

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

四半期データブック 2016年9月末

Quarterly Data Book for the Six Months
Ended September 30, 2016



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Section 1. 新生銀行 連結財務関連データ

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

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

財務の概要*	Results of Operations*	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
業務粗利益	Total Revenue	64.5	59.6	57.9	52.4	53.9	52.2	55.6	57.5
資金利益	Net Interest Income	37.0	28.8	31.1	29.8	29.4	31.8	30.3	30.0
非資金利益	Noninterest Income	27.5	30.8	26.8	22.5	24.5	20.3	25.2	27.5
役務取引等利益	Net Fees and Commissions	6.7	7.1	6.2	6.8	6.5	5.7	5.9	7.0
特定取引利益	Net Trading Income	2.0	3.9	3.2	1.8	1.3	1.9	2.9	1.8
その他業務利益	Net Other Business Income	18.7	19.7	17.2	13.8	16.5	12.6	16.3	18.5
うちリース収益・割賦収益	Income on Leased Assets and Installment Receivables, Net	9.7	9.4	9.5	9.7	9.9	9.9	9.6	9.6
経費	General and Administrative Expenses	-35.3	-36.2	-34.9	-34.7	-34.9	-35.8	-35.4	-35.9
人件費	Personnel Expenses	-14.4	-14.5	-14.2	-14.3	-14.1	-14.1	-14.1	-14.4
物件費	Nonpersonnel expenses	-20.9	-21.6	-20.6	-20.3	-20.8	-21.6	-21.3	-21.5
店舗関連費用	Premises Expenses	-4.7	-5.0	-4.7	-4.7	-4.6	-5.1	-4.7	-5.0
通信・データ費、システム費	Technology and Data Processing Expenses	-4.5	-4.8	-4.6	-4.8	-4.7	-5.0	-5.0	-5.0
広告費	Advertising Expenses	-2.7	-3.2	-2.7	-2.3	-2.3	-3.0	-2.9	-2.5
消費税・固定資産税等	Consumption and Property Taxes	-1.9	-1.8	-2.2	-2.0	-2.4	-1.8	-2.4	-2.3
預金保険料	Deposit Insurance Premium	-1.0	-0.3	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
その他	Other General and Administrative Expenses	-5.7	-6.2	-5.7	-5.7	-6.1	-6.1	-5.6	-5.9
実質業務純益	Ordinary Business Profit	29.1	23.4	23.0	17.6	19.0	16.3	20.1	21.6
与信関連費用	Net Credit Costs	-0.7	-6.1	2.0	-0.7	-4.7	-0.2	-8.0	-6.6
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	-0.1	-2.5	-0.2	-0.3	-0.2	-0.5	-0.4	-0.6
貸倒引当金繰入	Net Provision of Reserve for Loan Losses	-3.0	-5.0	0.8	-4.0	-6.5	-1.0	-8.9	-7.4
一般貸倒引当金繰入	Net Provision of General Reserve for Loan Losses	-4.6	-5.0	-4.8	-6.0	-5.3	-5.4	-5.8	-5.0
個別貸倒引当金繰入	Net Provision of Specific Reserve for Loan Losses	1.5	0.0	5.7	2.0	-1.1	4.4	-3.0	-2.3
特定海外債権引当勘定繰入	Net cost (reversal) of reserve for loan losses to restructuring countries	-	-	-	-	-	0.0	-	0.0
その他貸倒引当金繰入	Net Provision of Specific Reserve for Other Credit Losses	-	-	-	-	-	-	-	-
リース業務関連のその他与信関連費用	Other Credit Costs Relating to Leasing Business	0.0	-0.0	-0.0	-0.0	0.2	0.0	0.0	-0.0
償却債権取立益	Recoveries of Written-off Claims	2.4	1.4	1.4	3.6	1.8	1.3	1.2	1.4
与信関連費用加算後実質業務純益	Ordinary Business Profit after Net Credit Costs	28.4	17.2	25.0	16.8	14.2	16.1	12.1	15.0
のれん及び無形資産償却額(クロス)	Amortization of Goodwill and Other Intangible Assets	-1.9	-1.9	-1.9	-1.9	-1.8	-1.6	-1.5	-1.4
新生フィナンシャル	Shinsei Financial	-1.1	-1.1	-1.1	-1.1	-0.9	-0.8	-0.8	-0.9
新生パーソナルローン	Shinsei Personal Loan	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	-	-
昭和リース	Showa Leasing	-0.6	-0.6	-0.6	-0.6	-0.7	-0.6	-0.7	-0.6
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他利益	Other Gains	-2.2	0.9	0.3	0.3	-0.2	-2.6	0.1	2.7
特別損益	Extraordinary Income	-0.5	0.3	0.6	-0.1	-0.0	0.3	-0.2	0.4
固定資産処分損益	Net Gain on Disposal of Premises and Equipment	-0.0	0.7	-0.0	-0.0	-0.0	0.5	0.0	-0.0
その他の特別利益	Other Extraordinary Income	-0.5	-0.3	0.6	-0.1	-0.0	-0.2	-0.2	0.5
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	-0.8	-3.2	-	-	-	-2.7	-	-
新生フィナンシャル	Shinsei Financial	-	-	-	-	-	-	-	-
アプラスフィナンシャル	APLUS FINANCIAL	-0.8	-3.2	-	-	-	-2.7	-	-
その他	Other	-	-	-	-	-	-	-	-
その他	Other	-0.8	3.7	-0.2	0.5	-0.2	-0.3	0.3	2.2
税金等調整前四半期純利益	Income before Income Taxes	24.2	16.2	23.5	15.2	12.1	11.8	10.7	16.3
法人税、住民税及び事業税	Current Income Tax	-0.8	-0.3	-1.0	-0.1	-1.2	0.4	-2.8	0.9
法人税等調整額	Deferred Income Tax	0.2	-0.2	0.2	-0.0	-0.2	0.5	0.3	-0.5
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests	-0.2	-0.1	-0.1	-0.1	-0.0	-0.0	-0.0	0.0
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	-0.2	-0.2	-0.2	-0.1	-0.1	-0.0	-0.1	-0.0
その他	Others	0.0	0.1	0.0	0.0	0.1	0.0	0.0	0.0
親会社株主に帰属する四半期純利益	Profit Attributable to Owners of the Parent	23.4	15.5	22.5	14.9	10.6	12.8	8.1	16.7

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

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

連結損益計算書	Consolidated Statements of Income	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
経常収益	Ordinary Income	102.4	104.9	94.4	95.7	88.7	96.7	90.6	99.1
資金運用収益	Interest Income	42.5	34.0	35.5	34.8	33.9	36.3	34.3	33.9
貸出金利息	Interest on Loans and Bills Discounted	31.4	30.9	30.9	31.3	31.3	31.2	31.3	31.5
有価証券利息配当金	Interest and Dividends on Securities	10.4	2.4	4.0	2.8	2.0	4.3	2.4	1.9
その他の資金運用収益	Other Interest Income	0.6	0.6	0.5	0.6	0.6	0.6	0.5	0.5
役務取引等収益	Fees and Commissions Income	11.8	12.3	11.6	12.2	11.7	11.7	11.7	12.9
特定取引収益	Trading Income	2.0	3.8	3.3	1.8	1.4	1.9	2.9	1.8
その他業務収益	Other Business Income	35.4	43.4	36.4	36.8	36.6	40.9	37.3	39.9
その他経常収益	Other Ordinary Income	10.5	11.2	7.4	9.8	4.9	5.7	4.2	10.3
経常費用	Ordinary Expenses	77.6	89.0	71.5	80.2	76.5	85.2	79.6	83.2
資金調達費用	Interest Expenses	5.4	5.2	4.4	4.9	4.5	4.4	3.9	3.8
預金利息	Interest on Deposits	2.5	2.5	1.6	2.2	2.2	2.0	1.8	1.8
借入金利息	Interest on Borrowings	1.1	1.1	1.2	1.2	1.1	1.1	0.9	0.7
社債利息	Interest on Corporate Bonds	1.3	1.1	1.1	1.0	0.3	0.3	0.2	0.2
その他の資金調達費用	Other Interest Expenses	0.3	0.3	0.4	0.4	0.6	0.8	0.8	0.9
役務取引等費用	Fees and Commissions Expenses	5.1	5.2	5.3	5.4	5.1	5.9	5.8	5.9
特定取引費用	Trading Losses	0.0	-0.0	0.0	0.0	0.0	0.0	0.0	-0.0
その他業務費用	Other Business Expenses	23.4	28.1	23.9	28.4	22.4	26.0	22.7	25.8
営業経費	General and Administrative Expenses	38.5	38.6	37.1	36.9	36.9	37.8	37.0	38.8
のれん償却額	Amortization of Goodwill	1.3	1.3	1.3	1.3	1.3	1.1	1.0	0.9
無形資産償却額	Amortization of Intangible Assets Acquired in Business Combinations	0.6	0.6	0.5	0.5	0.4	0.4	0.4	0.4
営業経費(のれん及び無形資産償却を除く)	Other General and Administrative Expenses	36.4	36.6	35.1	34.9	35.1	36.1	35.4	37.4
その他経常費用	Other Ordinary Expenses	5.0	11.9	0.6	4.4	7.4	10.9	10.1	8.8
貸倒引当金繰入額	Provision of Reserve for Credit Losses	3.0	5.0	-	3.2	6.5	1.0	8.9	7.4
その他	Other	2.0	6.8	0.6	1.2	0.8	9.9	1.2	1.4
経常利益	Ordinary Profit	24.8	15.8	22.9	15.4	12.2	11.4	10.9	15.8
特別利益	Extraordinary Gains	0.0	0.9	0.7	0.4	0.0	0.5	0.3	0.5
特別損失	Extraordinary Losses	0.5	0.5	0.0	0.6	0.0	0.2	0.5	0.0
税金等調整前四半期純利益	Income before Income Taxes	24.2	16.2	23.5	15.2	12.1	11.8	10.7	16.3
税金	Income Taxes:								
法人税、住民税及び事業税	Income Taxes (Benefits) - Current	0.8	0.3	1.0	0.1	1.2	-0.4	2.8	-0.9
法人税等調整額	Income Taxes (Benefits) - Deferred	-0.2	0.2	-0.2	0.0	0.2	-0.5	-0.3	0.5
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests	0.2	0.1	0.1	0.1	0.0	0.0	0.0	-0.0
親会社株主に帰属する四半期純利益	Profit Attributable to Owners of the Parent	23.4	15.5	22.5	14.9	10.6	12.8	8.1	16.7
連結包括利益計算書	Consolidated Statements of Comprehensive Income								
純利益	Profit	23.6	15.6	22.7	15.0	10.6	12.8	8.2	16.7
その他の包括利益	Other Comprehensive Income	5.3	3.1	2.9	-5.8	1.0	-6.8	-5.1	-1.7
その他有価証券評価差額金	Unrealized Gain on Available-for-Sale Securities	2.4	0.1	-0.1	-2.7	1.9	1.8	1.3	-3.3
繰延ヘッジ損益	Deferred Gain on Derivatives under Hedge Accounting	-2.3	0.7	1.6	-0.6	-1.0	-3.2	-3.2	1.9
為替換算調整勘定	Foreign Currency Translation Adjustments	2.2	-1.6	0.5	-0.5	-0.1	-1.2	-1.2	-0.8
退職給付に係る調整額	Defined Retirement Benefit Plans	0.6	3.4	0.1	0.0	0.0	-2.7	-0.0	0.1
持分法適用会社に対する持分相当額	Share of Other Comprehensive Income in Affiliates	2.2	0.4	0.6	-1.9	0.2	-1.4	-1.9	0.3
包括利益	Comprehensive Income	28.9	18.8	25.6	9.2	11.7	6.0	3.0	14.9
親会社株主に係る包括利益	Owners of the Parent	27.7	18.7	25.2	9.3	11.6	6.6	3.8	14.9
非支配株主に係る包括利益	Noncontrolling Interests	1.2	0.1	0.3	-0.0	0.0	-0.6	-0.7	-0.0

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)*	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	4,416.9	4,327.6	4,413.1	4,404.6	4,468.6	4,450.6	4,542.1	4,584.1
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	687.6	690.2	704.1	710.4	722.9	731.2	732.2	733.6
有価証券	Securities	1,505.6	1,498.8	1,528.3	1,430.3	1,248.3	1,140.6	1,192.4	1,108.0
その他資金運用勘定	Other Interest-Earning Assets	344.9	385.0	326.3	271.5	281.3	232.3	210.8	199.5
資金運用勘定合計 (A)	Total Interest-Earning Assets (A)	6,955.1	6,901.8	6,971.9	6,817.0	6,721.3	6,554.9	6,677.6	6,625.4
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	5,686.2	5,473.1	5,505.6	5,459.6	5,756.1	5,775.7	5,759.2	5,803.1
借入金	Borrowed Money	785.1	780.7	789.7	781.4	767.1	764.4	750.1	723.9
劣後借入	Subordinated Debt	58.8	58.4	58.4	58.4	57.6	53.3	38.4	15.4
その他借入金	Other Borrowed Money	726.2	722.2	731.3	723.0	709.5	711.0	711.7	708.4
社債	Corporate Bonds	196.3	170.8	161.5	164.6	104.4	92.9	96.6	106.3
劣後社債	Subordinated Bonds	160.3	130.5	119.1	109.6	41.4	28.9	31.4	31.9
その他社債	Other Corporate Bonds	35.9	40.3	42.3	54.9	62.9	63.9	65.2	74.4
その他資金調達勘定	Other Interest-Bearing Liabilities	745.8	626.9	705.8	656.1	583.1	502.6	607.1	559.9
資金調達勘定合計 (B)	Total Interest-Bearing Liabilities (B)	7,413.6	7,051.7	7,162.7	7,061.8	7,210.7	7,135.7	7,213.2	7,193.3
非金利負債	Noninterest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Noninterest-Bearing (Assets) Liabilities, Net	-1,158.0	-872.8	-934.0	-1,003.7	-1,258.7	-1,359.3	-1,315.1	-1,350.2
純資産の部合計-非支配株主持分	Total Equity Excluding Noncontrolling Interest in Subsidiaries	699.6	722.8	743.1	758.8	769.3	778.5	779.6	782.3
非金利負債合計 (C)	Total Noninterest-Bearing Sources of Funds (C)	-458.4	-149.9	-190.8	-244.8	-489.4	-580.8	-535.5	-567.8
資金調達勘定・非金利負債合計 (D)=(B)+(C)	Sum of Total Interest-Bearing Liabilities and Total Noninterest-Bearing Sources of Funds (D)=(B)+(C)	6,955.1	6,901.8	6,971.9	6,817.0	6,721.3	6,554.9	6,677.6	6,625.4
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Interest-Earning Assets to Ordinary Income Basis Interest Earning Assets								
資金運用勘定合計	Total Balance of Interest-Earning Assets	6,955.1	6,901.8	6,971.9	6,817.0	6,721.3	6,554.9	6,677.6	6,625.4
差引:リース債権およびリース投資資産・割賦売掛金	Less: Leased Assets and Installment Receivables	687.6	690.2	704.1	710.4	722.9	731.2	732.2	733.6
経常収益ベース資金運用勘定	Ordinary Income Basis Interest Earning Assets	6,267.5	6,211.6	6,267.8	6,106.5	5,998.3	5,823.6	5,945.3	5,891.7
資金調達費用	Total Interest Expense	-	-	-	-	-	-	-	-
資金利益	Net Interest Income	-	-	-	-	-	-	-	-

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

2. 前期の数値は当期の表記に調整されています。

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

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

資金運用/調達(リース・割賦売掛金を含む)の状況 (利息)*	Interest-Earning Assets and Interest-Bearing Liabilities (Interest)*	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	31.4	30.9	30.9	31.3	31.3	31.2	31.3	31.5
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	9.7	9.4	9.5	9.7	9.9	9.9	9.6	9.6
有価証券	Securities	10.4	2.4	4.0	2.8	2.0	4.3	2.4	1.9
その他資金運用勘定	Other Interest-Earning Assets	0.6	0.6	0.5	0.6	0.6	0.6	0.5	0.5
資金運用勘定合計 (A)	Interest Earned on Interest-Earning Assets (A)	52.2	43.4	45.1	44.6	43.9	46.2	44.0	43.5
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	2.6	2.5	1.6	2.2	2.3	2.1	1.8	1.8
借入金	Borrowed Money	1.1	1.1	1.2	1.2	1.1	1.1	0.9	0.7
劣後借入	Subordinated Debt	0.4	0.4	0.4	0.4	0.4	0.3	0.2	0.0
その他借入金	Other Borrowed Money	0.7	0.7	0.7	0.8	0.7	0.7	0.7	0.6
社債	Corporate Bonds	1.3	1.1	1.1	1.0	0.3	0.3	0.2	0.2
劣後社債	Subordinated Bonds	1.3	1.0	1.0	0.9	0.2	0.2	0.2	0.1
その他社債	Other Corporate Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他資金調達勘定	Other Interest-Bearing Liabilities	0.3	0.3	0.4	0.4	0.6	0.7	0.8	0.9
資金調達勘定合計 (B)	Expense Incurred on Interest-Bearing Liabilities (B)	5.4	5.2	4.4	4.9	4.5	4.4	3.9	3.8
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)	46.7	38.2	40.6	39.6	39.4	41.8	40.0	39.7
非金利負債	Noninterest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Noninterest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計-非支配株主持分	Total Equity Excluding Noncontrolling Interest in Subsidiaries	-	-	-	-	-	-	-	-
非金利負債合計 (C)	Expense Incurred on Noninterest-Bearing Sources of Funds (C)	-	-	-	-	-	-	-	-
資金調達勘定・非金利負債合計 (D)=(B)+(C)	Sum of Expense Incurred on Interest-Bearing Liabilities and Expense Incurred on Noninterest-Bearing Sources of Funds (D)=(B)+(C)	5.4	5.2	4.4	4.9	4.5	4.4	3.9	3.8
資金利益/資金運用利回り(リース・割賦売掛金を含む) (A)-(D)	Interest Earned Less Expense Incurred (A)-(D)	46.7	38.2	40.6	39.6	39.4	41.8	40.0	39.7
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Interest Earned on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Interest Earned on Interest-Earning Assets	52.2	43.4	45.1	44.6	43.9	46.2	44.0	43.5
差引:リース債権およびリース投資資産・割賦売掛金	Less: Leased Assets and Installment Receivables	9.7	9.4	9.5	9.7	9.9	9.9	9.6	9.6
経常収益ベース資金運用勘定	Ordinary Income Basis Interest Earned on Interest-Earning Assets	42.5	34.0	35.5	34.8	33.9	36.3	34.3	33.9
資金調達費用	Total Interest Expense	5.4	5.2	4.4	4.9	4.5	4.4	3.9	3.8
資金利益	Net Interest Income	37.0	28.8	31.1	29.8	29.4	31.8	30.3	30.0

