その他業務収益	Other Business Income	3.4	0.4	2.3	1.0	0.6	1.8	2.7	3.3
その他経常収益	Other Ordinary Income	0.8	10.3	5.8	6.3	6.1	5.0	3.3	1.0
貸倒引当金戻入益	Net Reversal of Reserve for Credit Losses	-	-	-	-	-	0.7	(0.7)	0.1
その他	Other	0.8	10.3	5.8	6.3	6.1	4.2	4.1	0.8
経常費用	Ordinary Expenses	44.4	35.3	42.6	39.4	39.6	33.3	33.8	29.8
資金調達費用	Interest Expenses	11.2	11.1	10.7	10.5	9.6	8.9	8.9	8.9
預金利息	Interest on Deposits	7.5	7.4	7.5	7.3	6.3	5.8	5.7	5.6
社債利息	Interest on Corporate Bonds	2.2	2.1	2.0	2.1	2.2	1.9	2.0	2.1
その他の資金調達費用	Other Interest Expenses	1.4	1.5	1.1	1.1	1.0	1.0	1.1	1.1
役務取引等費用	Fees and Commissions Expenses	2.2	2.3	2.5	2.2	2.5	2.5	2.8	3.1
特定取引費用	Trading Losses	(1.4)	1.4	1.4	0.3	(0.0)	1.3	0.4	(0.2)
その他業務費用	Other Business Expenses	4.2	5.9	4.0	0.9	0.5	1.7	1.6	0.6
営業経費	General and Administrative Expenses	15.4	14.0	14.5	18.0	18.4	17.2	17.1	17.2
その他経常費用	Other Ordinary Expenses	12.7	0.4	9.4	7.3	8.4	1.5	2.8	0.0
貸倒引当金繰入額	Provision of Reserve for Credit Losses	10.2	0.1	2.0	6.4	5.2	-	0.6	(0.6)
その他	Other	2.4	0.2	7.3	0.8	3.1	1.5	2.2	0.7
経常利益(損失)	Ordinary Profit (Loss)	(4.0)	7.2	1.0	(3.4)	13.2	7.7	7.8	2.5
特別利益	Extraordinary Gains	3.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
特別損失	Extraordinary Losses	0.5	0.1	1.3	0.0	0.4	0.5	0.0	0.5
税引前四半期純利益(損失)	Income (Loss) before Income Taxes	(1.3)	7.1	(0.0)	(3.5)	12.8	7.2	7.8	2.0
税金	Income Taxes (Benefit):								
法人税、住民税及び事業税	Income Taxes (Benefits) - Current	(0.0)	0.4	(0.0)	0.0	(0.0)	(0.1)	0.0	(0.1)
法人税等調整額	Income Taxes (Benefits) - Deferred	(0.0)	(0.0)	2.0	0.0	0.0	(0.0)	(0.4)	(0.0)
四半期純利益(損失)	Net Income (Loss)	(0.0)	6.6	(2.1)	(3.6)	12.9	7.4	8.2	2.2

与信関連費用(単体)	Net Credit Costs (Recoveries) (Non-Consolidated)	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	(0.0)	0.0	2.0	(0.0)	0.1	0.5	1.9	0.0
貸倒引当金繰入(戻入益)	Net Provision (Reversal) of Reserve for Loan Losses	10.2	0.1	2.0	6.4	5.2	(0.7)	1.3	(0.7)
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	0.9	(0.5)	(0.0)	(3.4)	(1.1)	(1.6)	(3.3)	(0.6)
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	9.3	0.7	2.1	9.9	6.4	0.9	4.6	(0.0)
特定海外債権引当勘定繰入	Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	0.0	-	(0.0)	0.0	0.0	-	-	-
償却債権取立益	Recoveries of written-off claims	-	(0.6)	(0.7)	(0.7)	(3.0)	(0.7)	(0.8)	(0.6)
与信関連費用	Net Credit Costs (Recoveries)	10.2	(0.4)	3.3	5.7	2.3	(0.9)	2.4	(1.3)

