

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

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

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* の項目は経営管理ベースで表示をしております。

* Management accounting basis

Section 1. 新生銀行 連結財務関連データ

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

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

財務の概要*	Results of Operations*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金利益	Net Interest Income	45.5	44.6	41.5	36.6	33.8	31.2	29.4	27.9
非資金利益	Non-Interest Income	(9.3)	25.8	43.5	49.8	16.1	26.1	18.7	21.4
役務取引等利益	Net Fees and Commissions	7.8	6.0	6.2	6.0	7.7	7.1	6.7	6.2
特定取引利益	Net Trading Income	3.5	3.8	3.3	0.7	3.7	3.5	3.0	1.4
その他業務利益	Net Other Business Income	(20.7)	16.0	33.9	43.0	4.7	15.4	9.0	13.7
業務粗利益	Total Revenue	36.2	70.4	85.1	86.4	50.0	57.4	48.2	49.3
経費	General and Administrative Expenses	40.7	36.4	36.3	35.6	34.3	31.1	32.1	32.1
実質業務純益(損失)	Ordinary Business Profit (Loss)	(4.4)	34.0	48.8	50.8	15.6	26.2	16.0	17.1
与信関連費用	Net Credit Costs	49.9	13.8	38.5	(3.0)	19.0	2.1	6.6	3.1
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	(54.4)	20.1	10.2	53.8	(3.4)	24.0	9.4	14.0
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	5.0	3.4	3.4	3.1	3.0	3.1	3.1	2.8
その他利益(損失)	Other Gains (Losses)	(97.8)	(0.6)	1.7	0.8	(11.9)	(0.7)	(0.7)	(8.1)
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	(157.3)	16.1	8.5	51.5	(18.5)	20.2	5.5	2.9
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.5	0.2	0.9	0.4	0.3	1.0	0.6	0.9
法人税等調整額	Deferred Income Tax (Benefit)	3.8	(0.5)	2.2	1.6	1.8	0.0	1.7	0.9
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.6	2.5	2.3	2.3	0.7	1.0	0.9	0.8
四半期純利益(損失)	Net Income (Loss)	(162.4)	13.8	3.0	47.2	(21.4)	18.1	2.1	0.2
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	(89.5)	16.7	5.9	49.8	(18.7)	20.8	4.8	2.1

連結損益計算書	Consolidated Statements of Operations	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金運用収益	Total Interest Income	61.0	58.3	54.4	48.6	45.6	42.6	40.4	38.6
貸出金利息	Interest on Loans and Bills Discounted	54.5	50.0	46.5	42.1	39.8	37.0	35.5	34.2
有価証券利息配当金	Interest and Dividends on Securities	5.3	6.6	6.0	5.1	5.9	5.1	4.5	4.0
その他の資金運用収益	Other Interest Income	1.1	1.6	1.8	1.4	(0.2)	0.4	0.3	0.2
役務取引等収益	Fees and Commissions Income	13.9	12.3	12.0	11.3	13.2	12.7	12.4	11.2
特定取引収益	Trading Profits	1.0	8.0	4.5	(0.4)	2.3	4.9	4.3	1.6
その他業務収益	Other Business Income	47.1	40.7	56.3	40.6	42.4	45.0	40.3	36.6
その他経常収益	Other Ordinary Income	1.5	3.5	4.2	6.0	1.0	13.0	7.7	10.5
経常収益	Ordinary Income	124.7	123.1	131.6	106.3	104.7	118.3	105.3	98.8
資金調達費用	Total Interest Expenses	15.4	13.7	12.8	12.0	11.8	11.3	11.0	10.7
預金利息	Interest on Deposits	10.8	9.7	8.5	8.1	7.5	7.4	7.5	7.3
借入金利息	Interest on Borrowings	1.9	1.8	1.9	1.5	1.7	1.4	1.4	1.3
社債利息	Interest on Corporate Bonds	1.2	1.1	1.3	1.3	1.6	1.4	1.3	1.3
その他の資金調達費用	Other Interest Expenses	1.3	1.1	1.0	0.9	0.8	1.0	0.6	0.6
役務取引等費用	Fees and Commissions Expenses	6.0	6.3	5.7	5.3	5.5	5.6	5.6	5.0
特定取引費用	Trading Losses	(2.5)	4.2	1.2	(1.1)	(1.4)	1.4	1.3	0.2
その他業務費用	Other Business Expenses	62.8	26.7	29.0	26.0	36.6	37.4	29.2	25.1
営業経費	Total General and Administrative Expenses	46.1	40.5	40.4	39.4	38.1	34.8	35.9	35.6
営業経費(のれん及び無形資産償却を除く)	General and Administrative Expenses	41.0	37.1	36.9	36.2	35.0	31.7	32.7	32.7
のれん償却額	Amortization of Goodwill	3.2	2.1	2.1	2.0	1.9	1.9	2.0	1.8
無形資産償却額	Amortization of Intangible Assets	1.8	1.2	1.2	1.1	1.1	1.1	1.1	1.0
その他経常費用	Other Ordinary Expenses	85.1	15.3	40.2	0.0	32.3	7.3	15.5	20.9
貸倒引当金繰入額	Provision of Reserve for Loan Losses	40.7	10.7	34.4	(2.3)	18.8	4.5	7.0	5.1
その他	Others	44.4	4.5	5.7	2.3	13.4	2.8	8.5	15.8
経常費用	Ordinary Expenses	213.0	106.9	129.6	81.7	123.0	98.0	98.8	97.7
経常利益(損失)	Net Ordinary Income (Loss)	(88.3)	16.1	2.0	24.5	(18.3)	20.3	6.5	1.0
特別利益	Special Gains	10.5	4.0	7.8	28.1	5.9	0.1	0.3	2.2
特別損失	Special Losses	79.5	4.0	1.3	1.1	6.0	0.2	1.3	0.3
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	(157.3)	16.1	8.5	51.5	(18.5)	20.2	5.5	2.9
税金	Income Taxes (Benefit):								
法人税、住民税及び事業税	Current	0.5	0.2	0.9	0.4	0.3	1.0	0.6	0.9
法人税等調整額	Deferred	3.8	(0.5)	2.2	1.6	1.8	0.0	1.7	0.9
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.6	2.5	2.3	2.3	0.7	1.0	0.9	0.8
四半期純利益(損失)	Net Income (Loss)	(162.4)	13.8	3.0	47.2	(21.4)	18.1	2.1	0.2