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

2. 前期の数値は当期の表記に調整されています。

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

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

資金運用/調達(リース・割賦売掛金を含む)の状況 (利回り(%))*	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%))*	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	2.82	2.90	2.82	2.82	2.78	2.85	2.77	2.73
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	5.61	5.53	5.43	5.45	5.48	5.53	5.29	5.22
有価証券	Securities	2.75	0.66	1.05	0.80	0.64	1.56	0.83	0.68
その他資金運用勘定	Other Interest-Earning Assets	---	---	---	---	---	---	---	---
資金運用勘定合計 (A)	Yield on Interest-Earning Assets (A)	2.98	2.55	2.60	2.60	2.59	2.86	2.64	2.61
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.18	0.19	0.12	0.16	0.16	0.15	0.13	0.13
借入金	Borrowed Money	0.60	0.62	0.61	0.62	0.62	0.62	0.53	0.43
劣後借入	Subordinated Debt	2.84	2.84	2.83	2.83	2.85	3.02	2.92	2.52
その他借入金	Other Borrowed Money	0.42	0.44	0.43	0.44	0.44	0.44	0.40	0.39
社債	Corporate Bonds	2.78	2.70	2.83	2.58	1.36	1.34	1.20	1.05
劣後社債	Subordinated Bonds	3.24	3.33	3.62	3.57	2.56	3.08	2.57	2.47
その他社債	Other Corporate Bonds	0.72	0.66	0.62	0.60	0.57	0.56	0.53	0.44
その他資金調達勘定	Other Interest-Bearing Liabilities	---	---	---	---	---	---	---	---
資金調達勘定合計 (B)	Rate on Interest-Bearing Liabilities (B)	0.29	0.30	0.25	0.28	0.25	0.25	0.22	0.21
純資金利鞘(ネットインタレストマージン) (A)-(B)	Net Interest Margin (A)-(B)	2.69	2.25	2.35	2.32	2.35	2.61	2.42	2.40
非金利負債	Noninterest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Noninterest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計-非支配株主持分	Total Equity Excluding Noncontrolling Interest in Subsidiaries	-	-	-	-	-	-	-	-
非金利負債合計	Rate on Noninterest-Bearing Sources of Funds	-	-	-	-	-	-	-	-
資金調達勘定・非金利負債合計	Sum of Rate on Interest-Bearing Liabilities and Rate on Noninterest-Bearing Sources of Funds	0.31	0.31	0.26	0.29	0.27	0.27	0.24	0.23
資金利益/資金運用利回り(リース・割賦売掛金を含む)	Yield on Net Interest Income (Incl. Leased Assets and Installment Receivables)	2.67	2.25	2.34	2.31	2.33	2.59	2.41	2.38
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	Yield on Interest-Earning Assets	2.98	2.55	2.60	2.60	2.59	2.86	2.64	2.61
差引:リース債権およびリース投資資産・割賦売掛金	Less: Leased Assets and Installment Receivables	5.61	5.53	5.43	5.45	5.48	5.53	5.29	5.22
経常収益ベース資金運用勘定	Ordinary Income Basis Yield on Interest-Earning Assets	2.69	2.22	2.28	2.26	2.25	2.53	2.32	2.29
資金調達費用	Total Interest Expense	-	-	-	-	-	-	-	-
資金利益	Net Interest Income	-	-	-	-	-	-	-	-

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

2. 前期の数値は当期の表記に調整されています。

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

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

連結貸借対照表	Consolidated Balance Sheets	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	1,138.2	881.7	922.2	1,129.8	1,569.0	1,129.2	1,384.3	1,385.5
コールローン及び買入手形	Call Loans and Bills Bought	20.5	30.0	20.0	15.0	30.0	-	23.4	-
買現先勘定	Receivables under Resale Agreements	53.2	53.2	53.2	34.8	34.8	-	-	-
債券貸借取引支払保証金	Receivables under Securities Borrowing Transactions	54.3	8.7	25.4	31.0	21.5	4.2	19.4	14.3
買入金銭債権	Other Monetary Claims Purchased	99.0	93.4	87.8	90.1	85.6	81.7	74.5	49.0
特定取引資産	Trading Assets	349.6	317.3	313.9	330.3	288.7	336.3	381.5	318.8
金銭の信託	Monetary Assets Held in Trust	183.2	233.9	256.7	264.7	251.8	255.5	259.3	228.5
有価証券	Securities	1,398.1	1,477.3	1,495.8	1,283.6	1,193.4	1,227.8	1,190.9	1,028.6
貸出金	Loans and Bills Discounted	4,357.7	4,461.2	4,384.6	4,463.2	4,513.5	4,562.9	4,547.4	4,611.3
外国為替	Foreign Exchanges	21.5	18.5	16.7	17.5	16.9	17.0	24.0	25.6
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	226.1	227.0	222.4	218.0	212.3	211.4	194.7	190.7
その他資産	Other Assets	854.7	788.6	888.1	802.1	810.0	799.4	863.8	831.1
割賦売掛金	Installment Receivables	450.6	459.1	464.7	480.0	501.4	516.3	512.1	521.2
有形固定資産	Premises and Equipment	48.8	46.2	49.5	49.0	47.7	48.7	52.0	49.9
有形リース資産	Tangible Leased Assets as Lessor	18.3	17.6	20.8	20.6	19.7	21.1	24.3	23.7
無形固定資産	Intangible Assets	50.3	49.6	47.5	46.3	46.4	48.8	47.5	47.7
のれん	Goodwill	24.5	23.1	21.8	20.4	19.2	18.1	17.1	16.2
無形資産	Intangible Assets Acquired in Business Combinations	6.9	6.3	5.7	5.1	4.6	4.1	3.7	3.2
退職給付に係る資産	Assets for Retirement Benefits	2.9	3.6	3.6	3.6	4.2	2.3	3.0	3.8
債券繰延資産	Deferred Issuance Expenses for Debentures	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
繰延税金資産	Deferred Tax Assets	14.5	15.3	15.6	16.1	15.9	14.0	12.9	15.5
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	318.8	291.7	310.0	302.6	285.9	280.6	285.4	291.7
貸倒引当金	Reserve for Credit Losses	-110.7	-108.2	-101.4	-99.2	-98.9	-91.7	-94.5	-95.6
資産の部合計	Total Assets	9,081.4	8,889.8	9,012.5	8,999.2	9,329.6	8,928.7	9,270.4	8,997.1
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	5,516.8	5,367.1	5,393.2	5,352.6	5,542.3	5,499.9	5,470.7	5,400.8
譲渡性預金	Negotiable Certificates of Deposit	105.2	85.5	108.9	136.7	449.7	301.0	333.7	384.8
債券	Debentures	35.4	32.3	28.0	25.4	19.2	16.7	14.7	11.1
コールマネー及び売渡手形	Call Money and Bills Sold	100.0	230.0	330.0	280.0	245.0	40.0	10.0	22.4
売現先勘定	Payables under Repurchase Agreements	14.2	29.1	45.7	53.3	62.7	23.7	17.1	45.9
債券貸借取引受入担保金	Payables under Securities Lending Transactions	170.1	103.3	99.9	191.6	168.7	118.1	416.5	215.6
特定取引負債	Trading Liabilities	299.6	267.9	259.1	270.1	254.1	294.3	340.8	289.7
借入金	Borrowed Money	774.9	805.2	777.1	777.8	738.0	801.7	755.4	760.6
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	95.5	96.0	104.2	100.8	121.1	129.4	155.3	153.0
社債	Corporate Bonds	194.7	157.5	169.2	131.1	95.4	95.1	104.5	112.1
その他負債	Other Liabilities	525.3	481.3	439.6	438.2	404.5	380.4	441.3	389.3
賞与引当金	Accrued Employees' Bonuses	5.8	8.7	2.5	5.0	6.1	8.4	2.4	4.8
役員賞与引当金	Accrued Directors' Bonuses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
退職給付に係る負債	Liabilities for Retirement Benefits	11.8	8.7	8.0	7.5	7.6	8.7	8.9	8.9
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	0.0	0.0	-	-	-	-	-	-
睡眠債券払戻損失引当金	Reserve for Reimbursement of Debentures	-	-	-	-	-	2.9	2.9	3.0
利息返還損失引当金	Reserve for Losses on Interest Repayments	176.9	170.2	159.5	149.6	140.0	133.6	122.6	111.5
繰延税金負債	Deferred Tax Liabilities	0.6	0.6	0.7	0.7	1.2	0.3	0.2	0.7
支払承諾	Acceptances and Guarantees	318.8	291.7	310.0	302.6	285.9	280.6	285.4	291.7
負債の部合計	Total Liabilities	8,346.5	8,136.0	8,236.5	8,223.9	8,542.5	8,135.6	8,483.2	8,206.9
純資産の部:	Equity:								
株主資本合計	Shareholders' Equity	713.0	728.5	748.3	763.3	773.9	786.8	786.6	798.4
資本金	Common Stock	512.2	512.2	512.2	512.2	512.2	512.2	512.2	512.2
資本剰余金	Capital Surplus	79.4	79.4	79.4	79.4	79.4	79.4	78.7	78.7
利益剰余金	Retained Earnings	193.9	209.4	229.2	244.2	254.8	267.7	273.2	289.9
自己株式	Treasury Stock, at Cost	-72.5	-72.5	-72.5	-72.5	-72.5	-72.5	-77.5	-82.5
その他の包括利益累計額合計	Accumulated Other Comprehensive Income	-0.7	2.4	5.2	-0.3	0.6	-5.4	-9.8	-11.6
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	10.6	10.8	10.7	7.9	9.9	11.9	13.3	10.2
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	-12.2	-11.5	-9.8	-10.5	-11.5	-14.7	-17.9	-15.9
為替換算調整勘定	Foreign Currency Translation Adjustments	4.8	3.6	4.6	2.4	2.4	0.3	-2.2	-2.9
退職給付に係る調整累計額	Defined Retirement Benefit Plans	-3.9	-0.5	-0.3	-0.2	-0.2	-2.9	-2.9	-2.8
新株予約権	Stock Acquisition Rights	1.2	1.2	0.5	0.5	0.5	0.5	0.5	0.5
非支配株主持分	Noncontrolling Interests	21.4	21.5	21.8	11.8	11.9	11.2	9.7	2.9
純資産の部合計	Total Equity	734.9	753.7	776.0	775.3	787.0	793.1	787.1	790.2
負債及び純資産の部合計	Total Liabilities and Equity	9,081.4	8,889.8	9,012.5	8,999.2	9,329.6	8,928.7	9,270.4	8,997.1

買入金銭債権	Other Monetary Claims Purchased	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
売買目的の買入金銭債権	Trading Purpose	n/a	40.4	n/a	25.5	n/a	17.0	n/a	10.8
その他の買入金銭債権	Other	n/a	52.9	n/a	64.5	n/a	64.6	n/a	38.2
買入金銭債権	Total Other Monetary Claims Purchased	99.0	93.4	87.8	90.1	85.6	81.7	74.5	49.0
金銭の信託	Monetary Assets Held in Trust	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
運用目的の金銭の信託	Trading Purpose	n/a	50.2	n/a	35.4	n/a	34.0	n/a	24.9
その他の金銭の信託	Other	n/a	183.6	n/a	229.2	n/a	221.4	n/a	203.5
金銭の信託	Total Monetary Assets Held in Trust	183.2	233.9	256.7	264.7	251.8	255.5	259.3	228.5
有価証券	Securities	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
国債	Japanese National Government Bonds	n/a	990.8	n/a	820.0	n/a	750.0	n/a	496.7
地方債	Japanese Local Government Bonds	n/a	0.5	n/a	0.5	n/a	0.5	n/a	0.5
社債	Japanese Corporate Bonds	n/a	84.0	n/a	64.3	n/a	69.1	n/a	86.1
株式	Japanese Equity Securities	n/a	31.5	n/a	27.9	n/a	27.5	n/a	28.0
その他の証券	Foreign Bonds and Other	n/a	370.4	n/a	370.8	n/a	380.5	n/a	417.2
有価証券	Total Securities	1,398.1	1,477.3	1,495.8	1,283.6	1,193.4	1,227.8	1,190.9	1,028.6
有価証券保有区別残高	Securities by Category	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
売買目的有価証券のうち有価証券に含まれるもの	Trading Securities	n/a	0.0	n/a	0.0	n/a	0.0	n/a	0.0
満期保有目的の債券	Securities Being Held to Maturity	618.4	644.5	627.8	625.5	562.3	559.5	528.5	500.8
国債	Japanese National Government Bonds	575.9	605.5	590.1	596.9	536.4	535.8	515.2	494.6
社債	Japanese Corporate Bonds	-	-	-	-	-	-	-	-
その他	Other	42.5	39.0	37.6	28.5	25.9	23.7	13.3	6.1
その他有価証券	Securities Available for Sale	n/a	781.3	n/a	609.2	n/a	621.1	n/a	483.5
その他有価証券で時価のあるもの	Securities Carried at Fair Value	664.6	720.5	753.9	560.4	532.0	574.7	575.5	442.0
株式	Equity Securities	24.0	25.6	26.8	23.0	25.8	22.0	20.7	21.8
国債	Japanese National Government Bonds	396.8	385.2	409.2	223.0	129.1	214.2	188.6	2.0
地方債	Japanese Local Government Bonds	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
社債	Japanese Corporate Bonds	96.3	84.0	69.2	64.3	63.5	69.1	68.5	86.1
その他	Other, Mainly Foreign Debt Securities	146.8	225.1	248.0	249.5	313.0	268.7	297.1	331.5
外国証券	Foreign Securities	136.0	216.3	234.8	231.9	291.9	260.5	281.2	314.4
外貨外国公社債	Foreign Currency Denominated Foreign Corporate and Government Bonds	87.9	117.8	135.5	135.4	193.5	163.7	171.4	196.4
邦貨外国公社債	Yen-Denominated Foreign Corporate and Government Bonds	45.4	96.8	94.2	91.4	92.3	96.6	107.6	112.8
外国株式・その他	Foreign Equity Securities and Others	2.6	1.7	5.1	5.0	6.0	0.1	2.1	5.1
その他証券	Other Securities	10.8	8.7	13.1	17.5	21.0	8.1	15.8	17.0
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	n/a	60.7	n/a	48.8	n/a	46.4	n/a	41.5
株式	Equity Securities	n/a	5.7	n/a	4.7	n/a	5.2	n/a	6.0
外国証券	Foreign Securities	n/a	50.1	n/a	39.1	n/a	34.5	n/a	29.8
その他	Other	n/a	4.8	n/a	4.9	n/a	6.5	n/a	5.6
非連結子会社・関連会社株式	Equity Securities of Unconsolidated Subsidiaries and Affiliates	n/a	51.4	n/a	48.7	n/a	47.1	n/a	44.3
有価証券	Total Securities	1,398.1	1,477.3	1,495.8	1,283.6	1,193.4	1,227.8	1,190.9	1,028.6

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

業種別貸出内訳	Loans by Borrower Industry	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
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	204.3	197.8	193.7	198.9	221.0	197.3	193.9	197.1
農業、林業	Agriculture and Forestry	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
漁業	Fishery	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.2
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	0.1	0.1	0.1	0.2	0.1	0.2	0.3	0.2
建設業	Construction	13.1	10.7	9.2	9.8	10.2	10.5	10.8	15.3
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	194.1	204.6	204.8	205.2	219.9	235.6	231.1	231.6
情報通信業	Information and Communications	39.5	39.6	38.1	38.0	33.9	37.3	34.7	44.0
運輸業、郵便業	Transportation and Postal Service	194.0	187.9	187.9	175.6	182.2	181.4	182.9	180.7
卸売業、小売業	Wholesale and Retail	90.5	99.2	89.3	103.4	96.2	104.3	95.7	105.5
金融業、保険業	Finance and Insurance	599.0	628.6	568.4	578.6	555.8	541.4	506.9	519.8
不動産業	Real Estate	544.8	549.0	571.5	579.0	573.8	608.1	592.9	574.7
各種サービス業	Services	333.8	344.4	308.7	297.4	294.0	308.2	317.7	316.9
地方公共団体	Local Government	97.5	94.2	81.0	80.7	80.2	79.4	82.4	74.7
その他	Others	1,969.7	2,023.4	2,050.2	2,106.5	2,142.6	2,157.9	2,197.1	2,247.6
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 and APLUS FINANCIAL	1,697.0	1,727.1	1,740.6	1,760.0	1,774.0	1,806.4	1,848.3	1,884.5
国内合計(A)	Total Domestic (A)	4,281.0	4,380.2	4,303.7	4,373.9	4,410.8	4,462.2	4,447.1	4,508.9
海外及び特別国際金融取引勘定分	Overseas Offices (including Japan Offshore Market Account):								
政府等	Governments	1.3	1.1	1.1	0.9	0.9	0.7	0.7	0.6
金融機関	Financial Institutions	-	-	-	9.4	8.8	8.5	7.3	7.2
その他	Others	75.3	79.8	79.7	78.8	92.8	91.3	92.1	94.3
海外合計(B)	Total Overseas (B)	76.6	81.0	80.9	89.2	102.7	100.6	100.2	102.3
合計(A)+(B)	Total (A)+(B)	4,357.7	4,461.2	4,384.6	4,463.2	4,513.5	4,562.9	4,547.4	4,611.3

無形固定資産	Intangible Assets	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
のれん	Goodwill	24.5	23.1	21.8	20.4	19.2	18.1	17.1	16.2
新生フィナンシャル	Shinsei Financial	5.9	5.2	4.6	3.9	3.4	2.9	2.4	1.9
新生パーソナルローン	Shinsei Personal Loan	-4.6	-4.5	-4.4	-4.3	-4.2	-4.1	-4.0	-3.9
アプラスフィナンシャル	APLUS FINANCIAL	1.0	0.8	0.6	0.4	0.2	-	-	-
昭和リース	Showa Leasing	22.0	21.4	20.9	20.3	19.8	19.3	18.7	18.2
その他	Others	0.1	0.1	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	6.9	6.3	5.7	5.1	4.6	4.1	3.7	3.2
新生フィナンシャル	Shinsei Financial	5.0	4.5	4.0	3.4	3.0	2.6	2.2	1.8
昭和リース	Showa Leasing	1.9	1.8	1.7	1.6	1.5	1.4	1.4	1.3
その他	Other	18.8	20.1	19.9	20.7	22.5	26.5	26.6	28.3
無形固定資産	Intangible Assets	50.3	49.6	47.5	46.3	46.4	48.8	47.5	47.7

繰越欠損金(納税主体ベース)	Tax Loss Carryforwards (Taxable Entity Basis)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
新生銀行(連結納税)	Shinsei Bank (Consolidated Tax)	n/a	211.1	n/a	n/a	n/a	246.7	n/a	n/a
新生フィナンシャル	Shinsei Financial	n/a	142.7	n/a	n/a	n/a			
新生パーソナルローン	Shinsei Personal Loan	n/a	43.0	n/a	n/a	n/a			
アプラスフィナンシャル(連結納税)	APLUS FINANCIAL (Consolidated Tax)	n/a	23.1	n/a	n/a	n/a	19.3	n/a	n/a
昭和リース(連結納税)	Showa Leasing (Consolidated Tax)	n/a	-	n/a	n/a	n/a	-	n/a	n/a

注記: 1. 新生フィナンシャルおよび新生パーソナルローンは、2015年10月1日付にて、新生銀行の連結納税グループに加入いたしました。

Note: 1. As of October 1, 2015, Shinsei Financial and Shinsei Personal Loan are included in the Shinsei Bank consolidated tax group.