資金運用/調達状況 (平均残高)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金運用/調達の状況 (平均残高)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)								
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	13.7	33.2	18.1	23.6	23.4	23.0	19.4	18.8
コールローン	Call Loans	73.9	26.7	22.7	36.7	67.9	42.3	47.5	65.5
買現先勘定	Receivables under Resale Agreements	-	-	-	8.9	15.9	21.8	38.3	116.7
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	35.2	9.0	8.5	2.8	18.8	14.9	17.5	17.2
有価証券	Securities	3,938.3	3,430.5	2,910.9	2,520.3	2,301.9	2,259.5	2,346.6	2,383.9
貸出金	Loans and Bills Discounted	4,023.3	4,014.4	4,045.2	4,016.0	4,013.0	4,082.5	4,164.8	4,234.3
その他資金運用	Other Interest-Earning Assets	443.1	322.0	253.8	255.7	245.5	241.9	243.4	239.3
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金運用勘定合計	Total Interest-Earning Assets	8,527.7	7,836.0	7,259.4	6,864.3	6,686.6	6,686.2	6,877.9	7,076.0
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	5,591.6	5,520.3	5,542.6	5,649.1	5,594.1	5,499.1	5,363.6	5,230.6
譲渡性預金	Negotiable Certificates of Deposit	272.2	248.0	255.3	231.4	181.7	203.0	270.3	301.0
債券	Debentures	373.7	340.4	327.9	312.4	304.1	292.9	286.5	277.3
コールマネー	Call Money	162.2	155.8	145.6	140.3	149.6	129.6	132.3	146.0
売現先勘定	Payable under Repurchase Agreements	(0.0)	-	-	-	-	-	-	-
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	402.0	535.2	324.2	106.5	44.2	160.1	129.6	227.9
借入金	Borrowed Money	1,437.2	775.4	286.3	259.1	241.7	270.9	428.3	438.0
社債	Corporate Bonds	220.7	222.7	215.7	209.7	208.0	209.1	205.1	213.0
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	0.1	0.2
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	8,460.1	7,798.2	7,098.0	6,908.9	6,723.8	6,765.1	6,816.1	6,834.4
資金運用収益-資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	8,527.7	7,836.0	7,259.4	6,864.3	6,686.6	6,686.2	6,877.9	7,076.0

資金運用/調達の状況 (利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated)	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金運用/調達の状況 (利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated)								
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
コールローン	Call Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
買現先勘定	Receivables under Resale Agreements	-	-	-	0.0	0.0	0.0	0.0	0.1
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
有価証券	Securities	13.4	5.6	10.4	6.3	20.3	8.0	9.6	3.9
貸出金	Loans and Bills Discounted	15.7	16.2	15.8	15.9	15.9	15.9	16.7	17.1
その他資金運用	Other Interest-Bearing Assets	1.4	0.9	0.5	0.6	0.6	0.5	0.5	0.4
金利スワップ等	Interest Rate and Funding Swaps	-	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0
資金運用勘定合計	Total Interest-Earning Assets	30.6	22.9	26.9	22.9	37.0	24.6	27.0	21.8
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	7.5	7.4	7.5	7.3	6.3	5.8	5.7	5.6
譲渡性預金	Negotiable Certificates of Deposit	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.1
債券	Debentures	0.4	0.4	0.3	0.3	0.3	0.2	0.2	0.2
コールマネー	Call Money	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
売現先勘定	Payable under Repurchase Agreements	-	-	-	-	-	-	-	-
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	0.1	0.2	0.1	0.0	0.0	0.0	0.0	0.0
借入金	Borrowed Money	0.6	0.5	0.6	0.6	0.6	0.6	0.6	0.6
社債	Corporate Bonds	2.2	2.1	2.0	2.1	2.2	1.9	2.0	2.1
その他資金調達勘定	Other Interest-Bearing Liabilities	0.0	0.1	(0.1)	0.0	0.0	0.0	0.0	0.0
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	11.2	11.1	10.7	10.5	9.6	8.9	8.9	8.9
資金運用収益-資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	19.4	11.8	16.2	12.4	27.3	15.7	18.1	12.9

