

# AT A GLANCE

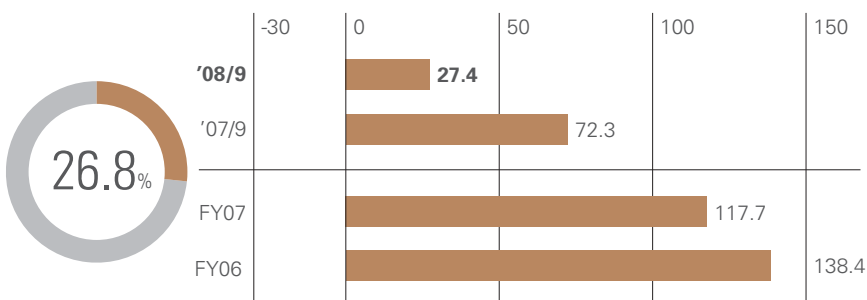
'08/9 Contribution (1)

Financial Summary (Billions of yen)

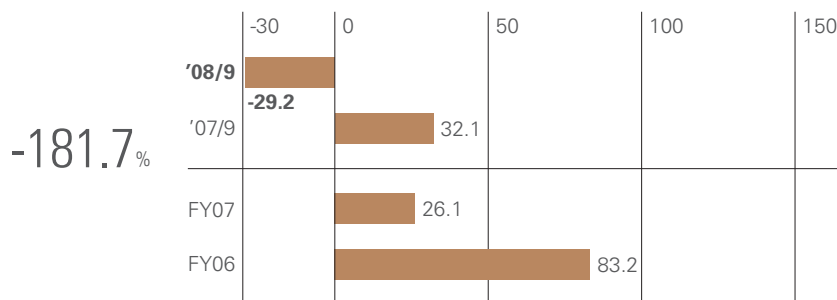
## Institutional Group

The Institutional Group serves mid-market companies, financial institutions, the public sector, financial sponsors and other institutional customers. We are currently focusing on six key strategies that include improving the stability of our credit trading and principal investment businesses, maximizing the synergies between Shinsei Bank and Shinsei Securities, and incorporating Showa Leasing into this group to better leverage first-sales opportunities. In addition, we continue to focus on our non-recourse financing business while enhancing existing industry specialization in our corporate lending business. Finally, we are focused on becoming the premier distributor of emerging market and alternative investment funds in Japan by working closely with unique and high-performing external asset managers.

### Revenues



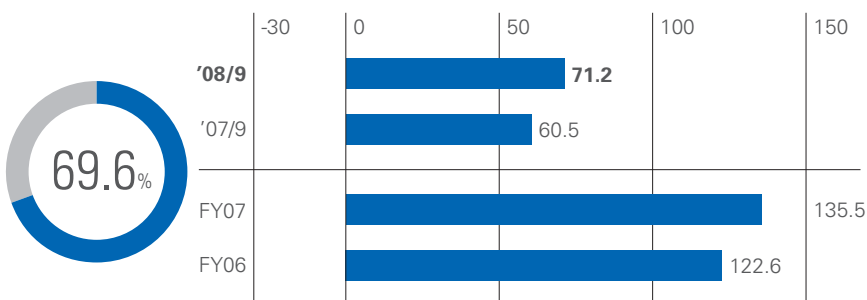
### Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)



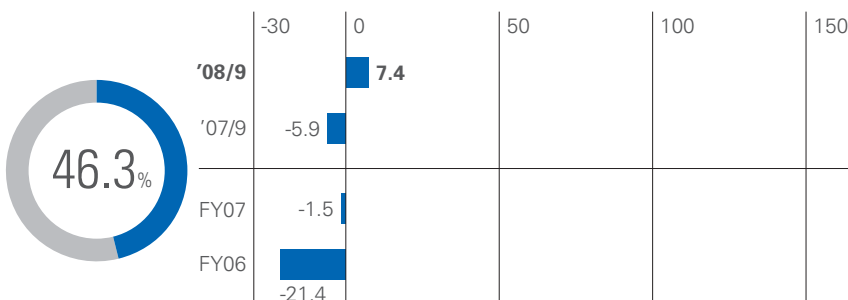
## Individual Group

The Individual Group is committed to providing our customers with best-in-class financial products and services for every stage of their lives, serving them seamlessly as they move from loans to asset accumulation. In leveraging the power and competencies of our previously independent operating groups, the Individual Group's objective is to create Japan's leading franchise for integrated consumer finance and retail banking services.

### Revenues



### Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)



Note: (1) The percentage figures do not add up to 100 because of Corporate/Other.