1株当たり配当金(円)	Dividends Per Share (JPY)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
普通株	Common Share	-	1.0	-	-	-	1.0	-	-

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

リスク管理債権	Risk Monitored Loans	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
破綻先債権額	Loans to Bankrupt Obligors	6.8	3.2	3.3	3.7	4.2	4.3	4.3	4.6
延滞債権額	Nonaccrual Delinquent Loans	124.3	87.7	68.2	67.1	64.8	62.3	61.9	58.3
3か月以上延滞債権額	Loans Past Due Three Months or More	1.1	1.3	1.7	1.5	1.5	1.6	1.6	1.4
貸出条件緩和債権額	Restructured Loans	29.2	29.1	28.5	27.3	26.6	26.9	29.2	29.9
合計 (A)	Total (A)	161.5	121.5	101.8	99.7	97.3	95.3	97.2	94.3
貸出金残高 (B)	Loans and Bills Discounted (B)	4,357.7	4,461.2	4,384.6	4,463.2	4,513.5	4,562.9	4,547.4	4,611.3
貸出残高比 (A)/(B)	(A)/(B)	3.71%	2.72%	2.32%	2.23%	2.16%	2.09%	2.14%	2.05%
貸倒引当金 (C)	Reserve for Credit Losses (C)	110.7	108.2	101.4	99.2	98.9	91.7	94.5	95.6
引当率 (C)/(A)	Reserve Ratios (C)/(A)	68.5%	89.1%	99.6%	99.5%	101.6%	96.2%	97.2%	101.4%

子会社別連結リスク管理債権	Risk Monitored Loans Breakdown for Large Entities	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
新生銀行単体	Shinsei Bank	n/a	60.8	n/a	36.4	n/a	34.6	n/a	34.7
新生フィナンシャル	Shinsei Financial	n/a	25.1	n/a	26.2	n/a	27.5	n/a	33.5
アプラスフィナンシャル	APLUS FINANCIAL	n/a	22.0	n/a	21.5	n/a	20.7	n/a	20.5
その他子会社	Other Subsidiaries	n/a	10.6	n/a	12.3	n/a	9.2	n/a	5.5
子会社別連結リスク管理債権	Risk-Monitored Loans Breakdown For Large Entities	161.5	121.5	101.8	99.7	97.3	95.3	97.2	94.3

貸倒引当金	Reserve for Credit Losses	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
一般貸倒引当金	General Reserve for Loan Losses	59.8	60.2	62.0	62.8	63.2	64.5	66.7	67.5
個別貸倒引当金	Specific Reserve for Loan Losses	50.8	47.9	39.3	36.3	35.7	27.1	27.7	28.0
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	Reserve for Credit Losses	110.7	108.2	101.4	99.2	98.9	91.7	94.5	95.6

資金調達内訳*	Overall Funding Composition*	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
顧客からの資金調達	Total Customer Based Funding	5,657.6	5,485.0	5,530.1	5,514.8	6,011.4	5,817.7	5,819.2	5,796.9
法人預金	Institutional Deposits	640.0	596.5	590.5	653.9	1,119.5	980.3	973.6	998.9
リテール預金	Retail Deposits	4,982.1	4,856.2	4,911.5	4,835.4	4,872.6	4,820.6	4,830.8	4,786.8
仕組預金	Structured Deposits	428.4	399.0	370.5	342.1	342.7	331.7	317.2	295.4
コールマネー及び売渡手形	Call Money	100.0	230.0	330.0	280.0	245.0	40.0	10.0	22.4
売現先勘定	Payables under Repurchase Agreements	14.2	29.1	45.7	53.3	62.7	23.7	17.1	45.9
債券貸借取引受入担保金	Collateral Related Securities Lending Transactions	170.1	103.3	99.9	191.6	168.7	118.1	416.5	215.6
コマーシャルペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	774.9	805.2	777.1	777.8	738.0	801.7	755.4	760.6
社債及び短期社債	Corporate Bonds and Short-Term Corporate Bonds	290.2	253.5	273.4	231.9	216.5	224.5	259.8	265.1
資金調達内訳	Overall Funding Composition	7,007.2	6,906.3	7,056.5	7,049.7	7,442.7	7,025.9	7,278.2	7,106.7

注記: 1. 前期の数字は今期の表記に調整されています。

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

預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
預金	Deposits	5,516.8	5,367.1	5,393.2	5,352.6	5,542.3	5,499.9	5,470.7	5,400.8
流動性預金	Liquid (Current, Ordinary, Notice) Deposits	1,978.4	2,048.3	2,015.9	1,982.8	2,039.0	2,049.2	2,140.9	2,158.2
定期性預金	Time Deposits	3,131.0	2,954.1	3,008.5	2,980.0	3,094.1	3,005.6	2,919.0	2,798.6
その他	Other	407.3	364.6	368.8	389.6	409.1	445.1	410.7	443.9
譲渡性預金	Negotiable Certificates of Deposits (NCDs)	105.2	85.5	108.9	136.7	449.7	301.0	333.7	384.8
預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	5,622.1	5,452.7	5,502.1	5,489.4	5,992.1	5,800.9	5,804.5	5,785.7

Section 2. 新生銀行 連結セグメント別データ

Section 2. Shinsei Bank Consolidated Business Line Data

Section 2.1 セグメント別業務粗利益

Section 2.1 Business Line Total Revenue

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

法人業務 業務粗利益*	Institutional Business Total Revenue*	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
資金利益	Net Interest Income	13.5	6.2	7.0	6.2	4.8	7.2	5.8	4.9
法人営業	Corporate Business	2.5	2.4	2.7	2.5	2.5	2.5	2.8	2.5
ストラクチャードファイナンス	Structured Finance	2.7	2.9	3.1	3.0	2.3	4.3	2.3	2.3
プリンシパルトランザクションズ	Principal Transactions	8.8	1.1	1.6	1.2	0.4	0.9	0.9	0.3
昭和リース	Showa Leasing	-0.6	-0.3	-0.4	-0.5	-0.4	-0.6	-0.2	-0.3
非資金利益	Noninterest Income	9.5	14.2	9.3	6.8	8.2	7.1	7.2	8.5
法人営業	Corporate Business	1.5	1.9	1.1	1.6	1.3	1.0	0.9	1.5
ストラクチャードファイナンス	Structured Finance	1.6	0.5	1.6	1.3	1.0	1.0	1.3	3.0
プリンシパルトランザクションズ	Principal Transactions	0.2	8.3	3.0	-3.9	2.3	1.3	1.5	0.0
昭和リース	Showa Leasing	6.2	3.5	3.5	7.7	3.4	3.6	3.3	3.8
法人業務 業務粗利益	Institutional Business Total Revenue	23.1	20.5	16.4	13.0	13.1	14.3	13.1	13.4
法人営業	Corporate Business	4.0	4.4	3.8	4.2	3.9	3.6	3.7	4.1
ストラクチャードファイナンス	Structured Finance	4.3	3.4	4.8	4.3	3.3	5.3	3.7	5.3
プリンシパルトランザクションズ	Principal Transactions	9.0	9.5	4.7	-2.7	2.8	2.3	2.5	0.4
昭和リース	Showa Leasing	5.6	3.1	3.0	7.2	2.9	3.0	3.1	3.4
法人業務 業務粗利益	Institutional Business Total Revenue	23.1	20.5	16.4	13.0	13.1	14.3	13.1	13.4

注記: 1. 前期の数字は今期の表記に調整されています。

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

金融市場業務 業務粗利益*	Global Markets Business Total Revenue*	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
資金利益	Net Interest Income	0.4	0.3	0.3	0.6	0.3	0.3	0.4	0.5
市場営業	Markets	0.3	0.3	0.3	0.6	0.3	0.3	0.4	0.4
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
非資金利益	Noninterest Income	2.1	3.5	3.0	2.0	2.3	-1.3	2.4	1.8
市場営業	Markets	1.2	2.9	2.0	1.5	1.6	-1.9	1.8	1.5
その他	Others	0.9	0.6	0.9	0.5	0.6	0.5	0.5	0.3
金融市場業務 業務粗利益	Global Markets Business Total Revenue	2.5	3.9	3.4	2.7	2.7	-0.9	2.9	2.3
市場営業	Markets	1.6	3.2	2.4	2.1	2.0	-1.5	2.3	1.9
その他	Others	0.9	0.7	1.0	0.5	0.6	0.5	0.5	0.3
金融市場業務 業務粗利益	Global Markets Business Total Revenue	2.5	3.9	3.4	2.7	2.7	-0.9	2.9	2.3

注記: 1. 前期の数字は今期の表記に調整されています。

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

個人業務 業務粗利益*	Individual Business Total Revenue*	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
資金利益	Net Interest Income	22.0	23.1	22.3	22.4	22.9	23.1	23.9	24.5
リテールバンキング	Retail Banking	5.5	6.6	5.4	5.2	5.3	5.5	5.8	5.9
貸出	Loans	2.5	2.5	2.6	2.5	2.6	2.5	2.6	2.7
預金等	Deposits	2.9	4.0	2.8	2.6	2.7	2.9	3.2	3.2
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	14.5	14.4	14.9	15.2	15.5	15.3	15.7	16.0
うち新生銀行レイク	Shinsei Bank Lake	6.4	6.7	7.3	7.7	8.2	8.4	8.8	9.3
うちノーローン	NOLOAN	1.7	1.7	1.7	1.7	1.7	1.6	1.6	1.6
アプラスフィナンシャル	APLUS FINANCIAL	1.5	1.6	1.6	1.6	1.7	1.8	2.0	2.2
その他	Others	0.3	0.2	0.3	0.2	0.2	0.2	0.2	0.2
非資金利益	Noninterest Income	12.4	12.5	12.5	12.2	12.4	11.3	11.4	11.9
リテールバンキング	Retail Banking	1.8	1.9	2.0	1.5	0.9	0.7	0.6	0.6
資産運用商品関連	Asset Management Products	2.7	2.9	3.0	2.5	2.1	1.8	1.7	1.8
その他手数料(ATM、為替送金、外為等)	Other Fees (ATM, Fund Transfer, FX etc.)	-0.9	-0.9	-0.9	-1.0	-1.1	-1.0	-1.0	-1.1
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	-0.5	-0.6	-0.6	-0.5	-0.4	-0.4	-0.3	-0.3
アプラスフィナンシャル	APLUS FINANCIAL	11.1	11.2	11.0	11.2	11.7	10.8	11.1	11.4
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
個人業務 業務粗利益	Individual Business Total Revenue	34.4	35.6	34.8	34.7	35.3	34.4	35.3	36.4
リテールバンキング	Retail Banking	7.3	8.6	7.4	6.8	6.3	6.3	6.5	6.6
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	14.0	13.7	14.3	14.6	15.1	14.9	15.3	15.7
アプラスフィナンシャル	APLUS FINANCIAL	12.7	12.8	12.6	12.8	13.5	12.7	13.1	13.7
その他	Others	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
個人業務 業務粗利益	Individual Business Total Revenue	34.4	35.6	34.8	34.7	35.3	34.4	35.3	36.4

注記: 1. 前期の数字は今期の表記に調整されています。

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

3. 経営管理上、「新生銀行レイク」の収益と、2015年11月9日より開始した「新生銀行スマートカードローンプラス」による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.

3. Results for Shinsei Bank Lake and "Shinsei Bank Smart Card Loan Plus" (started on November 9, 2015) are combined on a management accounting basis.

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

経営勘定/その他 業務粗利益*	Corporate/Other Total Revenue*	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
資金利益	Net Interest Income	1.0	-0.8	1.3	0.5	1.3	1.1	0.1	0.0
トレジャリー	Treasury	0.7	-0.6	1.3	0.5	1.3	1.1	0.1	0.0
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	0.2	-0.2	-0.0	-0.0	-0.0	-0.0	-0.0	0.0
非資金利益	Noninterest Income	3.3	0.3	1.8	1.3	1.5	3.2	4.1	5.2
トレジャリー	Treasury	3.4	-0.1	1.6	1.0	1.3	3.1	3.9	3.5
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	-0.1	0.4	0.2	0.3	0.1	0.1	0.1	1.7
経営勘定/その他 業務粗利益	Corporate/Other Total Revenue	4.3	-0.5	3.2	1.8	2.8	4.4	4.2	5.3
トレジャリー	Treasury	4.1	-0.7	3.0	1.5	2.6	4.2	4.0	3.6
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	0.1	0.1	0.2	0.3	0.1	0.1	0.1	1.7
経営勘定/その他 業務粗利益	Corporate/Other Total Revenue	4.3	-0.5	3.2	1.8	2.8	4.4	4.2	5.3

経費*	General and Administrative Expenses*	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
法人業務	Institutional Business	-7.0	-7.5	-7.3	-7.4	-7.4	-7.5	-6.9	-7.2
法人営業	Corporate Business	-2.3	-2.3	-2.9	-2.8	-3.0	-2.7	-2.6	-2.7
ストラクチャードファイナンス	Structured Finance	-1.2	-1.3	-1.2	-1.1	-1.1	-1.1	-1.2	-1.2
プリンシパルトランザクションズ	Principal Transactions	-1.3	-1.8	-1.1	-1.2	-1.1	-1.2	-1.0	-1.1
昭和リース	Showa Leasing	-2.0	-2.0	-2.0	-2.1	-2.0	-2.3	-2.0	-2.1
金融市場業務	Global Markets Business	-1.8	-1.8	-1.8	-1.8	-1.8	-1.7	-1.7	-1.7
市場営業	Markets	-0.8	-0.8	-0.8	-0.8	-0.8	-0.8	-0.8	-0.8
その他	Others	-0.9	-0.9	-0.9	-0.9	-0.9	-0.9	-0.9	-0.9
個人業務	Individual Business	-25.6	-26.1	-25.6	-25.1	-25.0	-26.7	-26.4	-26.1
リテールバンキング	Retail Banking	-9.1	-8.3	-8.2	-8.1	-8.3	-8.5	-8.4	-8.1
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	-7.5	-8.7	-8.0	-7.5	-7.5	-9.1	-8.4	-8.4
アプラスフィナンシャル	APLUS FINANCIAL	-8.7	-8.9	-9.1	-9.1	-9.0	-8.8	-9.3	-9.4
その他	Others	-0.1	-0.1	-0.1	-0.2	-0.2	-0.1	-0.2	-0.1
経営勘定/その他	Corporate/Other	-0.9	-0.7	-0.1	-0.4	-0.5	0.2	-0.2	-0.7
トレジャリー	Treasury	-0.4	-0.3	-0.4	-0.4	-0.4	-0.4	-0.4	-0.4
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	-0.4	-0.3	0.2	-0.0	-0.1	0.6	0.1	-0.3
経費	General and Administrative Expenses	-35.3	-36.2	-34.9	-34.7	-34.9	-35.8	-35.4	-35.9

注記: 1. 前期の数字は今期の表記に調整されています。

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

3. 経営管理上、「新生銀行レイク」の収益と、2015年11月9日より開始した「新生銀行スマートカードローンプラス」による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.

3. Results for Shinsei Bank Lake and "Shinsei Bank Smart Card Loan Plus" (started on November 9, 2015) are combined on a management accounting basis.

実質業務純益*	Ordinary Business Profit*	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
法人業務	Institutional Business	16.1	13.0	9.1	5.6	5.6	6.7	6.1	6.1
法人営業	Corporate Business	1.6	2.0	0.8	1.3	0.8	0.8	1.0	1.4
ストラクチャードファイナンス	Structured Finance	3.0	2.1	3.6	3.1	2.1	4.1	2.5	4.1
プリンシパルトランザクションズ	Principal Transactions	7.7	7.6	3.5	-3.9	1.7	1.0	1.5	-0.6
昭和リース	Showa Leasing	3.5	1.1	1.0	5.1	0.8	0.6	1.0	1.2
金融市場業務	Global Markets Business	0.7	2.1	1.5	0.8	0.8	-2.7	1.1	0.6
市場営業	Markets	0.7	2.3	1.5	1.3	1.2	-2.4	1.5	1.1
その他	Others	-0.0	-0.2	0.0	-0.4	-0.3	-0.3	-0.3	-0.5
個人業務	Individual Business	8.8	9.5	9.2	9.6	10.2	7.6	8.9	10.2
リテールバンキング	Retail Banking	-1.7	0.3	-0.7	-1.3	-1.9	-2.1	-1.8	-1.4
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	6.4	5.0	6.2	7.0	7.6	5.8	6.8	7.2
アプラスフィナンシャル	APLUS FINANCIAL	4.0	3.9	3.5	3.7	4.5	3.8	3.8	4.3
その他	Others	0.2	0.1	0.1	0.1	0.1	0.1	0.0	0.1
経営勘定/その他	Corporate/Other	3.4	-1.2	3.1	1.4	2.2	4.6	3.9	4.6
トレジャリー	Treasury	3.7	-1.0	2.5	1.1	2.2	3.8	3.6	3.2
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	-0.3	-0.1	0.5	0.3	0.0	0.8	0.2	1.3
実質業務純益	Ordinary Business Profit	29.1	23.4	23.0	17.6	19.0	16.3	20.1	21.6

注記: 1. 前期の数字は今期の表記に調整されています。

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

3. 経営管理上、「新生銀行レイク」の収益と、2015年11月9日より開始した「新生銀行スマートカードローンプラス」による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.

3. Results for Shinsei Bank Lake and "Shinsei Bank Smart Card Loan Plus" (started on November 9, 2015) are combined on a management accounting basis.

与信関連費用*	Net Credit Costs*	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
法人業務	Institutional Business	3.3	-1.6	7.3	6.0	0.1	6.2	-0.7	0.2
法人営業	Corporate Business	-0.3	-2.7	-0.6	0.2	-0.4	0.1	-0.1	-0.0
ストラクチャードファイナンス	Structured Finance	4.0	2.4	7.0	6.3	0.0	7.0	-0.7	-0.1
プリンシパルトランザクションズ	Principal Transactions	-0.1	-1.1	0.1	0.0	-0.1	-0.2	-0.1	0.2
昭和リース	Showa Leasing	-0.1	-0.2	0.9	-0.5	0.6	-0.6	0.2	0.1
金融市場業務	Global Markets Business	0.0	0.0	0.0	0.2	0.1	0.0	0.0	-0.0
市場営業	Markets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他	Others	0.0	-0.0	-0.0	0.1	0.1	0.0	0.0	-0.0
個人業務	Individual Business	-4.0	-4.4	-5.3	-7.0	-5.0	-6.5	-7.3	-6.8
リテールバンキング	Retail Banking	-0.0	0.3	-0.1	-0.0	-0.0	0.1	-0.0	0.7
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	-2.7	-3.4	-3.4	-4.6	-3.0	-4.0	-5.1	-5.0
アプラスフィナンシャル	APLUS FINANCIAL	-1.3	-1.4	-1.9	-2.3	-1.9	-2.5	-2.1	-2.5
その他	Others	0.0	0.0	0.1	-0.0	0.0	-0.0	0.0	-0.0
経営勘定/その他	Corporate/Other	-0.0	0.0	-0.0	0.0	-0.0	0.0	-0.0	0.0
トレジャリー	Treasury	-	-	-	-	-	-	-	-
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	-0.0	0.0	-0.0	0.0	-0.0	0.0	-0.0	0.0
与信関連費用	Net Credit Costs	-0.7	-6.1	2.0	-0.7	-4.7	-0.2	-8.0	-6.6

注記: 1. 前期の数字は今期の表記に調整されています。

2. 経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローンレイク」によるレイク事業収益を合算して表示しております。
3. 経営管理上、「新生銀行レイク」の収益と、2015年11月9日より開始した「新生銀行スマートカードローンプラス」による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.
3. Results for Shinsei Bank Lake and "Shinsei Bank Smart Card Loan Plus" (started on November 9, 2015) are combined on a management accounting basis.