資金運用／調達状況 (利回り(%))(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Non-Consolidated)	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3	2012.4-6	2012.7-9	2012.10-12
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	1.48	1.15	1.31	0.71	1.05	1.01	1.16	1.11
コールローン	Call Loans	0.13	0.15	0.22	0.36	0.17	0.16	0.11	0.11
買現先勘定	Receivables under Resale Agreements	-	-	-	0.40	0.37	0.39	0.39	0.39
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	0.10	0.08	0.08	0.10	0.11	0.11	0.11	0.11
有価証券	Securities	1.38	0.66	1.42	1.00	3.55	1.42	1.62	0.65
貸出金	Loans and Bills Discounted	1.58	1.62	1.55	1.58	1.59	1.56	1.59	1.60
その他資金運用	Other Interest-Bearing Assets	1.32	1.15	0.87	0.96	1.01	0.86	0.86	0.82
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金運用勘定合計	Total Interest-Earning Assets	1.45	1.18	1.47	1.33	2.22	1.47	1.55	1.22
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	0.54	0.54	0.53	0.51	0.45	0.43	0.42	0.42
譲渡性預金	Negotiable Certificates of Deposit	0.20	0.17	0.16	0.15	0.15	0.15	0.14	0.14
債券	Debentures	0.51	0.50	0.48	0.43	0.40	0.39	0.36	0.33
コールマネー	Call Money	0.11	0.11	0.11	0.11	0.11	0.10	0.11	0.11
売現先勘定	Payable under Repurchase Agreements	0.00	-	-	-	-	-	-	-
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	0.16	0.16	0.15	0.08	0.09	0.10	0.12	0.12
借入金	Borrowed Money	0.17	0.29	0.83	0.92	1.00	0.91	0.62	0.61
社債	Corporate Bonds	4.16	3.95	3.79	4.02	4.33	3.80	3.91	3.98
その他資金調達勘定	Other Interest-Bearing Liabilities	...	...	...	...	...	...	...	...
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	0.53	0.57	0.59	0.60	0.57	0.52	0.51	0.51
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	0.92	0.60	0.89	0.71	1.64	0.94	1.04	0.72