連結包括利益計算書	Consolidated Statements of Comprehensive Income	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
少数株主損益調整前当期純利益	Income before Minority Interests		16.3	n/a	n/a	n/a	19.1	3.0	1.1
その他の包括利益(損失)	Other Comprehensive Income (Loss)		(11.5)	n/a	n/a	n/a	2.7	0.3	1.7
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-sale Securities		(0.5)	n/a	n/a	n/a	3.9	3.7	0.5
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting		(3.0)	n/a	n/a	n/a	(1.1)	(1.4)	0.1
為替換算調整勘定	Foreign Currency Translation Adjustments		(7.4)	n/a	n/a	n/a	(0.0)	(1.3)	0.8
持分法適用会社に対する持分相当額	Share of Other Comprehensive Income in Affiliates		(0.3)	n/a	n/a	n/a	(0.0)	(0.5)	0.1
包括利益	Comprehensive Income		4.8	n/a	n/a	n/a	21.8	3.4	2.8
親会社株主に係る包括利益	Owners of the Parent		8.0	n/a	n/a	n/a	20.9	3.6	1.5
少数株主に係る包括利益(損失)	Minority Interests		(3.1)	n/a	n/a	n/a	0.9	(0.1)	1.2

非金利利益*	Non-Interest Income*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
役員取引等利益	Net Fees and Commissions	7.8	6.0	6.2	6.0	7.7	7.1	6.7	6.2
特定取引利益	Net Trading Income	3.5	3.8	3.3	0.7	3.7	3.5	3.0	1.4
その他業務利益	Net Other Business Income	(20.7)	16.0	33.9	43.0	4.7	15.4	9.0	13.7
うちリース収益・割賦収益	Income on Leased Assets and Installment Receivables, Net	10.0	9.8	9.8	9.7	9.2	9.3	9.3	9.1
非資金利益	Non-Interest Income	(9.3)	25.8	43.5	49.8	16.1	26.1	18.7	21.4

経費*	General and Administrative Expenses*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
人件費	Personnel Expenses	13.6	13.4	14.2	13.7	13.5	12.5	12.9	12.9
店舗関連費用	Premises Expenses	6.9	5.8	5.7	6.0	5.5	5.0	5.2	5.1
通信・データ費、システム費	Technology and Data Processing Expenses	5.9	5.1	4.7	4.6	4.6	4.1	4.2	4.1
広告費	Advertising Expenses	2.9	2.5	2.6	2.4	1.6	2.1	2.3	2.3
消費税・固定資産税等	Consumption and Property Taxes	2.3	2.3	1.8	1.9	1.6	1.4	1.4	1.8
預金保険料	Deposit Insurance Premium	1.0	1.3	1.3	1.3	1.3	1.1	1.1	1.1
その他	Other General and Administrative Expenses	7.9	5.7	5.6	5.3	5.9	4.6	4.9	4.6
経費	General and Administrative Expenses	40.7	36.4	36.3	35.6	34.3	31.1	32.1	32.1

注記: 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: 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.