与信関連費用加算後実質業務純益*	Ordinary Business Profit after Net Credit Costs *	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
法人業務	Institutional Business	19.4	11.4	16.5	11.7	5.7	13.0	5.4	6.4
法人営業	Corporate Business	1.3	-0.6	0.1	1.6	0.3	1.0	0.9	1.4
ストラクチャードファイナンス	Structured Finance	7.1	4.6	10.6	9.4	2.2	11.2	1.7	3.9
プリンシパルトランザクションズ	Principal Transactions	7.6	6.5	3.6	-3.9	1.6	0.7	1.3	-0.3
昭和リース	Showa Leasing	3.4	0.9	1.9	4.5	1.5	-0.0	1.3	1.4
金融市場業務	Global Markets Business	0.7	2.0	1.5	1.1	1.0	-2.7	1.2	0.5
市場営業	Markets	0.8	2.4	1.5	1.3	1.2	-2.3	1.5	1.1
その他	Others	-0.0	-0.3	0.0	-0.2	-0.2	-0.3	-0.3	-0.5
個人業務	Individual Business	4.7	5.0	3.8	2.5	5.1	1.1	1.5	3.3
リテールバンキング	Retail Banking	-1.8	0.6	-0.9	-1.4	-2.0	-2.0	-1.9	-0.6
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	3.6	1.5	2.8	2.4	4.5	1.8	1.7	2.1
アプラスフィナンシャル	APLUS FINANCIAL	2.6	2.4	1.6	1.3	2.5	1.2	1.6	1.7
その他	Others	0.2	0.2	0.3	0.1	0.1	0.1	0.1	0.1
経営勘定/その他	Corporate/Other	3.4	-1.2	3.1	1.4	2.2	4.6	3.9	4.6
トレジャリー	Treasury	3.7	-1.0	2.5	1.1	2.2	3.8	3.6	3.2
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	-0.3	-0.1	0.5	0.3	0.0	0.8	0.2	1.4
与信関連費用加算後実質業務純益	Ordinary Business Profit after Net Credit Costs	28.4	17.2	25.0	16.8	14.2	16.1	12.1	15.0

注記: 1. 前期の数字は今期の表記に調整されています。

2. 経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローンレイク」によるレイク事業収益を合算して表示しております。
3. 経営管理上、「新生銀行レイク」の収益と、2015年11月9日より開始した「新生銀行スマートカードローンプラス」による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.
3. Results for Shinsei Bank Lake and "Shinsei Bank Smart Card Loan Plus" (started on November 9, 2015) are combined on a management accounting basis.

Section 2.2 セグメント別主要データ

Section 2.2 Business Line Key Data

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

	Institutional Business, Global Markets Business*	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
法人業務・金融市場業務*	Institutional Business, Global Markets Business*								
法人営業(ローン形態及び社債形態等)	Corporate Business (Loans, Bonds and Others)	1,616.7	1,680.7	1,564.1	1,611.1	1,628.6	1,638.4	1,584.3	1,599.2
不動産ノンリコースファイナンス(ローン形態)	Real Estate Nonrecourse Loans	246.6	270.3	300.2	309.8	294.7	299.0	278.5	279.1
不動産ノンリコースファイナンス(私募債形態等)	Real Estate Nonrecourse Bonds and Others	94.8	147.6	163.9	186.3	172.0	179.5	190.4	137.2
不動産法人・REIT向けローン	Loans to Real Estate Companies and REITS	243.1	262.2	269.6	279.5	294.3	312.6	315.6	320.0
スペシャルティファイナンス(プロジェクトファイナンス含む)	Specialty Finance (including Project Finance)	351.8	363.6	341.5	328.9	346.1	329.3	331.1	341.5
金融市場	Global Markets	85.3	82.4	89.3	88.5	86.6	82.7	83.7	88.7
その他	Other	116.1	76.1	78.5	78.8	83.6	89.9	92.8	83.3
貸出及び社債形態等	Total Loans, Bonds and Others	2,754.7	2,883.2	2,807.4	2,883.3	2,906.3	2,931.8	2,876.6	2,849.3
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	226.1	227.0	222.4	218.0	212.3	211.4	194.7	190.7
割賦売掛金	Installment Receivables	148.7	152.5	149.3	157.7	165.0	175.1	168.1	177.2
法人預金(含む譲渡性預金)	Institutional Deposits and Negotiable Certificates of Deposit	640.0	596.5	590.5	653.9	1,119.5	980.3	973.6	998.9

注記: 1. 前期の数字は今期の表記に調整されています。
 2. 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、および金銭の信託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 Nonrecourse Bonds and Others include other monetary claims purchased.

	Individual Business*	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
個人業務*	Individual Business*								
リテール顧客向け貸出	Retail Banking Loans Outstanding	1,211.2	1,233.1	1,239.1	1,249.5	1,252.7	1,265.6	1,285.9	1,299.8
住宅ローン	Housing Loan Balance	1,206.3	1,228.0	1,234.3	1,244.3	1,248.0	1,260.8	1,281.6	1,295.4
新生銀行レイク顧客向け貸出	Loans to Shinsei Bank Lake Customers	155.3	166.7	177.4	187.3	195.8	205.2	216.2	227.1
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	346.9	342.7	339.1	339.3	340.1	349.2	359.5	372.7
新生フィナンシャル顧客向け	To Shinsei Financial Customers	180.5	175.2	170.6	165.7	160.5	156.9	153.8	150.7
ノーローン顧客向け	To NOLOAN Customers	48.7	49.5	49.8	50.0	49.3	48.9	48.4	48.0
アプラスフィナンシャル顧客向け	To APLUS FINANCIAL Customers	95.3	96.6	98.8	103.6	111.3	125.0	139.2	154.3
その他顧客向け	To Other Customers	22.2	21.2	19.7	19.8	18.8	18.3	17.9	19.5
貸出	Total Loans	1,713.5	1,742.5	1,755.7	1,776.2	1,788.7	1,820.0	1,861.7	1,899.7
割賦売掛金(コンシューマーファイナンス)	Installment Receivables (Consumer Finance)	301.8	306.5	315.3	322.2	336.4	341.1	343.9	344.0
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	290.5	278.4	267.8	261.7	259.9	259.0	262.6	269.0
預り総資産	Assets under Management (AUM)	5,930.9	5,825.8	5,877.4	5,835.6	5,886.9	5,846.8	5,851.2	5,814.1
リテール預金	Retail Deposits	4,982.1	4,856.2	4,911.5	4,835.4	4,872.6	4,820.6	4,830.8	4,786.8
仕組預金	Structured Deposits	428.4	399.0	370.5	342.1	342.7	331.7	317.2	295.4
投信/保険	Mutual Funds and Insurance	717.6	734.1	750.9	773.5	785.9	794.6	792.7	796.2
投資信託	Mutual Funds	376.2	388.8	401.0	415.8	419.6	420.8	409.3	401.5
保険	Insurance	341.4	345.2	349.9	357.6	366.3	373.7	383.4	394.6
仕組債(金融商品仲介業務)	Structured Bonds (Financial Product Intermediary Business)	188.1	194.9	178.7	193.3	201.6	207.7	206.1	213.9
支払承諾	Acceptances and Guarantees	290.5	278.4	267.8	261.7	259.9	259.0	262.6	269.0
リテール口座数(千口座)	Total Number of Retail Accounts (Thousands)	2,831.6	2,856.8	2,881.1	2,906.5	2,931.6	2,964.7	2,989.6	3,015.7
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)	63.7	64.8	65.4	66.1	66.6	67.3	68.3	69.0
新生フィナンシャル無担保パーソナルローン顧客数(千人)	Shinsei Financial's Number of Unsecured Personal Loans Customers (Thousands)	333.7	320.9	311.0	301.0	291.2	283.5	277.5	271.4
ノーローン顧客数(千人)	Shinsei Personal Loan's Number of Unsecured Loans (NOLOAN) Customers (Thousands)	86.5	86.9	85.7	83.9	81.7	80.2	78.5	76.7
アプラスフィナンシャル有効カード会員数(千人)	APLUS FINANCIAL's Total Available Cardholders (Thousands)	5,812.5	5,815.6	5,794.3	5,768.2	5,730.7	5,676.9	5,624.0	5,591.0

注記: 1. 預り総資産残高にはリテール債券残高および未償還債券残高を含んでおります。
 2. 前期の数字は今期の表記に調整されています。
 3. コンシューマーファイナンス業務におけるグループ内組織再編に伴い、2014.6より、「新生フィナンシャルおよび新生銀行レイク」の残高の一部を、「アプラスフィナンシャル」へ組み替えております。

Note: 1. AUM includes retail debentures and unclaimed debentures.
 2. Previous periods have been adjusted to conform to current period presentation.
 3. In accordance with a Group internal restructuring of the consumer finance business, as of 2014.6, a portion of the balance of "Shinsei Financial and Shinsei Bank Lake" has been recombined into "APLUS FINANCIAL."

貸出残高	Total Loans and Bills Discounted	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
法人業務、金融市場業務	Loans in Institutional Business, Global Markets Business	2,644.2	2,718.6	2,628.9	2,687.0	2,724.8	2,742.8	2,685.7	2,711.5
法人営業	Corporate Business	1,601.0	1,663.7	1,549.6	1,601.1	1,619.1	1,629.0	1,583.8	1,598.7
不動産ノンリコースファイナンス(ローン形態)	Real Estate Nonrecourse Loans	246.6	270.3	300.2	309.8	294.7	299.0	278.5	279.1
不動産法人・REIT向けローン	Loans to Reals Estate Companies and REITS	243.1	262.2	269.6	279.5	294.3	312.6	315.6	320.0
スペシャルティファイナンス(プロジェクトファイナンス含む)	Specialty Finance (including Project Finance)	351.8	363.6	341.5	328.9	346.1	329.3	331.1	341.5
金融市場	Global Markets	85.3	82.4	89.3	88.5	86.6	82.7	83.7	88.7
その他	Other	116.1	76.1	78.5	78.8	83.6	89.9	92.8	83.3
個人業務	Loans in Individual Business	1,713.5	1,742.5	1,755.7	1,776.2	1,788.7	1,820.0	1,861.7	1,899.7
リテール顧客向け貸出	Retail Banking Loans Outstanding	1,211.2	1,233.1	1,239.1	1,249.5	1,252.7	1,265.6	1,285.9	1,299.8
住宅ローン	Housing Loan Balance	1,206.3	1,228.0	1,234.3	1,244.3	1,248.0	1,260.8	1,281.6	1,295.4
新生銀行レイク顧客向け貸出	Loans to Shinsei Bank Lake Customers	155.3	166.7	177.4	187.3	195.8	205.2	216.2	227.1
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	346.9	342.7	339.1	339.3	340.1	349.2	359.5	372.7
新生フィナンシャル顧客向け	To Shinsei Financial Customers	180.5	175.2	170.6	165.7	160.5	156.9	153.8	150.7
ノーローン顧客向け	To NOLOAN Customers	48.7	49.5	49.8	50.0	49.3	48.9	48.4	48.0
アプラスフィナンシャル顧客向け	To APLUS FINANCIAL Customers	95.3	96.6	98.8	103.6	111.3	125.0	139.2	154.3
その他顧客向け	To Other Customers	22.2	21.2	19.7	19.8	18.8	18.3	17.9	19.5
貸出残高	Total Loans and Bills Discounted	4,357.7	4,461.2	4,384.6	4,463.2	4,513.5	4,562.9	4,547.4	4,611.3

注記: 1. 前期の数字は今期の表記に調整されています。

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

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	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
ROA(年換算後)	Return on Assets (Annualized)	1.0%	0.7%	1.0%	0.7%	0.4%	0.6%	0.4%	0.7%
ROE(潜在株式調整後)(年換算後)	Return on Equity (Fully Diluted) (Annualized)	13.2%	8.6%	12.2%	7.9%	5.5%	6.7%	4.2%	8.4%
RORA(年換算後)	Return on Risk-Weighted Assets (Annualized)			1.6%	1.0%	0.8%	0.9%	0.6%	1.2%
経費率	Expense-to-Revenue Ratio	54.8%	60.8%	60.3%	66.4%	64.8%	68.7%	63.7%	62.4%
自己資本関連情報(バーゼルⅢ、国内基準)	Capital Adequacy Data (Basel III, Domestic Standard)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
コア資本に係る基礎項目	Core Capital: Instruments and Reserves	882.4	882.3	909.0	858.0	854.1	855.9	839.8	842.4
コア資本に係る調整項目	Core Capital: Regulatory Adjustments	-41.7	-40.4	-38.6	-36.6	-35.4	-46.4	-43.8	-42.6
自己資本の額	Total Capital	840.6	841.9	870.4	821.4	818.6	809.5	795.9	799.7
リスクアセット等の額	Risk Assets	5,917.6	5,661.9	5,748.5	5,756.4	5,709.7	5,698.1	5,733.6	5,672.7
コア自己資本比率	Core Capital	14.20%	14.86%	15.14%	14.26%	14.33%	14.20%	13.88%	14.09%
1株当たり数値(円)	Per Share Data (JPY)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
1株当たり純資産	Common Equity Per Share	268.40	275.45	283.96	287.49	291.89	294.41	296.25	303.96
潜在株式調整後1株当たり純資産	Fully Diluted Equity Per Share	268.40	275.45	283.96	287.49	291.89	294.41	296.24	303.94
1株当たり四半期純利益	Basic Earnings Per Share	8.82	5.84	8.48	5.63	4.01	4.83	3.09	6.44
潜在株式調整後1株当たり四半期純利益	Diluted Earnings Per Share	8.82	5.84	8.48	5.63	4.01	4.83	3.09	6.44
株式数	Share Data	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
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	2,653,918,339	2,653,918,339	2,653,923,680	2,653,924,928	2,653,923,913	2,653,918,679	2,622,314,606	2,588,486,586
期末発行済普通株式数	Number of Common Shares	2,653,918,339	2,653,918,339	2,653,918,339	2,653,918,082	2,653,918,082	2,653,917,147	2,622,181,147	2,588,353,147
ストックオプションによる潜在株式数	Number of Fully Diluted Stock Options	-	-	5,341	6,846	5,831	1,532	133,459	133,439
(参考)期末自己株式数	(Ref) Treasury Shares at End of Period (not included in the above)	96,428,552	96,428,552	96,428,552	96,428,809	96,428,809	96,429,744	128,165,744	161,993,744
潜在株式調整後期中平均普通株式数	Weighted Average Fully Diluted Number of Shares Outstanding	2,653,918,785	2,653,918,675	2,653,923,680	2,653,925,088	2,653,924,020	2,653,919,561	2,647,510,164	2,622,186,690
期中平均普通株式数	Weighted Average Number of Common Shares Outstanding	2,653,918,785	2,653,918,675	2,653,918,339	2,653,918,242	2,653,918,189	2,653,918,029	2,647,457,367	2,622,093,355

格付け(新生銀行)	Credit Ratings (Shinsei Bank)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
Moody's	Moody's								
短期	Short-Term	P-3	P-3	P-3	P-3	P-3	P-3	P-3	P-2
長期	Long-Term	Baa3 (安定的) (Stable)	Baa3 (ポジティブ) (Positive)	Baa3 (ポジティブ) (Positive)	Baa3 (ポジティブ) (Positive)	Baa3 (ポジティブ) (Positive)	Baa3 (ポジティブ) (Positive)	Baa3 (ポジティブ) (Positive)	Baa2 (安定的) (Stable)
Standard and Poor's (S&P)	Standard and Poor's (S&P)								
短期	Short-Term	A-2	A-2	A-2	A-2	A-2	A-2	A-2	A-2
長期	Long-Term	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)
日本格付研究所 (JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-2	J-2	J-2	J-2	J-2	J-2	J-2	J-2
長期	Long-Term	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)
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+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)

格付け(昭和リース)	Credit Ratings (Showa Leasing)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
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+ (安定的) (Stable)
格付投資情報センター (R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term								
長期	Long-Term	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)

格付け(新生証券)	Credit Ratings (Shinsei Securities)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
日本格付研究所 (JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
長期	Long-Term					BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)

格付け(アプラスフィナンシャル)	Credit Ratings (APLUS FINANCIAL)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
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+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)

格付け(新生フィナンシャル)	Credit Ratings (Shinsei Financial)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
Standard and Poor's (S&P)	Standard and Poor's (S&P)								
短期	Short-Term	A-3	A-3	A-3	A-3	A-3	A-3	A-3	A-3
長期	Long-Term	BBB- (安定的) (Stable)	BBB- (安定的) (Stable)	BBB- (安定的) (Stable)	BBB- (安定的) (Stable)	BBB- (安定的) (Stable)	BBB- (安定的) (Stable)	BBB- (安定的) (Stable)	BBB- (安定的) (Stable)

連結対象会社数	Subsidiaries and Affiliates Data	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
連結子会社数	Consolidated Subsidiaries	181	179	179	175	166	160	160	155
持分法適用会社数	Affiliates Accounted for Using the Equity Method	20	19	19	17	17	20	19	20
連結対象会社数	Total Number of Consolidated Subsidiaries and Affiliates	201	198	198	192	183	180	179	175