単体貸借対照表	Non-Consolidated Balance Sheets	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	313.4	263.2	223.1	399.8	330.0	275.7	301.1	374.2
コールローン	Call Loans	-	12.0	30.1	-	15.7	8.5	-	-
買現先勘定	Receivables under Resale Agreements	-	-	-	15.0	18.3	38.3	38.3	58.5
債券貸借取引支払保証金	Receivables under Securities Borrowing Transactions	3.0	4.8	13.7	-	57.6	-	-	-
買入金銭債権	Other Monetary Claims Purchased	408.7	231.9	237.5	227.8	210.6	224.5	217.9	211.9
特定取引資産	Trading Assets	182.8	178.0	193.6	173.4	156.6	186.3	175.2	245.9
金銭の信託	Monetary Assets Held in Trust	360.9	341.5	343.8	313.4	307.5	298.5	282.2	288.6
有価証券	Securities	3,701.7	3,111.4	2,636.0	2,325.9	2,286.6	2,280.4	2,425.3	2,583.9
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	3,973.2	4,066.8	4,060.8	4,017.9	4,102.6	4,201.5	4,264.1	4,237.1
外国為替	Foreign Exchanges	42.0	29.7	22.2	24.6	18.8	16.7	22.7	26.6
その他資産	Other Assets	350.2	322.7	397.6	456.4	450.2	431.5	255.6	309.0
その他の資産	Other	350.2	322.7	397.6	456.4	450.2	431.5	255.6	309.0
有形固定資産	Premises and Equipment	18.2	18.4	17.9	20.7	21.4	20.9	20.6	20.1
無形固定資産	Intangible Assets	9.9	9.5	8.3	11.3	10.6	9.9	9.4	9.1
債券繰延資産	Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	1.8	1.5	-	-	-	-	-	-
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	9.6	13.0	9.1	11.5	11.6	11.4	10.9	10.8
貸倒引当金	Reserve for Credit Losses	(114.8)	(110.5)	(110.1)	(116.4)	(121.1)	(112.4)	(113.5)	(113.5)
資産の部合計	Total Assets	9,258.0	8,491.3	8,080.9	7,878.6	7,874.4	7,889.2	7,907.1	8,259.3
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	5,565.2	5,613.9	5,641.6	5,718.6	5,610.1	5,559.2	5,192.9	5,481.8
譲渡性預金	Negotiable Certificates of Deposit	174.0	308.1	152.9	179.4	178.0	206.7	316.4	215.9
債券	Debentures	352.5	333.0	315.8	308.2	296.8	289.8	280.3	274.8
コールマネー	Call Money	160.3	140.3	140.2	140.1	210.1	120.1	230.0	143.0
売現先勘定	Payables under repurchase agreements	-	-	-	-	-	-	-	8.6
債券貸借取引受入担保金	Payable under Securities Lending Transactions	265.0	434.8	178.9	15.0	91.8	60.4	106.8	280.9
特定取引負債	Trading Liabilities	144.3	137.3	155.2	134.0	127.6	127.6	128.6	190.4
借入金	Borrowed Money	1,405.6	349.1	315.4	238.9	245.7	370.7	489.9	397.0
外国為替	Foreign Exchanges	0.2	0.1	0.1	0.2	0.1	0.1	0.1	0.2
社債	Corporate Bonds	222.2	221.1	208.1	206.3	212.2	206.4	206.3	217.1
その他負債	Other Liabilities	335.7	313.0	329.7	293.7	240.7	282.5	281.5	377.6
未払法人税等	Income Taxes Payable	0.3	0.1	0.3	0.1	0.3	0.1	0.3	0.1
リース債務	Lease Obligations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
資産除去債務	Asset Retirement Obligations	4.0	4.0	4.1	6.5	6.7	6.9	6.9	7.0
その他の負債	Other	331.4	308.9	325.3	287.1	233.6	275.4	274.2	370.5
賞与引当金	Accrued Employees' Bonuses	4.1	1.0	1.9	2.8	3.7	0.8	1.7	2.5
繰延税金負債	Deferred Tax Liability	-	-	2.2	2.3	1.2	2.3	2.2	0.0
支払承諾	Acceptances and Guarantees	9.6	13.0	9.1	11.5	11.6	11.4	10.9	10.8
負債の部合計	Total Liabilities	8,639.2	7,865.3	7,451.9	7,251.6	7,230.2	7,238.7	7,248.0	7,601.1
純資産の部:	Equity:								
株主資本合計	Shareholders' Equity	637.0	641.1	639.0	635.3	648.3	653.1	661.3	663.5
資本金	Common Stock	512.2	512.2	512.2	512.2	512.2	512.2	512.2	512.2
資本剰余金	Capital Surplus	79.4	79.4	79.4	79.4	79.4	79.4	79.4	79.4
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	117.9	122.0	119.9	116.2	129.2	133.9	142.2	144.4
利益準備金	Legal Reserve	11.0	11.5	11.5	11.5	11.5	12.0	12.0	12.0
その他利益剰余金	Other Retained Earnings	106.9	110.4	108.3	104.7	117.6	121.8	130.1	132.3
繰越利益剰余金	Unappropriated Retained Earnings	106.9	110.4	108.3	104.7	117.6	121.8	130.1	132.3
自己株式	Treasury Stock, at Cost	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
評価・換算差額等合計	Total Net Unrealized Gain (Loss) and Translation Adjustments	(19.7)	(16.4)	(11.3)	(9.7)	(5.5)	(3.9)	(3.6)	(6.6)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(15.3)	(11.3)	(6.9)	(6.4)	(1.0)	(1.1)	(1.3)	(0.8)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(4.4)	(5.1)	(4.3)	(3.3)	(4.4)	(2.8)	(2.2)	(5.8)
新株予約権	Stock Acquisition Rights	1.4	1.3	1.3	1.3	1.3	1.3	1.3	1.2
純資産の部合計	Total Equity	618.7	626.0	629.0	627.0	644.1	650.5	659.0	658.1
負債及び純資産の部合計	Total Liabilities and Equity	9,258.0	8,491.3	8,080.9	7,878.6	7,874.4	7,889.2	7,907.1	8,259.3

貸出金の残存期間別残高(単体)	Loan Maturity (Non-consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
1年以下	One Year or Less	1,284.5	n/a	1,116.8	n/a	1,097.5	n/a	1,073.0	n/a
1年超3年以下	Over One Year to Three Years	754.4	n/a	835.6	n/a	821.7	n/a	888.7	n/a
3年超5年以下	Over Three Years to Five Years	568.6	n/a	642.3	n/a	665.8	n/a	693.6	n/a
5年超7年以下	Over Five Years to Seven Years	165.8	n/a	356.9	n/a	323.4	n/a	317.9	n/a
7年超	Over Seven Years	1,072.7	n/a	1,028.7	n/a	1,103.2	n/a	1,172.7	n/a
期間の定めのないもの	Indefinite Term	127.0	n/a	80.2	n/a	90.8	n/a	117.9	n/a
合計	Total	3,973.2	4,066.8	4,060.8	4,017.9	4,102.6	4,201.5	4,264.1	4,237.1