与信関連費用	Net Credit Costs	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	9.7	3.0	4.4	(0.1)	0.2	1.3	2.7	0.9
貸倒引当金繰入	Net (Reversal) Provision of Reserve for Loan Losses	40.7	10.7	34.4	(2.3)	18.8	4.5	7.0	22.4
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	9.6	3.2	24.7	(3.1)	5.5	(0.1)	4.2	(6.8)
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	31.0	7.5	9.6	0.7	13.2	4.6	2.8	29.2
特定海外債権引当勘定繰入	Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	(0.0)	-	(0.0)	(0.0)	-	-	(0.0)	-
その他貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Other Credit Losses	-	0.0	-	-	-	-	-	(17.2)
リース業務関連のその他与信関連費用	Other Credit Costs Relating to Leasing Business	(0.5)	0.0	(0.3)	(0.5)	0.0	(0.7)	(0.2)	(0.2)
償却債権取立益	Recoveries of Written-off Claims	-	-	-	-	-	(3.0)	(2.9)	(2.6)
与信関連費用	Net Credit Costs	49.9	13.8	38.5	(3.0)	19.0	2.1	6.6	3.1

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

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

のれん及び無形資産償却額	Amortization of Goodwill and Other Intangible Assets	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
新生フィナンシャル	Shinsei Financial	2.5	2.5	2.5	2.2	2.2	2.2	2.2	2.0
シンキ	Shinki	0.1	(0.0)	(0.1)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
アプラスフィナンシャル	APLUS FINANCIAL	1.6	0.2	0.2	0.2	0.2	0.2	0.2	0.2
昭和リース	Showa Leasing	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
その他	Others	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
のれん及び無形資産償却額	Amortization of Goodwill and Other Intangible Assets	5.0	3.4	3.4	3.1	3.0	3.1	3.1	2.8

その他利益(損失)	Other Gains (Losses)	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
特別損益	Extraordinary Income (Loss)	(75.0)	(1.2)	3.4	2.3	(4.2)	(0.0)	(1.0)	1.8
固定資産処分損益	Net Gain on Disposal of Premises and Equipment	(0.1)	(0.1)	(0.0)	(0.1)	(0.2)	0.0	(0.1)	(0.0)
固定資産処分損失引当金繰入額	Provision for Loss on Disposition of Premises and Equipment	(0.2)	-	-	-	-	-	-	-
償却債権取立益	Recoveries of Write-off Claims	4.1	2.5	4.5	3.2	4.5	-	-	-
資産除去債務会計適用期首時点影響額	Losses on Application of New Accounting Standard for Asset Retirement Obligations	-	(3.5)	-	-	-	-	-	-
その他の特別利益	Other Extraordinary Income (Loss)	(78.8)	(0.1)	(0.9)	(0.8)	(8.5)	(0.1)	(0.8)	1.9
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	(19.7)	0.9	(0.9)	-	(10.1)	(0.8)	-	(11.0)
新生フィナンシャル	Shinsei Financial	(0.5)	0.9	(0.9)	-	(4.7)	(0.8)	-	(5.0)
シンキ	Shinki	(9.3)	-	-	-	(2.1)	-	-	(5.0)
アプラスフィナンシャル	PLUS FINANCIAL	(9.8)	-	-	-	(3.2)	-	-	(1.0)
その他	Other	-	-	-	-	-	-	-	-
その他	Other	(3.0)	(0.3)	(0.7)	(1.4)	(1.1)	0.1	0.3	0.9
その他利益(損失)	Other Gains (Losses)	(97.8)	(0.6)	1.7	0.8	(15.5)	(0.7)	(0.7)	(8.1)

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

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

少数株主利益	Minority Interests in Net Income of Subsidiaries	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
当行子会社SPCが発行する優先出資証券への利払い	Dividends on Perpetual Preferred Securities (Hybrid Tier I Capital) issued by Foreign SPCs	2.5	2.4	2.2	2.1	0.8	0.7	0.7	0.7
アプラスフィナンシャル発行の優先株への配当金	Dividends on PLUS FINANCIAL's Preferred Stock	0.1	-	-	-	-	-	-	-
その他	Others	(2.0)	0.1	0.1	0.2	(0.1)	0.2	0.1	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.6	2.5	2.3	2.3	0.7	1.0	0.9	0.8