その他主要データ	Other Key Data	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
店舗数(本支店・出張所数・本支店内室)	Total Number of Outlets	39	35	35	35	32	35	35	35
本支店	Head Office and Branches	28	28	28	28	27	28	28	28
出張所	Annexes	11	7	7	7	5	7	7	7
リテール店舗形態	Retail Banking Business Category								
新生フィナンシャルセンター	Shinsei Financial Centers	27	27	27	27	26	28	29	29
コンサルティングスポット	Shinsei Consulting Spots	10	6	6	6	5	5	4	4
住宅ローンセンター	Housing Loan Centers	8	8	7	7	6	8	8	8
ATM台数	Number of ATMs	92	52	50	50	46	44	39	19
提携ネットワークATM台数(駅・コンビニATM等)	Partner (Train Station, Convenience Store, etc.) ATMs	44,471	45,392	45,825	46,434	46,894	53,280	51,088	51,615
新生銀行レイク無人店舗	Shinsei Bank Lake Unmanned Branches	778	763	761	759	758	761	761	763
新生銀行レイク自社 CD・ATM台数	Shinsei Bank Lake Own CD/ATMs	817	801	799	797	796	799	787	777
新生銀行レイク提携 CD・ATM台数(千台)	Shinsei Bank Lake Tie-up CD/ATMs (Thousands)	44	45	45	46	46	53	53	54
新生銀行レイク自動契約機台数	Shinsei Bank Lake Automated Contract Machines	793	788	786	786	785	789	789	791
従業員数(連結)	Number of Employees (Consolidated Basis)	5,291	5,300	5,401	5,375	5,359	5,356	5,474	5,433
法人業務、金融市場業務	Institutional Business, Global Markets Business	1,372	1,372	1,377	1,370	1,369	1,351	1,372	1,351
個人業務	Individual Business	3,159	3,162	3,229	3,214	3,241	3,262	3,330	3,307
金融インフラ業務	Banking Infrastructure Business	382	382	400	402	361	354	367	367
経営勘定/その他	Corporate/Other	378	384	395	389	388	389	405	408
従業員数(単体)	Number of Employees (Nonconsolidated Basis)	2,180	2,186	2,234	2,218	2,218	2,210	2,271	2,254

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

2. 前期の数字は当期の表記に調整されています。

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

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

Section 4. 新生銀行レイク主要計数

Section 4. Shinsei Bank Lake Business Data

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

無担保ローン(新生銀行レイク)	Unsecured Personal Loan (Shinsei Bank Lake)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
残高	Total Principal Balance	155.3	166.7	177.4	187.3	195.7	204.6	215.2	225.5
顧客数(千人)	Number of Customers (Thousands)	378.5	403.2	426.4	445.6	457.0	472.3	490.7	507.4
新規顧客獲得客数	Number of Newly Acquired Customers (Thousands)	39.1	42.7	42.6	38.7	33.4	34.6	40.1	37.7
成約率	Approval Rate	36.7%	34.8%	34.7%	33.9%	33.3%	30.0%	32.6%	33.3%
平均貸出金利	Average Lending Rate	17.3%	17.2%	17.3%	17.2%	17.3%	17.1%	17.2%	17.1%

店舗・チャネル	Number of Branches and Channels	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
店舗数:	Branches								
無人店舗	Unmanned Branches for Shinsei Bank Lake	778	763	761	759	758	761	761	763
CD・ATM台数:	CD/ATMs:								
自社分(台)	Own	817	801	799	797	796	799	787	777
提携分:カードローン(千台)	Tie-up: Card Loan (Thousands)	44	45	45	46	46	53	53	54
新生銀行レイク自動契約機台数(台)	Automated Contract Machines (ACM)	793	788	786	786	785	789	789	791

年齢別残高構成比	Balance by Age	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン(新生銀行レイク)	Unsecured Personal Loan (Shinsei Bank Lake)								
<30	<30	32.0%	31.5%	31.1%	30.6%	30.0%	29.3%	28.6%	27.8%
<40	<40	24.6%	24.4%	24.2%	24.1%	24.0%	23.8%	23.8%	23.8%
<50	<50	24.2%	24.3%	24.5%	24.6%	24.7%	25.0%	25.4%	25.7%
<60	<60	13.6%	13.9%	14.0%	14.3%	14.7%	15.0%	15.1%	15.5%
>= 60	>= 60	5.6%	5.9%	6.1%	6.4%	6.6%	6.9%	7.0%	7.3%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

性別・既婚・未婚別残高構成比	Balance by Gender and Marital Status	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン(新生銀行レイク)	Unsecured Personal Loan (Shinsei Bank Lake)								
男性独身	Single Male	44.0%	43.9%	44.0%	43.9%	43.9%	43.8%	43.7%	43.5%
男性既婚	Married Male	31.9%	31.9%	31.7%	31.9%	32.0%	32.2%	32.3%	32.6%
女性独身	Single Female	13.5%	13.5%	13.5%	13.5%	13.4%	13.4%	13.2%	13.1%
女性既婚	Married Female	10.6%	10.7%	10.7%	10.7%	10.7%	10.7%	10.7%	10.8%
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	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン(新生銀行レイク)	Unsecured Personal Loan (Shinsei Bank Lake)								
10万円以下	Less than or Equal to JPY 100K	3.5%	3.5%	3.5%	3.5%	3.4%	3.4%	3.3%	3.4%
10万円超、30万円以下	Over JPY 100K and Less than or Equal to JPY 300K	15.0%	14.5%	14.1%	13.8%	13.5%	13.3%	13.2%	13.0%
30万円超、50万円以下	Over JPY 300K and Less than or Equal to JPY 500K	31.6%	30.9%	30.1%	29.2%	28.7%	28.1%	27.3%	26.6%
50万円超、100万円以下	Over JPY 500K and Less than or Equal to JPY 1M	46.3%	46.2%	46.3%	46.0%	45.3%	44.9%	44.2%	42.4%
100万円超	Over JPY 1M	3.7%	4.9%	5.9%	7.4%	9.1%	10.4%	12.0%	14.6%
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	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン(新生銀行レイク)	Unsecured Personal Loan (Shinsei Bank Lake)								
年収2百万円未満	Less than JPY 2M	13.5%	13.4%	13.4%	13.3%	13.1%	12.9%	12.6%	12.4%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	65.6%	65.3%	65.2%	64.9%	64.6%	64.0%	63.7%	63.2%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	13.4%	13.6%	13.7%	14.0%	14.2%	14.6%	14.9%	15.2%
年収7百万円以上	Over JPY 7M	7.6%	7.7%	7.7%	7.9%	8.1%	8.5%	8.8%	9.1%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Section 5. 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 5. 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	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
経常収益	Ordinary Income	11.3	11.0	11.0	11.1	11.2	11.0	13.2	13.0
資金運用収益	Interest Income	6.9	6.5	6.3	6.1	5.9	5.6	7.1	6.9
役員取引等収益	Fees and Commissions Income	2.7	2.8	3.1	3.3	3.6	3.7	4.0	4.3
その他業務収益	Other Business Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他経常収益	Other Ordinary Income	1.6	1.6	1.5	1.6	1.5	1.6	2.0	1.7
経常費用	Ordinary Expenses	7.1	8.6	7.2	9.0	7.4	8.7	10.8	10.8
資金調達費用	Interest Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
役員取引等費用	Fees and Commissions Expenses	0.5	0.6	0.6	0.6	0.5	0.5	0.6	0.6
その他業務費用	Other Business Expenses	-	-	-	-	-	-	-	-
営業経費	General and Administrative Expenses	3.1	3.5	3.2	2.9	3.0	3.3	3.6	3.8
その他経常費用	Other Ordinary Expenses	3.4	4.4	3.3	5.4	3.9	4.8	6.5	6.3
貸倒引当金繰入額	Provision of Reserve for Credit Losses	3.3	4.3	3.1	5.2	3.7	4.5	6.1	6.1
その他	Other	0.0	0.1	0.1	0.2	0.1	0.2	0.4	0.1
経常利益	Ordinary Profit	4.2	2.3	3.8	2.1	3.7	2.3	2.3	2.1
特別利益	Extraordinary Gains	-	0.2	-	-	-	-	-	-
特別損失	Extraordinary Losses	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0
税引前四半期純利益	Income before Income Taxes	4.1	2.5	3.8	2.1	3.7	2.0	2.3	2.1
税金	Income Taxes (Benefit)	0.0	0.1	0.0	-0.8	0.0	-1.8	-0.4	0.9
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests	-	-	-	-	-	-	-	-
親会社株主に帰属する四半期純利益	Profit Attributable to Owners of the Parent	4.1	2.4	3.8	2.9	3.7	3.9	2.7	1.2

連結貸借対照表	Consolidated Balance Sheets	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	19.1	18.0	17.0	15.7	16.9	16.3	14.3	7.3
有価証券	Securities	75.6	75.6	75.6	75.6	75.6	75.6	66.5	66.5
貸出金	Loans and Bills Discounted	229.7	223.7	217.7	212.3	206.4	200.2	214.1	212.5
その他資産	Other Assets	5.2	4.7	4.7	4.3	4.6	4.4	5.9	5.3
割賦売掛金	Installment Receivables	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
有形固定資産	Premises and Equipment	7.5	5.6	6.2	6.2	6.2	6.6	6.6	6.5
無形固定資産	Intangible Assets	0.8	1.0	1.0	1.1	1.2	1.3	1.3	1.3
繰延税金資産	Deferred Tax Assets	9.4	9.1	9.1	10.1	10.1	11.7	12.6	12.0
貸倒引当金	Reserve for Credit Losses	-23.7	-24.3	-24.4	-25.9	-26.0	-26.9	-31.1	-32.9
資産の部合計	Total Assets	323.8	313.7	307.2	299.6	295.2	289.5	290.4	278.6
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
借入金	Borrowed Money	1.0	1.0	1.0	0.1	0.1	0.6	0.6	0.6
その他負債	Other Liabilities	6.2	7.0	8.7	6.6	5.9	7.4	8.8	5.4
利息返還損失引当金	Reserve for Losses on Interest Repayments	160.7	147.3	138.8	130.8	123.2	116.0	114.7	104.9
負債の部合計	Total Liabilities	173.4	160.9	153.6	143.0	134.9	130.2	129.8	116.8
純資産の部:	Equity:								
株主資本合計	Shareholders' Equity	150.4	152.7	153.6	156.5	160.3	159.2	160.5	161.7
資本金	Common Stock	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
純資産の部合計	Total Equity	150.4	152.7	153.6	156.5	160.3	159.2	160.5	161.7
負債及び純資産の部合計	Total Liabilities and Equity	323.8	313.7	307.2	299.6	295.2	289.5	290.4	278.6

新生フィナンシャル 無担保パーソナルローンビジネス計数

Shinsei Financial Unsecured Personal Loans (UPL) Business Information

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

無担保パーソナルローン	Unsecured Personal Loans (UPL)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保パーソナルローン残高	Unsecured Personal Loans (UPL) Balance	173.0	168.0	163.7	159.1	154.2	150.8	148.0	145.2
顧客数(千人)	Number of Customers (Thousands)	333.7	320.9	311.0	301.0	291.2	283.5	277.5	271.4
平均貸出金利	Average Lending Rates	15.2%	15.2%	15.2%	15.2%	15.3%	15.3%	15.3%	15.2%

店舗・チャネル	Number of Branches and Channels	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
CD・ATM台数:	CD/ATMs:								
提携分:無担保パーソナルローン(千台)	Tie-up: Unsecured Personal Loans (UPL) (Thousands)	70	71	71	71	72	72	73	74
無担保パーソナルローン 自動契約機台数(台)	Automated Contract Machines for Unsecured Personal Loans (UPL)								
提携分(台)	Tie-up	793	788	786	786	785	789	789	791

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保パーソナルローン	Unsecured personal loans (UPL)								
残高:	Outstanding:								
~ 15%	~ 15%	108.0	106.2	104.5	102.6	100.5	99.6	98.9	98.3
~ 18%	~ 18%	60.7	57.9	55.6	53.2	50.7	48.4	46.6	44.6
~ 20%	~ 20%	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
~ 25%	~ 25%	1.6	1.4	1.3	1.2	1.1	1.0	0.9	0.8
~ 29.2%	~ 29.2%	2.2	2.0	1.8	1.7	1.5	1.4	1.3	1.2
>= 29.2%	Over 29.2%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
合計	Total	173.0	168.0	163.7	159.1	154.2	150.8	148.0	145.2
比率:	Ratios:								
~ 15%	~ 15%	62.4%	63.2%	63.9%	64.5%	65.2%	66.0%	66.8%	67.7%
~ 18%	~ 18%	35.1%	34.5%	34.0%	33.5%	32.9%	32.2%	31.5%	30.7%
~ 20%	~ 20%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%
~ 25%	~ 25%	0.9%	0.9%	0.8%	0.8%	0.7%	0.7%	0.6%	0.6%
~ 29.2%	~ 29.2%	1.3%	1.2%	1.1%	1.1%	1.0%	1.0%	0.9%	0.8%
>= 29.2%	Over 29.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Note: Interest rates for receivables whose contracts were made under the previous interest rate system, and for which there has been no new borrowing, are not required to be changed after the full implementation of the revised 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	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保パーソナルローン	Unsecured Personal Loans (UPL):								
残高	Outstanding	173.0	168.0	163.7	159.1	154.2	150.8	148.0	145.2
91~180日延滞残高	91-180 Days Delinquent Balance	1.5	1.4	1.4	1.5	1.2	1.3	1.1	1.1
91~180日延滞比率	91-180 Days Delinquency Ratio	0.9%	0.8%	0.9%	1.0%	0.8%	0.9%	0.8%	0.8%

年齢別残高構成比	Balance by Age	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
<30	<30	14.8%	14.0%	13.2%	12.3%	11.4%	10.7%	9.9%	8.9%
<40	<40	27.4%	27.5%	27.8%	28.0%	28.3%	28.4%	28.6%	28.8%
<50	<50	26.9%	27.2%	27.5%	27.7%	27.9%	28.3%	28.8%	29.1%
<60	<60	18.6%	18.8%	19.1%	19.3%	19.6%	19.6%	19.8%	20.0%
>= 60	>= 60	12.3%	12.5%	12.5%	12.7%	12.8%	13.0%	13.0%	13.2%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

性別・既婚・未婚別残高構成比	Balance by Gender and Marital Status	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
男性独身	Single Male	41.5%	41.4%	41.4%	41.3%	41.3%	41.2%	41.2%	41.1%
男性既婚	Married Male	37.4%	37.6%	37.6%	37.7%	37.8%	37.9%	37.9%	38.0%
女性独身	Single Female	11.5%	11.4%	11.4%	11.4%	11.3%	11.3%	11.3%	11.2%
女性既婚	Married Female	9.6%	9.6%	9.6%	9.6%	9.6%	9.6%	9.6%	9.7%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

実行残高別残高構成比	Balance by Amount of Origination	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
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	1.3%	1.2%	1.2%	1.2%	1.1%	1.1%	1.1%	1.1%
10万円超、30万円以下	Over JPY 100K and Less than or Equal to JPY 300K	8.8%	8.6%	8.5%	8.4%	8.2%	8.1%	8.0%	7.9%
30万円超、50万円以下	Over JPY 300K and Less than or Equal to JPY 500K	21.9%	21.7%	21.6%	21.4%	21.3%	21.1%	21.0%	20.9%
50万円超、100万円以下	Over JPY 500K and Less than or Equal to JPY 1M	31.4%	31.4%	31.4%	31.5%	31.4%	31.3%	31.3%	31.2%
100万円超	Over JPY 1M	36.6%	37.0%	37.3%	37.6%	37.9%	38.4%	38.6%	38.9%
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	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
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	11.6%	11.4%	11.2%	11.0%	10.8%	10.7%	10.5%	10.4%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	61.9%	61.6%	61.5%	61.3%	61.2%	60.7%	60.6%	60.3%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	17.1%	17.3%	17.6%	17.8%	18.0%	18.3%	18.6%	18.8%
年収7百万円以上	Over JPY 7M	9.4%	9.7%	9.7%	9.9%	10.0%	10.3%	10.3%	10.5%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

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

利息返還関連	Grey Zone Related Information	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
利息返還額	Amount of Refund for Grey Zone Claim	7.5	8.0	8.4	7.9	7.6	7.2	8.9	8.7
債権放棄額	Amount of Debt Write-Off	0.9	0.8	0.8	0.8	0.7	0.6	0.7	0.5
キャッシュアウト利息返還額	Amount of Interest Repayment	6.6	7.1	7.6	7.0	6.8	6.5	8.1	8.1
利息返還損失引当金	Reserve for Losses on Interest Repayment	160.7	147.3	138.8	130.8	123.2	116.0	107.1	98.3
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	-	-	-	-	-	-	-	0.0
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	7.5	8.0	8.4	7.9	7.6	7.2	8.9	8.7
開示請求件数	Number of Claims	13,325	13,149	11,429	10,544	10,880	10,251	9,972	8,279

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

2. 利息返還損失引当金の繰入額と使用額は、貸倒引当金取崩益に計上されているものを除いた金額に変更しております。

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

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

ノーローン主要計数

NOLOAN Summary of Major Business Information

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

無担保ローン(ノーローン)	Unsecured Loans (NOLOAN)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン残高	Unsecured Loans Balance	48.6	49.5	49.8	49.9	49.3	48.8	48.3	48.0
顧客数(千人)	Number of Customers (Thousands)	86.5	86.9	85.7	83.9	81.7	80.2	78.5	76.7
新規獲得顧客数	Number of Newly Acquired Customers	4.4	4.1	2.3	1.5	1.6	1.7	1.6	1.4
加重平均約定金利(単体)	Weighted Average Loan Interest Rate (Nonconsolidated)	16.2%	16.1%	16.1%	16.0%	16.1%	16.0%	16.0%	15.9%

成約率(ノーローン)	Approval Rate (NOLOAN)	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.9
申込数(千件)	Number of Application (Thousands)	23.2	22.1	12.2	7.3	7.0	8.0	7.4	6.3
成約率	Approval Rate	19.0%	18.6%	18.9%	20.5%	22.9%	22.1%	22.7%	22.3%

店舗・チャネル(ノーローン)	Number of Branches and Channels (NOLOAN)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無人店舗数(箇所)	Unmanned Branches	2	2	2	2	2	0	0	0
ATM台数:	ATMs:								
自社分(台)	Own	-	-	-	-	-	-	-	-
提携分(千台)	Tie-up (Thousands)	59	59	60	60	61	61	61	62
自動契約機台数(台)	Automated Contract Machines	-	-	-	-	-	-	-	-

貸出金利帯別残高(ノーローン)	Breakdown of Loans by Lending Rates (NOLOAN)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン	Unsecured Personal Loans								
残高:	Outstanding:								
~ 15%	~ 15%	29.1	29.9	30.4	30.9	30.8	30.8	30.7	31.0
~ 18%	~ 18%	18.4	18.5	18.4	18.1	17.6	17.3	17.0	16.3
~ 20%	~ 20%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~ 25%	~ 25%	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1
~ 29.2%	~ 29.2%	0.9	0.7	0.7	0.6	0.5	0.5	0.4	0.4
合計	Total	48.6	49.5	49.8	49.9	49.3	48.8	48.3	48.0
比率:	Ratios:								
~ 15%	~ 15%	59.9%	60.4%	61.0%	61.9%	62.5%	63.0%	63.4%	64.6%
~ 18%	~ 18%	37.9%	37.4%	36.9%	36.4%	35.9%	35.5%	35.2%	34.1%
~ 20%	~ 20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~ 25%	~ 25%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%
~ 29.2%	~ 29.2%	1.8%	1.8%	1.7%	1.3%	1.2%	1.1%	1.0%	1.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Note: Interest rates for receivables whose contracts were made under the previous interest rate system, and for which there has been no new borrowing, are not required to be changed after the full implementation of the revised 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(ノーローン)	Balance and Ratio of Delinquent Unsecured Personal Loans (NOLOAN)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン	Unsecured Loans								
残高(固定化債権を含む)	Outstanding (including Long-Term Accounts Receivable)	48.6	49.5	49.8	49.9	49.3	48.8	48.3	48.0
91~180日延滞残高	91-180 Days Delinquent Balance	0.5	0.4	0.5	0.5	0.5	0.4	0.5	0.4
91~180日延滞比率	91-180 Days Delinquency Ratio	1.0%	0.8%	1.0%	1.0%	1.0%	1.0%	1.1%	1.0%