リスク管理債権(単体)	Risk Monitored Loans (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
破綻先債権額	Loans to Bankrupt Obligors	7.2	7.3	6.5	3.3	3.5	3.2	5.3	5.4
延滞債権額	Non-Accrual Delinquent Loans	237.7	208.7	216.2	272.0	263.3	251.4	241.7	236.7
3ヵ月以上延滞債権額	Loans Past Due Three Months or More	1.6	6.0	0.7	0.5	0.7	0.8	0.7	1.1
貸出条件緩和債権額	Restructured Loans	4.7	4.4	3.5	4.2	0.8	1.8	1.9	4.6
合計(A)	Total (A)	251.3	226.5	227.1	280.1	268.4	257.3	249.8	248.1
貸出金残高(B)	Loans and Bills Discounted (B)	3,973.2	4,066.8	4,060.8	4,017.9	4,102.6	4,201.5	4,264.1	4,237.1
貸出残高比(A)/(B)	(A)/(B)	6.33%	5.57%	5.59%	6.97%	6.54%	6.13%	5.86%	5.86%
貸倒引当金(C)	Reserve for Credit Losses (C)	114.8	110.5	110.1	116.4	121.1	112.4	113.5	113.5
引当率(C)/(A)	Reserve Ratios (C)/(A)	45.7%	48.8%	48.5%	41.5%	45.1%	43.7%	45.4%	45.8%

業種別貸出残高(単体)	Loans by Borrower Industry (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	230.1	233.5	245.3	244.5	241.4	240.8	222.5	226.9
農業、林業	Agriculture and Forestry	-	-	1.2	2.2	0.2	0.2	0.2	0.2
漁業	Fishery	2.2	2.2	1.0	-	-	-	-	-
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	0.4	0.4	0.4	0.2	0.2	0.2	0.2	0.1
建設業	Construction	6.7	13.5	12.5	19.3	10.5	9.1	13.7	14.9
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	27.1	27.1	37.6	38.7	48.6	77.0	110.2	107.6
情報通信業	Information and Communications	12.1	14.6	34.1	37.4	38.4	39.0	38.6	33.5
運輸業、郵便業	Transportation and Postal Service	279.6	282.8	269.5	244.4	236.7	232.6	222.7	224.5
卸売業、小売業	Wholesale and Retail	99.3	82.4	77.6	71.7	82.6	79.5	80.1	80.6
金融業、保険業	Finance and Insurance	1,077.8	1,203.0	1,200.8	1,145.2	1,178.4	1,232.8	1,205.6	1,116.5
不動産業	Real Estate	544.5	541.0	580.1	591.4	578.8	577.2	594.7	599.2
各種サービス業	Services	387.3	371.0	371.3	370.1	371.0	368.5	372.7	369.9
地方公共団体	Local Government	158.8	157.5	140.9	142.4	139.5	118.3	118.0	117.9
個人	Individual	937.3	963.9	900.7	922.1	966.8	1,007.1	1,065.5	1,111.3
海外円借款、国内店名義現地貸	Overseas Yen Loan and Overseas Loans Booked Domestically	172.9	138.4	125.3	121.8	131.9	143.0	145.3	158.4
国内店計	Total Domestic	3,936.5	4,031.9	3,998.9	3,952.1	4,025.8	4,126.1	4,190.6	4,162.2
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	2.2	2.2	2.1	2.1	2.0	2.0	1.9	1.9
金融機関	Financial Institutions	1.6	1.6	1.1	1.2	1.0	1.0	0.8	0.9
商工業	Commerce and Industry	32.7	31.1	58.5	62.4	73.6	72.3	70.6	71.9
その他	Others	-	-	-	-	-	-	-	-
海外合計	Total Overseas	36.6	34.9	61.9	65.8	76.8	75.4	73.5	74.9
合計	Total	3,973.2	4,066.8	4,060.8	4,017.9	4,102.6	4,201.5	4,264.1	4,237.1

