

FINANCIAL HIGHLIGHTS

Shinsei Bank, Limited, and Consolidated Subsidiaries

	Billions of yen ⁽¹⁾		
	Sept. 30, 2007 (6 months)	Sept. 30, 2008 (6 months)	Mar. 31, 2008 (12 months)
For the fiscal year:			
Net interest income	¥ 56.5	¥ 70.5	¥ 137.7
Net fees and commissions	23.1	17.2	40.8
Net trading income (loss)	7.2	(0.9)	9.0
Net other business income	51.6	15.5	74.9
Total revenue	138.6	102.3	262.6
Net income (loss)	23.1	(19.2)	60.1
Cash basis net income (loss) ⁽²⁾	28.7	(14.3)	71.3
Balances at fiscal year-end:			
Loans and bills discounted	5,456.5	6,579.7	5,622.2
Total assets	12,423.4	12,446.2	11,525.7
Deposits and negotiable certificates of deposit	5,870.6	6,415.6	5,806.6
Debentures	686.5	748.2	662.4
Total liabilities	11,488.7	11,527.8	10,560.5
Total equity	934.6	918.4	965.2
Total liabilities and equity	12,423.4	12,446.2	11,525.7
	Yen		
Per share data:			
Common equity	¥ 352.71	¥ 338.12	¥ 364.35
Fully diluted equity ⁽³⁾	354.04	338.12	364.35
Basic net income (loss)	15.72	(9.81)	38.98
Diluted net income (loss)	12.72	—	32.44
Dividends	—	—	2.94
Cash basis per share data:			
Basic net income (loss)	¥ 19.57	¥ (7.28)	¥ 46.31
Diluted net income (loss)	15.77	(7.28)	38.50
	%		
Ratios:			
Return on assets ⁽⁴⁾⁽⁶⁾	0.4	(0.3)	0.5
Return on equity (fully diluted) ⁽⁵⁾⁽⁶⁾	7.2	(5.6)	8.8
Tier I capital ratio	7.62	6.41	7.37
Total capital adequacy ratio	12.40	10.48	11.74

Notes:

(1) Since all yen figures have been truncated rather than rounded, the totals do not necessarily equal the sum of the individual amounts.

(2) Cash basis net income (loss) is calculated by excluding impairment and amortization of goodwill and other intangible assets, net of tax benefit, from net income (loss) under Japanese Generally Accepted Accounting Principles (GAAP).

(3) Fully diluted equity per share is calculated by dividing equity at the end of the periods presented by the number of common shares that would have been outstanding had all securities convertible into or exercisable for common shares been converted or exercised with an applicable conversion or exercise price within the predetermined range at the end of the period.

(4) Return on assets is calculated by dividing net income (loss) by the average of total assets at the beginning and end of the period presented.

(5) Return on equity (fully diluted) is calculated by dividing net income (loss) by the average of fully diluted equity at the beginning and end of the period presented.

(6) Annualized basis.