年齢別残高構成比(ノーローン)	Balance by Age (NOLOAN)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン	Unsecured Loans								
<30	<30	4.5%	4.4%	4.2%	3.9%	3.7%	3.4%	3.2%	3.0%
<40	<40	22.3%	21.8%	21.2%	20.6%	20.1%	19.8%	19.2%	18.5%
<50	<50	37.1%	37.1%	37.5%	37.5%	37.4%	37.3%	37.5%	37.7%
<60	<60	23.8%	24.3%	24.7%	25.3%	25.8%	26.1%	26.5%	26.9%
>= 60	>= 60	12.3%	12.4%	12.4%	12.7%	13.0%	13.4%	13.6%	13.9%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

性別、既婚・未婚別残高構成比(ノーローン)	Balance by Gender and Marital Status (NOLOAN)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン	Unsecured Loans								
男性独身	Single Male	36.9%	37.0%	37.2%	37.2%	37.2%	37.2%	37.2%	37.2%
男性既婚	Married Male	51.6%	51.5%	51.4%	51.5%	51.5%	51.6%	51.6%	51.7%
女性独身	Single Female	6.4%	6.5%	6.4%	6.3%	6.3%	6.2%	6.2%	6.2%
女性既婚	Married Female	5.1%	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	4.9%
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(ノーローン)	Balance by Amount of Origination (NOLOAN)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン	Unsecured Loans								
10万円未満	Less than JPY 100K	2.3%	2.3%	2.2%	2.1%	2.0%	1.9%	1.8%	1.7%
10万円以上、30万円未満	Over JPY 100K and Less than JPY 300K	8.6%	8.4%	8.1%	7.8%	7.6%	7.4%	7.3%	7.1%
30万円以上、50万円未満	Over JPY 300K and Less than JPY 500K	15.5%	15.1%	14.8%	14.6%	14.4%	14.3%	14.2%	14.1%
50万円以上、100万円未満	Over JPY 500K and Less than JPY 1M	23.8%	23.7%	23.5%	23.3%	23.2%	23.2%	23.1%	22.8%
100万円以上	Over JPY 1M	49.8%	50.5%	51.4%	52.2%	52.8%	53.2%	53.6%	54.3%
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(ノーローン)	Balance by Annual Income (NOLOAN)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン	Unsecured Loans								
年収2百万円未満	Less than JPY 2M	6.3%	6.3%	6.2%	6.1%	6.1%	6.1%	6.1%	6.0%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	51.0%	50.5%	50.4%	50.1%	49.8%	49.1%	48.9%	48.7%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	23.2%	23.3%	23.4%	23.4%	23.5%	23.7%	23.7%	23.7%
年収7百万円以上	Over JPY 7M	19.5%	19.9%	20.0%	20.4%	20.6%	21.1%	21.3%	21.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

利息返還関連(ノーローン)	Grey Zone Related Information (NOLOAN)	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
利息返還額	Amount of Refund for Grey Zone Claim	1.0	0.9	0.9	0.8	0.8	0.8	0.9	1.0
債権放棄額	Amount of Debt Write-Off	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
キャッシュアウト利息返還額	Amount of Interest Repayment	0.9	0.8	0.8	0.8	0.7	0.8	0.9	0.9
利息返還損失引当金	Reserve for Losses on Interest Repayment	13.0	12.1	11.1	10.2	9.4	8.5	7.5	6.5
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	1.0	0.9	0.9	0.8	0.8	0.8	0.9	1.0
開示請求件数	Number of Claims	2,712	2,570	2,204	2,133	2,161.0	1,907	2,078	1,717

株式会社アプラスフィナンシャルの、銀行の勘定科目体系に組替後の、連 APLUS FINANCIAL Consolidated P/L and B/S Data, after Reclassification to
 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)
 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	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
経常収益	Ordinary Income	16.6	16.5	16.6	16.8	17.7	17.3	17.5	18.1
資金運用収益	Interest Income	2.4	2.4	2.5	2.5	2.7	2.8	2.9	3.0
役務取引等収益	Fees and Commissions Income	6.2	6.1	6.2	6.2	6.3	6.3	6.3	6.4
その他業務収益	Other Business Income	7.5	7.4	7.3	7.5	7.8	7.7	7.7	7.9
その他経常収益	Other Ordinary Income	0.4	0.4	0.5	0.5	0.8	0.5	0.4	0.7
経常費用	Ordinary Expenses	14.7	17.0	14.5	15.0	14.5	18.4	15.4	15.9
資金調達費用	Interest Expenses	0.4	0.4	0.4	0.4	0.4	0.5	0.5	0.5
役務取引等費用	Fees and Commissions Expenses	2.5	2.3	2.4	2.5	2.3	3.0	2.8	2.9
その他業務費用	Other Business Expenses	0.6	0.5	0.6	0.6	0.6	0.6	0.6	0.7
営業経費	General and Administrative Expenses	8.6	8.8	9.0	9.0	8.9	8.8	9.1	9.0
その他経常費用	Other Ordinary Expenses	2.5	4.9	1.9	2.4	1.9	5.4	2.2	2.6
貸倒引当金繰入額	Provision of Reserve for Credit Losses	1.7	1.5	1.9	2.4	1.9	2.6	2.2	2.6
その他	Other	0.8	3.3	0.0	0.0	0.0	2.7	0.0	0.0
経常利益	Ordinary Profit	1.9	-0.5	2.0	1.8	3.2	-1.0	2.1	2.2
特別利益	Extraordinary Gains	-	-	-	-	-	0.7	-	-
特別損失	Extraordinary Losses	-0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
税引前四半期純利益	Income before Income Taxes	1.9	-0.5	2.0	1.8	3.2	-0.3	2.1	2.2
税金	Income Taxes (Benefit)	0.2	0.2	0.3	0.3	0.4	0.2	0.3	0.3
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests	-	-	-	-	-	-	-	-
親会社株主に帰属する四半期純利益	Profit Attributable to Owners of the Parent	1.6	-0.8	1.7	1.4	2.7	-0.6	1.7	1.9

連結貸借対照表	Consolidated Balance Sheets	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	46.3	71.9	68.7	95.7	104.1	128.9	137.0	110.0
買入金銭債権	Other Monetary Claims Purchased	5.6	5.2	5.0	4.7	4.4	4.2	4.0	3.8
金銭の信託	Monetary Assets Held in Trust	114.1	117.5	121.4	123.2	124.6	124.4	124.9	124.3
有価証券	Securities	0.5	0.6	0.6	0.6	0.1	0.1	0.1	0.1
貸出金	Loans and Bills Discounted	93.3	96.6	98.8	103.6	111.3	125.0	139.2	154.3
その他資産	Other Assets	404.3	354.3	411.9	370.4	390.4	384.3	388.9	387.4
割賦売掛金	Installment Receivables	296.3	302.6	312.1	319.7	334.4	339.7	343.1	343.7
有形固定資産	Premises and Equipment	6.0	5.9	5.8	6.0	5.9	6.2	6.0	6.1
無形固定資産	Intangible Assets	10.0	10.4	9.4	9.2	8.7	10.7	9.9	9.9
のれん	Goodwill	1.0	0.8	0.6	0.4	0.2	-	-	-
繰延税金資産	Deferred Tax Assets	5.5	5.1	5.1	5.1	5.1	4.7	4.7	4.7
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	271.2	255.8	243.8	235.1	228.8	223.0	222.4	224.7
貸倒引当金	Reserve for Credit Losses	-30.8	-30.5	-30.8	-31.6	-32.0	-30.7	-31.1	-31.9
資産の部合計	Total Assets	929.2	896.8	943.8	926.2	955.6	983.7	1,009.0	996.2
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
借入金	Borrowed Money	195.9	173.5	208.7	194.0	216.4	251.6	249.7	277.1
短期社債	Short-Term Corporate Bonds	70.5	77.0	89.2	90.8	106.6	112.4	130.3	128.0
社債	Corporate Bonds	10.0	10.0	20.0	20.0	20.0	20.0	30.0	30.0
その他負債	Other Liabilities	273.5	264.5	266.1	269.4	275.6	268.4	268.4	237.0
利息返還損失引当金	Reserve for Losses on Interest Repayments	3.1	10.8	9.5	8.4	7.3	9.1	7.9	6.6
繰延税金負債	Deferred Tax Liabilities	0.0	0.1	0.1	0.1	0.1	0.0	0.0	0.0
支払承諾	Acceptances and Guarantees	271.2	255.8	243.8	235.1	228.8	223.0	222.4	224.7
負債の部合計	Total Liabilities	826.5	794.1	839.3	820.2	857.0	887.3	910.7	906.0
純資産の部:	Equity:								
株主資本合計	Shareholders' Equity	104.2	103.3	105.1	106.5	99.2	98.5	100.3	92.1
資本金	Common 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	102.7	102.7	104.4	105.9	98.5	96.4	98.2	90.1
負債及び純資産の部合計	Total Liabilities and Equity	929.2	896.8	943.8	926.2	955.6	983.7	1,009.0	996.2

アプラスフィナンシャル開示の連結データ

APLUS FINANCIAL Consolidated Data Disclosure

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

連結損益の概要		2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	4.2	4.1	4.2	4.3	4.5	4.4	4.4	4.5
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	2.8	2.8	2.8	2.9	2.9	3.0	3.0	3.0
オートクレジット	Auto Credit	1.1	1.1	1.1	1.1	1.1	1.2	1.1	1.1
その他ショッピングクレジット	Other Shopping Credit	1.7	1.6	1.6	1.7	1.7	1.7	1.8	1.8
信用保証	Credit Guarantee	3.9	3.9	3.9	4.0	4.0	4.0	4.0	4.0
オートクレジット	Auto Credit	2.1	2.0	2.0	2.0	2.0	2.0	1.9	1.9
その他ショッピングクレジット	Other Shopping Credit	1.5	1.6	1.6	1.7	1.7	1.7	1.8	1.8
その他信用保証	Others	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1
融資	Total Loans	2.4	2.4	2.5	2.5	2.7	2.8	2.9	3.0
消費者金融	Consumer Loans	2.3	2.2	2.3	2.4	2.5	2.7	2.8	2.9
カードキャッシング	Cashing by Credit Card	1.1	1.0	1.0	1.0	1.0	1.0	1.0	0.9
ローンカード	Loan Card	0.6	0.6	0.7	0.6	0.6	0.6	0.5	0.6
その他消費者金融	Other Consumer Loans	0.4	0.5	0.5	0.6	0.8	1.1	1.2	1.3
その他融資	Other Loans	0.1	0.2	0.1	0.1	0.1	0.1	0.1	0.0
金融収益	Financial Income	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.4
その他	Others	2.4	2.6	2.6	2.5	2.6	2.6	2.7	2.7
営業収益	Operating Revenue	16.6	16.4	16.6	16.8	17.3	17.3	17.5	17.9
販売費及び一般管理費	Total SG&A	14.0	16.3	14.0	14.4	13.8	17.7	14.7	15.1
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	1.7	1.5	1.9	2.4	1.9	2.6	2.2	2.6
従業員給料・賞与	Personnel Expenses	2.3	2.4	2.5	2.5	2.3	2.4	2.5	2.5
支払手数料	Handling Charges	3.8	3.7	3.9	4.1	4.1	4.5	4.4	4.4
販売促進費	Sales Promotion Costs	1.3	1.3	1.3	1.3	1.3	1.3	1.4	1.4
賃借料	Rent	0.4	0.6	0.5	0.5	0.4	0.4	0.5	0.4
減価償却額	Depreciation and Amortization	1.0	1.0	1.0	1.0	0.9	1.0	1.0	1.0
通信費	Communication Costs	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.5
その他	Others	2.8	4.9	2.0	2.0	1.9	4.6	2.0	2.0
金融費用	Financial Expenses	0.6	0.6	0.5	0.6	0.6	0.6	0.6	0.6
支払利息	Interest Expenses	0.4	0.4	0.4	0.4	0.4	0.5	0.5	0.5
その他	Others	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
営業費用	Operating Expenses	14.7	16.9	14.5	15.0	14.5	18.3	15.4	15.8
営業利益	Operating Income	1.8	-0.4	2.0	1.8	2.8	-1.0	2.0	2.0
経常利益	Ordinary Income	1.9	-0.5	2.0	1.8	3.2	-1.0	2.1	2.2
特別損益	Net Extraordinary Profit	0.0	0.0	0.0	0.0	0.0	0.7	0.0	0.0
税引前四半期純利益	Net Income before Income Taxes and Noncontrolling Interests	1.9	-0.5	2.0	1.8	3.2	-0.3	2.1	2.2
親会社株主に帰属する四半期純利益	Profit Attributable to Owners of the Parent	1.6	-0.8	1.7	1.4	2.7	-0.6	1.7	1.9
利息返還関連		2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
利息返還額	Amount of Refund for Grey Zone Claim	0.7	0.9	1.2	1.1	1.1	1.2	1.1	1.4
債権放棄額	Amount of Debt Write-Off	0.0	0.0	0.1	0.1	0.1	0.1	0.0	0.1
キャッシュアウト利息返還額	Amount of Interest Repayment	0.6	0.8	1.1	1.0	1.0	1.1	1.1	1.3
利息返還損失引当金	Reserve for Losses on Interest Repayment	3.1	10.8	9.5	8.4	7.3	9.1	7.9	6.6
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	0.8	3.2	-	-	-	2.7	-	-
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	0.7	0.9	1.2	1.1	1.0	0.9	1.1	1.3
開示請求件数	Number of Claims	2,835	2,915	3,193	3,026	3,086.0	3,039	3,203	2,679

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.

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

営業債権残高	Account Receivables	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
割賦売掛金	Total Installment Receivables	409.3	418.5	430.0	443.1	464.9	483.0	500.7	516.4
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	88.1	85.8	86.6	89.2	96.5	94.7	94.3	94.6
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	208.3	217.0	225.6	230.6	238.0	245.1	248.9	249.2
オートクレジット	Auto Credit	93.6	97.1	99.0	99.3	100.0	102.0	102.6	102.9
その他ショッピングクレジット	Other Shopping Credit	114.6	119.8	126.6	131.3	138.0	143.1	146.3	146.3
融資	Total Loans	112.8	115.6	117.7	123.2	130.2	143.0	157.4	172.4
消費者金融	Consumer Loans	90.2	92.9	94.9	98.8	106.1	120.3	134.7	150.4
カードキャッシング	Cashing by Credit Card	25.4	27.0	26.6	25.9	25.0	24.5	24.2	23.8
ローンカード	Loan Card	19.9	19.4	19.1	18.8	18.4	18.4	17.6	17.1
その他消費者金融	Other Consumer Loans	44.8	46.4	49.2	54.0	62.6	77.4	92.8	109.4
その他融資	Other Loans	22.5	22.7	22.7	24.3	24.1	22.7	22.6	21.9
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	271.2	255.8	243.8	235.1	228.8	223.0	222.4	224.7
オートクレジット	Auto Credit	193.8	179.2	167.1	162.8	153.7	145.2	139.4	133.3
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	90.0	90.9	91.7	85.2	84.9	85.2	84.8	82.8
その他ショッピングクレジット	Other Shopping Credit	39.6	40.2	41.3	37.7	41.3	45.2	51.6	61.2
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	191.5	196.5	200.3	210.2	212.7	214.4	215.6	215.5
その他信用保証	Others	37.8	36.3	35.4	34.5	33.7	32.6	31.4	30.1
リース投資資産	Leased Investment Assets	0.0	0.0	-	-	-	-	-	-
営業債権残高合計	Total Account Receivables	680.6	674.3	673.9	678.2	693.7	706.1	723.1	741.1

顧客数	Number of Customers (Thousands)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
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)	71.8	74.8	73.2	73.6	73.3	73.9	71.0	70.9
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	39.4	38.0	37.6	37.1	38.0	37.4	36.2	36.1
信用保証	Credit Guarantee	32.3	36.8	35.6	36.5	35.2	36.5	34.8	34.7
加盟店数(千店)	Number of Merchants (Thousands)	n/a	1,034.3	n/a	1,046.2	n/a	1,055.7	n/a	1,063.6
クレジットカード	Credit Card	n/a	411.2	n/a	412.8	n/a	414.1	n/a	415.3
ショッピングクレジット	Shopping Credit	n/a	623.0	n/a	633.3	n/a	641.5	n/a	648.2
有効カード会員数(千人)	Available Cardholders (Thousands)	5,812.5	5,815.6	5,794.3	5,768.2	5,730.7	5,676.9	5,624.0	5,591.0
クレジットカード	Credit Card	5,609.5	5,611.1	5,587.5	5,562.6	5,524.2	5,469.4	5,416.5	5,383.5
ローンカード	Loan Card	203.0	204.4	206.7	205.5	206.5	207.4	207.5	207.4
カード新規獲得枚数(千枚)	Number of New Card Issuance (Thousands)	46.2	48.8	50.4	41.9	40.1	38.8	44.2	58.7
クレジットカード	Credit Card	44.0	46.4	47.8	39.2	37.6	36.3	42.5	57.1
ローンカード	Loan Card	2.2	2.4	2.6	2.7	2.4	2.5	1.6	1.5
残高有口座数(千人)	Number of Active Accounts (Thousands)	294.1	296.2	293.7	289.0	282.1	274.9	273.0	268.9
カードキャッシング	Cashing by Credit Card	202.9	208.7	207.8	204.2	198.5	193.1	191.9	188.7
ローンカード	Loan Card	91.1	87.5	85.8	84.7	83.6	81.8	81.0	80.1

店舗・チャネル	Number of Branches and Channels	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
店舗数(箇所)	Branches	37	37	38	38	38	38	51	51
CD台数(千台):	Cash Dispensers (CDs) (Own and Tie-up) (Thousands)	n/a	154	n/a	156	n/a	155	n/a	155

平均貸出金利	Average Lending Rates	2014.10-12	2015.1-3	2015.4-6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン(カードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)	17.7%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%	17.6%