業種別リスク管理債権残高(単体)	Risk Monitored Loans by Borrower Industry (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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	3.5	3.2	3.2	10.7	10.8	6.6	7.4	7.3
農業、林業	Agriculture and Forestry	-	-	-	-	-	-	-	-
漁業	Fishery	-	-	-	-	-	-	-	-
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	-	-	-	-	-	-	-	-
建設業	Construction	-	-	-	-	-	0.0	0.0	-
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	-	-	-	-	-	-	-	-
情報通信業	Information and Communications	0.5	0.5	0.5	-	-	-	-	2.3
運輸業、郵便業	Transportation and Postal Service	-	-	-	-	5.5	4.9	2.9	2.7
卸売業、小売業	Wholesale and Retail	0.0	0.0	0.0	0.0	-	0.0	-	-
金融業、保険業	Finance and Insurance	22.7	25.6	23.8	43.7	43.7	43.7	43.3	43.3
不動産業	Real Estate	172.3	173.5	183.0	180.3	158.5	156.4	151.6	145.5
各種サービス業	Services	2.0	2.0	0.1	26.2	26.2	26.2	26.2	26.3
地方公共団体	Local Government	-	-	-	-	-	-	-	-
個人	Individual	6.8	8.0	4.2	3.4	3.6	3.7	3.5	3.9
海外円借款、国内店名義現地貸	Overseas Yen Loan and Overseas Loans Booked Domestically	43.3	13.4	11.9	15.6	19.9	15.5	14.6	16.3
国内店計	Total Domestic	251.3	226.5	227.1	280.1	268.4	257.3	249.8	248.1
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	-	-	-	-	-	-	-	-
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	251.3	226.5	227.1	280.1	268.4	257.3	249.8	248.1

地域別 海外・オフショアローン残高(単体)	Overseas and Offshore Loans by Region (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
米国	US	35.1	26.9	52.1	44.7	40.2	39.5	44.0	45.1
米国アセットバック投資	Asset-Backed Investment in US	4.1	3.9	4.6	4.6	5.2	4.8	5.3	6.4
欧州	Europe	66.2	40.7	33.5	33.0	50.3	45.6	43.9	46.6
欧州アセットバック投資	Asset-Backed Investment in Europe	30.9	28.3	25.7	25.3	27.6	23.0	22.3	25.1
その他	Others	108.1	105.6	101.5	109.8	118.1	133.2	130.8	141.6
海外・オフショアローン合計	Total	209.5	173.3	187.2	187.6	208.7	218.4	218.8	233.3
アセットバック投資合計	Total Asset-Backed Investment	35.1	32.2	30.4	29.9	32.9	27.9	27.6	31.5

地域別 海外・オフショアローン リスク管理債権残高(単体)	Risk Monitored Overseas and Offshore Loans by Region (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
米国	US	6.7	-	-	-	-	-	-	-
米国アセットバック投資	Asset-Backed Investment in US	-	-	-	-	-	-	-	-
欧州	Europe	36.4	13.4	11.9	14.8	16.1	12.1	11.2	12.8
欧州アセットバック投資	Asset-Backed Investment in Europe	13.1	13.0	11.6	14.6	15.9	12.0	11.2	12.7
その他	Others	0.0	0.0	0.0	0.7	3.7	3.4	3.3	3.5
海外・オフショアローン合計	Total	43.3	13.4	11.9	15.6	19.9	15.5	14.6	16.3
アセットバック投資合計	Total Risk Monitored Loans of Asset-Backed Investment	13.1	13.0	11.6	14.6	15.9	12.0	11.2	12.7

金融再生法の開示基準に基づく債権と保全率(単体)	Coverage Ratio for Non-Performing Claims Classified under the Financial Revitalization Law (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	62.5	60.8	53.4	49.1	49.1	55.5	51.0	51.4
保全額	Amount of Coverage	62.5	60.8	53.4	49.1	49.1	55.5	51.0	51.4
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	210.7	183.2	196.7	254.2	245.2	225.4	221.0	212.2
保全額	Amounts of Coverage	203.7	176.4	190.8	246.6	235.4	217.6	213.8	205.8
保全率	Coverage Ratio	96.7%	96.3%	97.0%	97.0%	96.0%	96.5%	96.7%	97.0%
要管理債権	Substandard Claims	6.4	10.5	4.3	4.7	1.6	2.7	2.7	5.9
保全額	Amounts of Coverage	4.4	8.5	2.7	2.3	1.6	2.1	2.1	3.1
保全率	Coverage Ratio	69.1%	81.6%	62.8%	47.5%	99.0%	78.1%	78.3%	53.2%
金融再生法の開示基準に基づく債権合計(A)	Total Non-Performing Claims Classified under the Financial Revitalization Law (A)	279.6	254.5	254.4	308.1	295.9	283.5	274.6	269.4
保全額	Amounts of Coverage	270.6	245.8	246.9	298.0	286.1	275.1	266.8	260.3
保全率	Coverage Ratio	96.8%	96.6%	97.0%	96.7%	96.7%	97.0%	97.2%	96.6%
総与信残高(B)	Total Claims (B)	4,120.4	4,209.9	4,268.2	4,330.2	4,445.8	4,574.0	4,457.8	4,486.5
貸出金	Loans and Bills Discounted	3,973.2	4,066.8	4,060.8	4,017.9	4,102.6	4,201.5	4,264.1	4,237.1
その他	Others	147.1	143.0	207.3	312.3	343.2	372.5	193.7	249.3
総与信残高比(A)/(B)	(A)/(B)	6.78%	6.04%	5.96%	7.11%	6.66%	6.20%	6.16%	6.01%
貸倒引当金(C)	Reserve for Credit Losses (C)	114.8	110.5	110.1	116.4	121.1	112.4	113.5	113.5
引当率(C)/(A)	Reserve Ratios (C)/(A)	41.1%	43.4%	43.3%	37.8%	41.0%	39.6%	41.3%	42.2%
(参考1)部分直接償却実施額	(Ref.) Amount of Write-Off	90.3	88.5	83.1	77.8	75.0	70.2	69.0	65.2
(参考2)要注意債権以下	(Ref.) Below Need Caution Level	730.4	667.0	641.4	678.1	589.8	568.9	529.9	488.9

貸倒引当金(単体)	Reserve for Credit Losses (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
貸倒引当金(貸出関連)(A)	Reserve for Loan Losses (A)	93.6	89.3	88.9	112.4	117.2	108.5	109.6	109.6
一般貸倒引当金	General Reserve for Loan Losses	48.3	47.0	44.8	41.3	39.6	37.7	34.1	33.4
個別貸倒引当金	Specific Reserve for Loan Losses	45.2	42.3	44.0	71.1	77.6	70.7	75.4	76.2
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	21.1	21.1	21.1	3.9	3.9	3.9	3.9	3.9
貸倒引当金合計(B)	Total Reserve for Credit Losses (B)	114.8	110.5	110.1	116.4	121.1	112.4	113.5	113.5
総与信残高(C)	Total Claims (C)	4,120.4	4,209.9	4,268.2	4,330.2	4,445.8	4,574.0	4,457.8	4,490.9
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%	2.1%	2.1%	2.6%	2.6%	2.4%	2.5%	2.4%
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)	2.8%	2.6%	2.6%	2.7%	2.7%	2.5%	2.5%	2.5%

債務者区分別の引当率(単体)	Reserve Ratios for Borrowers' Category (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
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)	92.06%	n/a	97.48%	n/a	95.42%	n/a	97.72%	n/a
要管理先(無担保部分)	Substandard (unsecured portion)	55.06%	n/a	51.99%	n/a	240.86%	n/a	82.98%	n/a
その他要注意先(債権額)	Need Caution (total claims)	4.84%	n/a	3.74%	n/a	5.76%	n/a	5.86%	n/a
その他要注意先(無担保部分)	Need Caution (unsecured portion)	17.70%	n/a	12.86%	n/a	15.08%	n/a	18.65%	n/a
正常先(債権額)	Normal (total claims)	0.58%	n/a	0.66%	n/a	0.55%	n/a	0.45%	n/a

住宅ローン残高(単体)	Housing Loans (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
住宅ローン残高	Housing Loans	892.0	910.4	879.5	893.9	931.0	964.1	1,011.2	1,044.8