融資残高内訳		Breakdown of Loan Receivables	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
貸付金利別融資残高		Loan Receivables Outstanding by Interest Rate Zone								
残高(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%		15.2	15.0	14.9	14.6	14.4	14.0	13.7	13.3
～18.0%	～18.0%		46.7	46.7	46.4	45.9	44.7	43.7	43.5	43.2
～20.0%	～20.0%		1.3	1.2	1.2	1.2	1.2	1.1	1.1	1.1
～25.0%	～25.0%		3.1	2.9	2.9	2.9	2.9	2.7	2.7	2.7
～29.2%	～29.2%		1.2	1.1	1.1	1.1	1.1	1.0	1.0	1.0
合計	Total		67.7	67.2	66.6	65.8	64.3	62.7	62.1	61.5
比率(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%		22.6%	22.5%	22.4%	22.3%	22.4%	22.3%	22.1%	21.7%
～18.0%	～18.0%		69.0%	69.5%	69.6%	69.7%	69.5%	69.7%	70.0%	70.3%
～20.0%	～20.0%		2.0%	1.9%	1.9%	1.8%	1.9%	1.8%	1.8%	1.8%
～25.0%	～25.0%		4.6%	4.4%	4.4%	4.4%	4.5%	4.4%	4.4%	4.5%
～29.2%	～29.2%		1.9%	1.7%	1.7%	1.7%	1.8%	1.7%	1.7%	1.7%
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								
カードキャッシング		Cashing by Credit Card	33.5	34.3	34.1	33.7	32.6	31.9	31.7	31.4
ローンカード		Loan Card	34.2	32.8	32.5	32.1	31.7	30.8	30.4	30.0
合計	Total		67.7	67.2	66.6	65.8	64.3	62.7	62.1	61.5

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	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン(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	67.7	67.2	66.6	65.8	64.3	62.7	62.1	61.5
91～180日延滞残高	91-180 Days Delinquent Balance		0.4	0.3	0.4	0.4	0.4	0.3	0.4	0.3
91～180日延滞比率	91-180 Days Delinquency Ratio		0.7%	0.6%	0.6%	0.6%	0.6%	0.6%	0.7%	0.6%

加重平均借入金利		Weighted Average Funding Rate	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
期中加重平均		During the Fiscal Year	0.6%	0.6%	0.6%	0.5%	0.5%	0.5%	0.5%	0.5%
期末加重平均		As of the Fiscal Year End	0.6%	0.6%	0.6%	0.6%	0.6%	0.6%	0.5%	0.5%

1口座あたり残高(千円)		Credit Outstanding Per Account (Thousands of Yen)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
1口座あたり残高		Credit Outstanding Per Account	230.3	226.8	227.0	227.9	228.1	228.2	227.7	228.7
カードキャッシング		Cashing by Credit Card	165.2	164.6	164.1	165.1	164.6	165.4	165.3	166.7
ローンカード		Loan Card	375.4	375.0	379.2	379.2	379.0	376.6	375.6	374.7

年齢別残高構成比		Balance by Age	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン(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		4.1%	4.0%	3.9%	3.8%	3.7%	3.6%	3.6%	3.5%
<40	<40		19.5%	19.0%	18.8%	18.3%	17.9%	17.5%	17.2%	16.8%
<50	<50		32.4%	32.2%	32.2%	32.1%	32.0%	32.0%	32.3%	32.2%
<60	<60		25.4%	25.8%	26.1%	26.4%	26.8%	27.0%	27.1%	27.3%
>= 60	>= 60		18.6%	19.0%	19.0%	19.4%	19.6%	19.9%	19.9%	20.2%
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	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン(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		68.7%	68.4%	68.5%	68.7%	68.9%	68.9%	69.0%	69.1%
女性	Female		31.3%	31.6%	31.5%	31.3%	31.1%	31.1%	31.0%	30.9%
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	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
無担保ローン(カードキャッシング、ローンカード)		Unsecured Loans (Cashing by Credit Card and Loan Card)								
10万円未満	Less than JPY 100K		8.4%	8.5%	8.6%	8.4%	8.4%	8.3%	8.5%	8.4%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K		30.7%	32.1%	32.2%	32.1%	32.0%	32.1%	32.1%	32.0%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K		30.6%	30.4%	30.8%	31.2%	31.6%	31.9%	32.2%	32.1%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M		21.3%	20.6%	20.1%	19.9%	19.5%	19.3%	19.0%	19.2%
100万円以上	Over JPY 1M		8.9%	8.5%	8.3%	8.3%	8.4%	8.4%	8.3%	8.3%
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、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	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
経常収益	Ordinary Income	28.9	28.8	26.0	30.4	25.4	26.9	24.8	26.1
資金運用収益	Interest Income	0.3	0.5	0.3	0.3	0.3	0.3	0.4	0.3
役務取引等収益	Fees and Commissions Income	0.2	0.4	0.3	0.3	0.2	0.3	0.2	0.2
その他業務収益	Other Business Income	25.7	27.7	25.2	25.7	24.8	26.1	24.1	25.0
その他経常収益	Other Ordinary Income	2.5	0.0	0.0	4.1	0.0	0.0	0.0	0.4
経常費用	Ordinary Expenses	25.1	27.5	23.7	25.6	23.8	26.6	23.3	24.4
資金調達費用	Interest Expenses	0.6	0.6	0.6	0.6	0.6	0.8	0.5	0.5
役務取引等費用	Fees and Commissions Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他業務費用	Other Business Expenses	22.3	24.6	22.1	22.3	21.4	22.8	20.9	21.8
営業経費	General and Administrative Expenses	1.9	1.9	1.9	2.0	2.1	2.2	2.0	2.0
その他経常費用	Other Ordinary Expenses	0.2	0.1	-0.9	0.5	-0.4	0.6	-0.2	-0.1
貸倒引当金繰入額	Provision of Reserve for Credit Losses	0.1	-0.0	-1.0	0.3	-0.4	0.4	-0.2	-0.2
その他	Other	0.1	0.2	0.0	0.1	0.0	0.2	0.0	0.1
経常利益	Ordinary Profit	3.7	1.2	2.2	4.8	1.6	0.2	1.4	1.6
特別利益	Extraordinary Gains	0.0	0.0	-	0.0	-	0.0	0.2	0.0
特別損失	Extraordinary Losses	0.0	0.0	0.0	0.0	-	0.0	0.0	0.0
税引前四半期純利益	Income before Income Taxes	3.7	1.2	2.2	4.8	1.6	0.2	1.7	1.6
税金	Income Taxes (Benefit)	0.5	0.4	0.6	0.2	0.9	-0.9	0.4	-2.1
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests	0.0	-0.0	0.0	0.0	0.0	0.0	-	0.0
親会社株主に帰属する四半期純利益	Profit Attributable to Owners of the Parent	3.1	0.8	1.6	4.6	0.7	1.2	1.2	3.8

連結貸借対照表	Consolidated Balance Sheets	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	21.9	32.4	10.5	20.9	15.9	28.1	20.6	29.9
有価証券	Securities	7.9	8.5	8.7	6.9	7.8	6.9	6.6	6.4
貸出金	Loans and Bills Discounted	39.0	38.6	39.0	41.1	42.9	43.9	45.0	45.1
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	226.1	227.0	222.4	218.0	212.3	211.4	194.7	190.7
その他資産	Other Assets	173.4	178.1	172.0	181.3	191.7	206.5	199.2	207.8
割賦売掛金	Installment Receivables	148.6	152.4	149.3	157.6	164.9	175.1	168.1	177.2
有形固定資産	Premises and Equipment	18.7	17.9	21.2	21.0	20.2	21.5	24.8	24.1
無形固定資産	Intangible Assets	1.3	1.4	1.5	1.8	1.9	2.2	2.3	2.6
繰延税金資産	Deferred Tax Assets	1.0	0.9	0.9	0.4	0.2	0.7	0.8	2.7
貸倒引当金	Reserve for Credit Losses	-8.0	-8.3	-6.9	-7.1	-6.5	-7.1	-6.3	-6.0
資産の部合計	Total Assets	494.3	509.6	482.2	497.6	499.1	528.1	500.5	518.0
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
借入金	Borrowed Money	312.9	324.3	310.1	307.6	303.0	318.9	297.5	296.9
短期社債	Short-Term Corporate Bonds	25.0	19.0	15.0	10.0	14.5	17.0	25.0	25.0
社債	Corporate Bonds	6.0	9.0	9.0	19.0	19.0	19.0	19.0	29.0
その他負債	Other Liabilities	53.6	58.7	49.2	58.4	58.6	68.5	54.9	59.2
繰延税金負債	Deferred Tax Liabilities	0.7	0.8	0.8	0.5	0.7	0.5	0.6	0.1
負債の部合計	Total Liabilities	400.6	414.5	386.3	397.9	398.1	426.5	399.0	412.5
純資産の部	Equity:								
株主資本合計	Shareholders' Equity	91.0	91.8	92.5	97.2	97.9	99.1	99.4	103.2
資本金	Common 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	93.7	95.0	95.9	99.6	100.9	101.5	101.5	105.4
負債及び純資産の部合計	Total Liabilities and Equity	494.3	509.6	482.2	497.6	499.1	528.1	500.5	518.0

Section 6. 新生銀行 単体財務関連データ

Section 6. Shinsei Bank Nonconsolidated P/L and B/S Data

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

単体損益の概要	Results of Operations (Nonconsolidated)	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
業務粗利益	Total Gross Business Profit	30.7	30.1	31.2	23.7	22.9	31.3	30.6	27.5
資金利益	Net Interest Income	26.2	21.8	24.5	20.1	19.6	29.3	24.6	23.0
役務取引等利益	Net Fees and Commissions	-0.7	3.9	2.4	-0.7	0.1	-2.2	-0.8	-1.5
特定取引利益	Net Trading Income	0.3	2.1	1.3	1.4	0.7	1.3	2.3	1.3
その他業務利益	Net Other Business Income	4.9	2.1	2.8	2.8	2.3	2.9	4.5	4.7
経費	Total Expenses	-19.1	-18.9	-18.5	-18.6	-19.1	-18.8	-19.3	-19.3
実業業務純益	Net Business Profit (Jisshitsu Gyomu Jun-eki)	11.6	11.1	12.6	5.1	3.8	12.4	11.3	8.1
その他損益	Other Gains	5.0	-1.1	6.1	7.6	-0.4	2.0	-1.0	2.4
経常利益	Net Ordinary Income	16.6	9.9	18.7	12.7	3.3	14.4	10.3	10.6
特別損益	Extraordinary Gains	-0.3	-0.0	0.4	-6.1	0.0	-0.9	-0.5	3.6
税引前四半期純利益	Income before Income Taxes	16.2	9.9	19.2	6.6	3.3	13.5	9.7	14.3
法人税、住民税及び事業税	Income Taxes - Current	0.0	0.2	0.2	-0.1	0.1	0.3	-2.2	2.2
法人税等調整額	Income Taxes - Deferred	0.0	-0.2	0.0	-0.8	0.0	-1.1	-	-0.0
四半期純利益	Net Income	16.4	9.9	19.4	5.7	3.5	12.7	7.5	16.5

単体損益計算書	Nonconsolidated Statements of Income	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
経常収益	Ordinary Income	47.9	44.3	48.7	42.9	33.2	51.2	41.7	43.8
資金運用収益	Interest income	31.0	26.5	28.4	24.3	23.3	32.9	27.8	26.0
貸出金利息	Interest on Loans and Bills Discounted	19.0	19.1	19.6	20.0	20.2	20.4	20.4	21.2
有価証券利息配当金	Interest and Dividends on Securities	11.2	6.6	8.0	3.6	2.4	11.7	6.8	4.2
その他の資金運用収益	Other Interest Income	0.7	0.7	0.6	0.6	0.7	0.7	0.6	0.5
役務取引等収益	Fees and Commissions Income	5.6	6.1	5.4	5.1	4.2	4.3	4.2	5.5
特定取引収益	Trading Income	0.4	2.0	1.3	1.5	0.8	1.3	2.3	1.3
その他業務収益	Other Business Income	5.2	4.5	3.5	3.1	2.5	4.0	5.5	7.0
その他経常収益	Other Ordinary Income	5.4	5.0	9.9	8.7	2.1	8.5	1.7	3.8
貸倒引当金戻入益	Net Reversal of Reserve for Credit Losses	2.6	0.8	6.0	4.4	-0.8	7.3	-	0.2
その他	Other	2.8	4.2	3.9	4.2	3.0	1.1	1.7	3.5
経常費用	Ordinary Expenses	31.3	34.3	29.9	30.2	29.9	36.7	31.4	33.1
資金調達費用	Interest Expenses	5.0	4.7	3.9	4.3	3.8	3.6	3.2	3.0
預金利息	Interest on Deposits	2.5	2.5	1.6	2.2	2.2	2.0	1.8	1.8
社債利息	Interest on Corporate Bonds	1.6	1.3	1.3	1.1	0.4	0.3	0.3	0.2
その他の資金調達費用	Other Interest Expenses	0.7	0.8	0.8	0.9	1.1	1.2	1.0	0.9
役務取引等費用	Fees and Commissions Expenses	5.2	5.3	6.2	5.8	6.0	5.9	6.1	6.6
特定取引費用	Trading Losses	0.1	-0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他業務費用	Other Business Expenses	0.2	2.3	0.6	0.2	0.2	1.0	1.0	2.2
営業経費	General and Administrative Expenses	20.2	19.3	18.8	18.8	19.2	19.1	19.3	20.8
その他経常費用	Other Ordinary Expenses	0.4	2.5	0.2	0.8	0.4	6.7	1.5	0.2
貸倒引当金繰入額	Provision of Reserve for Credit Losses	-	-	-	-	-	-	0.8	-0.8
その他	Other	0.4	2.5	0.2	0.8	0.4	6.7	0.7	1.0
経常利益	Ordinary Profit	16.6	9.9	18.7	12.7	3.3	14.4	10.3	10.6
特別利益	Extraordinary Gains	0.1	0.1	0.6	0.0	0.1	0.0	-	3.8
特別損失	Extraordinary Losses	0.5	0.2	0.2	6.1	-0.0	0.9	0.5	0.2
税引前四半期純利益	Income before Income Taxes	16.2	9.9	19.2	6.6	3.3	13.5	9.7	14.3
税金	Income Taxes (Benefit):								
法人税、住民税及び事業税	Income Taxes (Benefits) - Current	-0.0	-0.2	-0.2	0.1	-0.1	-0.3	2.2	-2.2
法人税等調整額	Income Taxes (Benefits) - Deferred	-0.0	0.2	-0.0	0.8	-0.0	1.1	-	0.0
四半期純利益	Net Income	16.4	9.9	19.4	5.7	3.5	12.7	7.5	16.5

与信関連費用(単体)	Net Credit Costs (Nonconsolidated)	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	-0.0	-2.2	-0.0	-0.0	-0.1	-0.2	-0.2	-0.4
貸倒引当金繰入	Net Provision of Reserve for Loan Losses	2.6	0.8	6.0	4.4	-0.8	7.3	-0.8	1.1
一般貸倒引当金繰入	Net Provision of General Reserve for Loan Losses	-0.4	-0.7	-2.3	0.4	-1.1	-0.9	-0.6	0.7
個別貸倒引当金繰入	Net Provision of Specific Reserve for Loan Losses	3.0	1.6	8.4	4.0	0.3	8.3	-0.1	0.3
償却債権取立益	Recoveries of Written-Off Claims	0.9	0.0	0.1	2.7	0.5	0.0	0.0	0.1
与信関連費用	Net Credit Costs	3.5	-1.3	6.2	7.2	-0.4	7.1	-1.0	0.7

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

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

資金運用/調達状況 (平均残高)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Nonconsolidated)	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	4,106.5	4,133.1	4,184.8	4,182.3	4,212.2	4,262.4	4,284.7	4,306.6
有価証券	Securities	1,895.4	1,861.3	1,909.5	1,822.2	1,620.4	1,555.3	1,589.8	1,497.2
その他資金運用勘定	Other Interest-Earning Assets	343.7	389.4	348.4	291.8	324.2	317.5	269.7	242.6
資金運用勘定合計	Total Interest-Earning Assets	6,345.7	6,383.9	6,442.8	6,296.5	6,156.9	6,135.3	6,144.3	6,046.5
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	5,704.5	5,605.8	5,604.0	5,574.9	5,832.2	5,932.6	5,878.6	5,881.9
借入金	Borrowed Money	422.3	444.4	438.3	419.4	395.2	366.9	359.8	351.3
劣後借入	Subordinated Debt	58.9	58.3	58.4	58.4	57.6	53.3	38.4	15.5
その他借入金	Other Borrowed Money	363.4	386.0	379.9	361.0	337.6	313.5	321.4	335.7
社債	Corporate Bonds	183.9	182.3	149.4	134.7	69.2	58.1	57.4	49.6
劣後社債	Subordinated Bonds	173.8	170.4	138.1	123.4	54.4	41.9	41.2	33.4
その他社債	Other Corporate Bonds	10.0	11.9	11.3	11.2	14.8	16.1	16.2	16.2
その他資金調達勘定	Other Interest-Bearing Liabilities	614.2	532.9	616.3	553.5	461.4	403.0	484.4	446.3
資金調達勘定合計	Total Interest-Bearing Liabilities	6,925.0	6,765.6	6,808.1	6,682.6	6,758.3	6,760.7	6,780.3	6,729.2
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	6,345.7	6,383.9	6,442.8	6,296.5	6,156.9	6,135.3	6,144.3	6,046.5

注記: 前期の数字は今期の表記に調整されています。

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

資金運用/調達状況 (利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Nonconsolidated)	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	19.0	19.1	19.6	20.0	20.2	20.4	20.4	21.2
有価証券	Securities	11.2	6.6	8.0	3.6	2.4	11.7	6.8	4.2
その他資金運用勘定	Other Interest-Earning Assets	0.7	0.7	0.6	0.6	0.7	0.7	0.6	0.5
資金運用勘定合計	Total Interest-Earning Assets	31.0	26.5	28.4	24.3	23.3	32.9	27.8	26.0
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	2.6	2.5	1.6	2.2	2.3	2.1	1.8	1.8
借入金	Borrowed Money	0.5	0.5	0.5	0.5	0.5	0.4	0.2	0.0
劣後借入	Subordinated Debt	0.4	0.4	0.4	0.4	0.4	0.3	0.2	0.0
その他借入金	Other Borrowed Money	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0
社債	Corporate Bonds	1.6	1.3	1.3	1.1	0.4	0.3	0.3	0.2
劣後社債	Subordinated Bonds	1.6	1.3	1.3	1.1	0.4	0.3	0.3	0.2
その他社債	Other Corporate Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他資金調達勘定	Other Interest-Bearing Liabilities	0.2	0.2	0.3	0.3	0.4	0.6	0.7	0.8
資金調達勘定合計	Total Interest-Bearing Liabilities	5.0	4.7	3.9	4.3	3.8	3.6	3.2	3.0
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	26.0	21.7	24.5	20.0	19.5	29.2	24.6	22.9

注記: 前期の数字は今期の表記に調整されています。

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

資金運用/調達状況 (利回り%)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Nonconsolidated)	2014.10-12	2015.1-3	2015.4-6	2015.7-9	2015.10-12	2016.1-3	2016.4-6	2016.7-9
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	1.84	1.87	1.88	1.90	1.91	1.93	1.91	1.96
有価証券	Securities	2.35	1.44	1.70	0.80	0.60	3.03	1.72	1.12
その他資金運用勘定	Other Interest-Bearing Assets	---	---	---	---	---	---	---	---
資金運用勘定合計	Total Interest-Earning Assets	1.94	1.68	1.77	1.54	1.51	2.15	1.81	1.71
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.18	0.18	0.12	0.15	0.16	0.14	0.12	0.12
借入金	Borrowed Money	0.51	0.50	0.50	0.51	0.53	0.51	0.33	0.11
劣後借入	Subordinated Debt	2.84	2.84	2.84	2.83	2.85	2.99	2.91	2.50
その他借入金	Other Borrowed Money	0.14	0.15	0.14	0.13	0.14	0.08	0.02	0.00
社債	Corporate Bonds	3.49	3.04	3.71	3.54	2.64	2.51	2.28	2.16
劣後社債	Subordinated Bonds	3.68	3.23	3.99	3.83	3.26	3.35	3.04	3.03
その他社債	Other Corporate Bonds	0.28	0.33	0.34	0.33	0.35	0.36	0.36	0.35
その他資金調達勘定	Other Interest-Bearing Liabilities	---	---	---	---	---	---	---	---
資金調達勘定合計	Total Interest-Bearing Liabilities	0.28	0.28	0.23	0.25	0.22	0.21	0.19	0.18
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	1.62	1.38	1.52	1.26	1.26	1.91	1.60	1.50

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.

単体貸借対照表	Nonconsolidated Balance Sheets	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	1,070.5	808.2	862.5	1,053.0	1,499.1	1,049.3	1,310.2	1,304.5
コールローン	Call Loans	20.5	30.0	20.0	15.0	30.0	-	23.4	-
買現先勘定	Receivables under Resale Agreements	53.2	53.2	53.2	34.8	34.8	-	-	-
債券貸借取引支払保証金	Receivables under Securities Borrowing Transactions	-	-	-	2.4	-	-	-	-
買入金銭債権	Other Monetary Claims Purchased	188.6	185.7	184.4	194.8	193.5	192.1	186.6	132.3
特定取引資産	Trading Assets	283.3	279.1	257.3	259.8	246.0	311.8	345.7	294.9
金銭の信託	Monetary Assets Held in Trust	123.0	166.2	173.9	181.6	150.8	151.6	149.8	115.3
有価証券	Securities	1,804.1	1,863.7	1,868.3	1,655.8	1,557.0	1,603.8	1,575.3	1,402.7
投資損失引当金	Valuation Allowance for Investments	-3.3	-3.3	-3.3	-	-	-	-	-
貸出金	Loans and Bills Discounted	4,117.1	4,222.9	4,179.1	4,221.5	4,271.1	4,300.1	4,268.7	4,337.7
外国為替	Foreign Exchanges	21.5	18.5	16.7	17.5	16.9	17.0	24.0	25.6
その他資産	Other Assets	276.6	253.8	302.0	249.1	226.5	205.7	274.8	228.9
その他の資産	Other	276.6	253.8	302.0	249.1	226.5	205.7	274.8	228.9
有形固定資産	Premises and Equipment	18.8	18.6	18.1	17.7	17.3	17.8	18.2	16.8
無形固定資産	Intangible Assets	8.6	8.9	9.3	9.7	11.4	13.5	14.2	15.6
前払年金費用	Prepaid Pension Cost	-	-	-	0.2	0.7	1.0	1.7	2.4
債券繰延資産	Deferred Issuance Expenses for Debentures	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
繰延税金資産	Deferred Tax Assets	0.9	1.0	1.6	0.9	0.6	-	-	-
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	28.4	13.3	42.2	40.8	26.0	21.7	24.6	24.2
貸倒引当金	Reserve for Credit Losses	-49.6	-47.7	-41.0	-36.0	-35.7	-28.2	-29.0	-27.7
資産の部合計	Total Assets	7,962.7	7,872.6	7,945.0	7,919.2	8,246.5	7,857.6	8,188.8	7,873.8
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	5,631.3	5,514.7	5,511.8	5,486.7	5,680.0	5,664.7	5,630.2	5,532.6
譲渡性預金	Negotiable Certificates of Deposit	105.2	85.5	108.9	136.7	449.7	301.0	333.7	384.8
債券	Debentures	35.4	32.3	28.0	25.4	19.2	16.7	14.7	11.1
コールマネー	Call Money	100.0	230.0	330.0	280.0	245.0	40.0	10.0	22.4
売現先勘定	Payables under repurchase agreements	14.2	29.1	45.7	53.3	62.7	23.7	17.1	45.9
債券貸借取引受入担保金	Payables under Securities Lending Transactions	122.4	101.2	75.8	159.7	152.6	116.4	403.3	205.7
特定取引負債	Trading Liabilities	262.8	259.1	238.7	242.0	232.6	291.3	321.2	274.6
借入金	Borrowed Money	443.6	444.1	424.7	407.7	362.6	374.8	350.7	342.8
外国為替	Foreign Exchanges	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0
社債	Corporate Bonds	188.1	148.4	151.1	93.6	58.3	57.6	56.7	47.6
その他負債	Other Liabilities	302.5	272.3	233.2	233.6	192.7	162.6	238.7	184.7
未払法人税等	Income Taxes Payable	0.1	0.3	0.2	0.6	0.6	0.7	2.5	1.0
資産除去債務	Asset Retirement Obligations	7.3	7.2	7.2	7.2	7.2	7.4	7.4	7.4
その他の負債	Other	295.0	264.7	225.8	225.7	184.8	154.4	228.7	176.2
賞与引当金	Accrued Employees' Bonuses	3.2	4.6	1.2	2.4	3.5	4.5	1.1	2.3
退職給付引当金	Reserve for Retirement Benefits	1.1	0.7	0.2	-	-	-	-	-
役員退職慰労引当金	Reserve for directors' retirement benefits	-	0.0	-	-	-	-	-	-
睡眠債券払戻損失引当金	Reserve for reimbursement of debentures	-	-	-	-	-	2.9	2.9	3.0
繰延税金負債	Deferred tax liabilities	-	-	-	-	-	2.8	4.7	2.0
支払承諾	Acceptances and Guarantees	28.4	13.3	42.2	40.8	26.0	21.7	24.6	24.2
負債の部合計	Total Liabilities	7,238.9	7,135.9	7,192.1	7,162.4	7,485.6	7,081.2	7,410.3	7,084.5
純資産の部:	Equity:								
株主資本合計	Shareholders' Equity	734.4	744.4	761.2	766.9	770.5	783.3	783.2	794.7
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	215.3	225.3	242.1	247.8	251.4	264.2	269.1	285.6
利益準備金	Legal Reserve	13.1	13.1	13.6	13.6	13.6	13.6	14.2	14.2
その他利益剰余金	Other Retained Earnings	202.1	212.1	228.4	234.1	237.7	250.5	254.9	271.4
繰越利益剰余金	Unappropriated Retained Earnings	202.1	212.1	228.4	234.1	237.7	250.5	254.9	271.4
自己株式	Treasury Stock, at Cost	-72.5	-72.5	-72.5	-72.5	-72.5	-72.5	-77.5	-82.5
評価・換算差額等合計	Total Net Unrealized Gain (Loss) and Translation Adjustments	-11.8	-8.8	-8.7	-10.7	-10.1	-7.3	-5.2	-6.0
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	8.9	8.5	8.1	6.4	7.9	10.7	11.4	8.0
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	-20.7	-17.3	-16.9	-17.2	-18.1	-18.1	-16.7	-14.0
新株予約権	Stock Acquisition Rights	1.2	1.2	0.5	0.5	0.5	0.5	0.5	0.5
純資産の部合計	Total Equity	723.8	736.7	752.9	756.7	760.9	776.4	778.4	789.2
負債及び純資産の部合計	Total Liabilities and Equity	7,962.7	7,872.6	7,945.0	7,919.2	8,246.5	7,857.6	8,188.8	7,873.8

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

リスク管理債権(単体)	Risk Monitored Loans (Nonconsolidated)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
破綻先債権額	Loans to Bankrupt Obligors	3.4	0.7	0.7	0.7	1.3	1.3	1.2	1.1
延滞債権額	Nonaccrual Delinquent Loans	63.3	55.6	31.4	32.4	31.4	30.7	30.5	29.6
3ヵ月以上延滞債権額	Loans Past Due Three Months or More	0.8	1.1	1.3	1.3	1.2	1.4	1.3	1.1
貸出条件緩和債権額	Restructured Loans	3.3	3.3	3.1	2.0	1.2	1.1	2.8	2.7
合計(A)	Total (A)	71.0	60.8	36.5	36.4	35.2	34.6	35.9	34.7
貸出金残高(B)	Loans and Bills Discounted (B)	4,117.1	4,222.9	4,179.1	4,221.5	4,271.1	4,300.1	4,268.7	4,337.7
貸出残高比(A)/(B)	(A)/(B)	1.73%	1.44%	0.88%	0.86%	0.83%	0.81%	0.84%	0.80%
貸倒引当金(C)	Reserve for Credit Losses (C)	49.6	47.7	41.0	36.0	35.7	28.2	29.0	27.7
引当率(C)/(A)	Reserve Ratios (C)/(A)	69.9%	78.4%	112.1%	98.8%	101.4%	81.6%	80.6%	79.9%
業種別貸出残高(単体)	Loans by Borrower Industry (Nonconsolidated)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
国内(除く特別国際金融取引勘定分):	Domestic (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	200.5	194.5	191.0	195.6	215.8	192.3	189.4	192.1
農業、林業	Agriculture and Forestry	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
漁業	Fishery	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.2
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	0.1	0.1	0.1	0.2	0.1	0.2	0.3	0.2
建設業	Construction	11.0	8.2	6.7	7.4	8.3	8.0	7.4	13.3
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	194.1	203.9	204.0	204.4	219.0	233.2	229.2	229.7
情報通信業	Information and Communications	38.5	38.6	37.1	37.0	33.0	36.4	34.0	43.4
運輸業、郵便業	Transportation and Postal Service	179.5	173.2	172.5	160.2	165.8	165.1	165.1	163.7
卸売業、小売業	Wholesale and Retail	88.8	97.7	87.6	100.1	92.9	102.1	93.3	102.0
金融業、保険業	Finance and Insurance	738.2	734.8	706.7	681.6	663.6	643.2	604.6	625.0
不動産業	Real Estate	503.4	537.0	557.4	564.5	555.4	577.8	561.4	547.1
各種サービス業	Services	384.3	395.7	359.7	348.0	346.1	360.0	367.7	369.2
地方公共団体	Local Government	97.5	94.2	81.0	80.7	80.2	79.4	82.4	74.7
個人	Individual	1,369.0	1,403.5	1,418.7	1,438.6	1,450.3	1,474.2	1,507.3	1,531.4
海外円借款、国内店名義現地貸	Overseas Yen Loans and Overseas Loans Booked Domestically	236.6	261.4	276.4	314.3	338.3	328.1	326.4	343.6
国内店計	Total Domestic	4,042.1	4,143.3	4,099.8	4,133.3	4,169.4	4,200.7	4,169.3	4,236.2
海外及び特別国際金融取引勘定分:	Overseas (including Japan Offshore Market Accounts):								
政府等	Governments	1.3	1.1	1.1	0.9	0.9	0.7	0.7	0.6
金融機関	Financial Institutions	-	-	-	9.4	8.8	8.5	7.3	7.2
商工業	Commerce and Industry	73.6	78.4	78.2	77.7	91.8	90.0	91.3	93.5
その他	Others	-	-	-	-	-	-	-	-
海外合計	Total Overseas	74.9	79.5	79.3	88.1	101.7	99.3	99.4	101.5
合計	Total	4,117.1	4,222.9	4,179.1	4,221.5	4,271.1	4,300.1	4,268.7	4,337.7

業種別リスク管理債権残高(単体)	Risk Monitored Loans by Borrower Industry (Nonconsolidated)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
国内(除く特別国際金融取引勘定分):	Domestic (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	1.2	0.9	0.9	0.8	0.7	0.7	0.8	0.7
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	0.4	-	-	-	-	-	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	0.5	0.0	0.0	0.0	0.0
運輸業、郵便業	Transportation and Postal Service	-	-	-	1.1	1.2	1.1	1.0	0.7
卸売業、小売業	Wholesale and Retail	0.3	1.0	0.6	0.5	0.3	0.3	0.3	0.3
金融業、保険業	Finance and Insurance	-	-	-	-	-	-	-	-
不動産業	Real Estate	32.8	26.3	26.3	26.2	26.2	26.1	26.1	26.0
各種サービス業	Services	25.3	25.2	2.1	0.9	0.5	0.6	0.4	0.2
地方公共団体	Local Government	-	-	-	-	-	-	-	-
個人	Individual	3.2	3.4	2.8	3.1	2.8	2.6	2.8	2.5
海外円借款、国内店名義現地貸	Overseas Yen Loans and Overseas Loans Booked Domestically	7.0	3.1	3.1	2.9	3.3	2.9	2.6	2.4
国内店計	Total Domestic	71.0	60.8	36.5	36.4	35.2	34.6	34.2	33.1
海外及び特別国際金融取引勘定分:	Overseas (including Japan Offshore Market Accounts):								
政府等	Governments	-	-	-	-	-	-	-	-
金融機関	Financial Institutions	-	-	-	-	-	-	-	-
商工業	Commerce and Industry	-	-	-	-	-	-	1.7	1.6
その他	Others	-	-	-	-	-	-	-	-
海外合計	Total Overseas	-	-	-	-	-	-	1.7	1.6
合計	Total	71.0	60.8	36.5	36.4	35.2	34.6	35.9	34.7

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 Nonperforming Claims Classified under the Financial Revitalization Law (Nonconsolidated)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	7.4	4.3	4.1	5.2	5.5	5.0	4.7	4.1
保全額	Amount of Coverage	7.4	4.3	4.1	5.2	5.5	5.0	4.7	4.1
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	72.3	52.1	28.1	27.9	27.3	27.1	27.1	26.7
保全額	Amounts of Coverage	69.3	51.4	27.2	27.6	27.1	26.9	26.9	26.6
保全率	Coverage Ratio	95.9%	98.6%	97.0%	98.7%	99.4%	99.5%	99.4%	99.4%
要管理債権	Substandard Claims	4.3	4.5	4.4	3.4	2.5	2.6	4.3	3.9
保全額	Amounts of Coverage	2.7	3.4	3.3	2.6	2.0	2.1	3.1	3.0
保全率	Coverage Ratio	64.0%	74.6%	75.2%	77.0%	81.8%	78.0%	74.0%	77.4%
金融再生法の開示基準に基づく債権合計(A)	Total Nonperforming Claims Classified under the Financial Revitalization Law (A)	84.0	60.9	36.6	36.5	35.3	34.7	36.0	34.8
保全額	Amounts of Coverage	79.5	59.0	34.6	35.4	34.7	34.0	34.7	33.8
保全率	Coverage Ratio	94.7%	96.9%	94.7%	96.9%	98.3%	97.9%	96.4%	97.0%
総与信残高(B)	Total Claims (B)	4,229.6	4,299.8	4,358.7	4,368.5	4,358.3	4,375.6	4,354.5	4,426.6
貸出金	Loans and Bills Discounted	4,117.1	4,222.9	4,179.1	4,221.5	4,271.1	4,300.1	4,268.7	4,337.7
その他	Others	112.4	76.9	179.6	146.9	87.2	75.5	85.8	88.8
総与信残高比(A)/(B)	(A)/(B)	1.99%	1.42%	0.83%	0.83%	0.81%	0.79%	0.82%	0.78%
貸倒引当金(C)	Reserve for Credit Losses (C)	49.6	47.7	41.0	36.0	35.7	28.2	29.0	27.7
引当率(C)/(A)	Reserve Ratios (C)/(A)	59.1%	78.3%	112.1%	98.7%	101.3%	81.5%	80.5%	79.9%
(参考1)部分直接償却実施額	(Ref.) Amount of Write-Off	55.3	54.8	56.9	45.4	34.9	34.0	31.5	31.8
(参考2)要注意債権以下	(Ref.) Below Need Caution Level	184.5	135.5	115.6	119.5	103.4	94.7	94.7	83.5

注記: 総与信残高比は2015年6月より小数点第3位以下を切り捨てて表示しております。

Note: Nonperforming loan ratio is presented discarding the third decimal point and below from June 30, 2015.

貸倒引当金(単体)	Reserve for Credit Losses (Nonconsolidated)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
貸倒引当金(貸出関連)(A)	Reserve for Loan Losses (A)	45.7	43.8	37.0	32.1	31.8	24.3	25.0	23.8
一般貸倒引当金	General Reserve for Loan Losses	19.4	19.3	21.5	20.6	20.8	21.6	22.2	21.3
個別貸倒引当金	Specific Reserve for Loan Losses	26.2	24.4	15.5	11.5	11.0	2.7	2.8	2.5
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
その他個別貸倒引当金	Specific Reserve for Other Credit Losses	3.9	3.9	3.9	3.9	3.9	3.9	3.9	3.9
貸倒引当金合計(B)	Total Reserve for Credit Losses (B)	49.6	47.7	41.0	36.0	35.7	28.2	29.0	27.7
総与信残高(C)	Total Claims (C)	4,229.6	4,299.8	4,358.7	4,368.5	4,358.3	4,375.6	4,354.5	4,426.6
総与信残高比貸倒引当金(貸出関連)(A)/(C)	Ratio of Total Reserve for Loan Losses to Total Claims (A)/(C)	1.1%	1.0%	0.9%	0.7%	0.7%	0.6%	0.6%	0.5%
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)	1.2%	1.1%	0.9%	0.8%	0.8%	0.6%	0.7%	0.6%

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

債務者区分別の引当率(単体)	Reserve Ratios for Borrowers' Category (Nonconsolidated)	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
実質破綻・破綻先(無担保部分)	Legally and Virtually Bankrupt (unsecured portion)	n/a	100.00%	n/a	100.00%	n/a	100.00%	n/a	100.00%
破綻懸念先(無担保部分)	Possibly Bankrupt (unsecured portion)	n/a	97.40%	n/a	97.54%	n/a	292.63%	n/a	253.75%
要管理先(無担保部分)	Substandard (unsecured portion)	n/a	54.44%	n/a	58.20%	n/a	56.20%	n/a	65.11%
その他要注意先(債権額)	Need Caution (total claims)	n/a	4.03%	n/a	3.59%	n/a	6.37%	n/a	5.87%
その他要注意先(無担保部分)	Need Caution (unsecured portion)	n/a	8.94%	n/a	7.73%	n/a	11.09%	n/a	11.07%
正常先(債権額)	Normal (total claims)	n/a	0.35%	n/a	0.37%	n/a	0.38%	n/a	0.38%

(参考)

(Reference)

換算為替レート	Exchange Rate Information	2014.12	2015.3	2015.6	2015.9	2015.12	2016.3	2016.6	2016.9
円/ドル	JPY/USD	120.30	120.12	122.37	119.94	120.47	112.34	102.53	100.88
円/ユーロ	JPY/EUR	145.93	129.56	136.80	134.74	131.67	127.19	113.76	113.16
円/ポンド	JPY/GBP	186.67	177.58	192.45	181.84	178.78	161.06	137.46	130.82

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