中小企業等に対する貸出金及び比率(単体)	Loans to Small- and Medium-Sized Entities (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
中小企業等貸出金	Loans to Small- and Medium-Sized Entities	2,392.2	n/a	2,514.3	n/a	2,624.9	n/a	2,706.3	n/a
中小企業等貸出金比率	% of Loans to Small- and Medium-Sized Entities	60.8%	n/a	62.9%	n/a	65.2%	n/a	64.6%	n/a

預金残高(単体)	Balance of Deposits (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
預金残高(譲渡性預金を含む)	Balance of Deposits (including NCDs)	5,739.3	5,922.1	5,794.6	5,898.1	5,788.2	5,765.9	5,509.3	5,697.7
個人預金残高	Balance of Deposits from Individuals	4,750.2	4,792.5	4,779.6	4,805.4	4,659.7	4,595.0	4,491.5	4,672.8

Section 6. 米国住宅ローン市場関連投融資および証券化商品などのエクスポージャー Section 6. Exposure to U.S. Residential Mortgage, Securitized Products and Related Investments

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

米国住宅ローン市場関連エクスポージャー	U.S. Residential Mortgage Exposure	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
ネットエクスポージャー(期中評価減、貸倒引当金計上後)	Net Exposure (After Mark-Downs and Credit Reserves)	10.1	9.9	9.5	9.2	12.2	11.8	11.5	13.2

証券化商品の商品別、地域別残高(単体)	Balance of Securitized Products (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
RMBS	RMBS	44.8	41.9	38.9	37.3	36.3	35.5	34.8	33.7
国内	Japan	44.8	41.9	38.9	37.3	36.3	35.5	34.8	33.7
米国	U.S.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	-	-	-	-	-	-	-	-
CMBS	CMBS	7.9	2.4	0.0	0.0	0.0	0.0	0.0	-
国内	Japan	5.5	2.4	0.0	0.0	0.0	0.0	0.0	-
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	2.4	-	-	-	-	-	-	-
CLO	CLO	42.0	41.2	38.6	38.9	41.6	39.9	38.9	43.1
国内	Japan	-	-	-	-	-	-	-	-
米国	U.S.	31.6	30.8	29.3	29.8	31.7	30.9	30.1	32.9
欧州	Europe	10.4	10.4	9.3	9.0	9.8	9.0	8.8	10.1
その他	Other	-	-	-	-	-	-	-	-
ABS CDO (再証券化商品)	ABS CDO (Re-Securitized Products)	-	-	-	-	-	-	-	-
国内	Japan	-	-	-	-	-	-	-	-
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	-	-	-	-	-	-	-	-
合計	Total	94.9	85.6	77.6	76.2	77.9	75.4	73.7	76.8
国内	Japan	50.3	44.4	38.9	37.3	36.3	35.5	34.8	33.7
米国	U.S.	31.6	30.8	29.3	29.8	31.7	30.9	30.1	32.9
欧州	Europe	10.4	10.4	9.3	9.0	9.8	9.0	8.8	10.1
その他	Other	2.4	-	-	-	-	-	-	-

LBO、モノライン、SIV、ABCP(単体)	LBO, Monoline, SIV, ABCP (Non-Consolidated)	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
LBO	Total LBO	203.3	201.4	199.0	196.8	198.1	198.9	183.9	172.1
国内	Japan	199.7	198.0	195.9	193.7	195.9	196.8	182.0	170.2
米国	U.S.	2.1	2.0	1.8	1.7	1.8	1.6	1.5	1.4
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	1.4	1.4	1.2	1.1	0.4	0.4	0.5	0.5
モノライン(Monoline)	Total Monoline	-	-	-	-	-	-	-	-
SIV	SIV	-	-	-	-	-	-	-	-
ABCP	ABCP	-	-	-	-	-	-	-	-

(参考)

(Reference)

換算為替レート	Exchange Rate Information	2011.3	2011.6	2011.9	2011.12	2012.3	2012.6	2012.9	2012.12
円/ドル	JPY/USD	82.66	80.44	76.63	77.57	81.94	79.43	77.45	86.46
円/ユーロ	JPY/EUR	117.08	116.53	103.85	100.42	109.47	99.95	100.11	114.48
円/ポンド	JPY/GBP	133.14	129.42	119.44	119.60	131.00	124.16	125.90	139.37