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)*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	5,303.4	5,036.7	4,705.1	4,534.3	4,446.7	4,259.6	4,181.0	4,058.4
リース債権およびリース投資資産・割賦売掛金	Leased Assets and Installment Receivables	581.3	591.4	559.8	566.1	549.5	547.9	540.1	543.3
有価証券	Securities	3,220.1	3,139.7	2,744.0	2,768.4	3,573.6	3,019.1	2,504.8	2,109.6
その他資金運用勘定	Other Interest-Earning Assets	513.7	513.7	760.8	448.2	438.8	282.1	381.7	346.8
資金運用勘定合計(A)	Total Revenue on Interest-Earning Assets (A)	9,618.7	9,281.5	8,769.8	8,317.2	9,008.9	8,108.8	7,607.7	7,058.3
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	6,751.5	6,329.7	5,925.0	5,791.1	5,740.7	5,686.5	5,652.6	5,627.1
債券	Debentures	497.7	476.0	444.1	411.2	373.9	339.6	327.1	311.7
借入金	Borrowed Money	1,016.2	1,238.9	1,364.1	1,316.9	1,768.6	1,003.1	625.8	467.7
劣後借入	Subordinated Debt	102.0	102.0	102.0	102.0	101.9	98.4	93.7	92.9
その他借入金	Other Borrowed Money	914.2	1,136.9	1,262.1	1,214.9	1,666.6	904.6	532.0	374.7
社債	Corporate Bonds	208.1	196.0	178.3	190.9	197.9	178.1	158.8	158.3
劣後社債	Subordinated Bonds	159.0	152.9	158.2	153.9	163.1	149.4	134.5	136.3
その他社債	Other Corporate Bonds	49.1	43.0	20.0	37.0	34.8	28.7	24.2	22.0
その他資金調達勘定	Other Interest-Bearing Liabilities	791.0	699.7	386.6	389.9	608.5	736.9	533.2	334.2
資金調達勘定合計(B)	Total Expense on Interest-Bearing Liabilities (B)	9,264.7	8,940.5	8,298.3	8,100.3	8,689.8	7,944.5	7,297.7	6,899.2
純資金利鞘(ネットインタレストマージン) (A)-(B)	Net Interest Margin (A)-(B)								
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	(186.7)	(121.6)	9.0	(261.9)	(204.4)	(392.4)	(257.6)	(411.2)
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	540.6	462.7	462.5	478.8	523.5	556.7	567.6	570.2
非金利負債合計(C)	Total Non Interest-Bearing Sources of Funds(C)	353.9	341.1	471.5	216.9	319.1	164.3	309.9	159.0
資金調達勘定・非金利負債合計(D)=(B)+(C)	Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds (D)=(B)+(C)	9,618.7	9,281.5	8,769.8	8,317.2	9,008.9	8,108.8	7,607.7	7,058.3
資金利益/資金運用利回り(リース・割賦売掛金を含む) (A)-(D)	Net Revenue/Yield on Interest-Earning Assets (A)-(D)								
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	9,618.7	9,281.5	8,769.8	8,317.2	9,008.9	8,108.8	7,607.7	7,058.3
差引:リース債権およびリース投資資産・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	581.3	591.4	559.8	566.1	549.5	547.9	540.1	543.3
経常収益ベース資金運用勘定	Total Interest Income	9,037.4	8,690.1	8,210.0	7,751.0	8,459.3	7,560.9	7,067.6	6,514.9
資金調達費用	Total Interest Expenses	-	-	-	-	-	-	-	-
資金利益	Net Interest Income	-	-	-	-	-	-	-	-

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

: 前期の数値は今期の表記に調整されています。

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

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

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)*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	54.5	50.0	46.5	42.1	39.8	37.0	35.5	34.2
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	10.0	9.8	9.8	9.7	9.2	9.3	9.3	9.1
有価証券	Securities	5.3	6.6	6.0	5.1	5.9	5.1	4.5	4.0
その他資金運用勘定	Other Interest-Earning Assets	1.1	1.6	1.8	1.4	(0.2)	0.4	0.3	0.2
資金運用勘定合計(A)	Total Revenue on Interest-Earning Assets (A)	71.0	68.2	64.3	58.4	54.8	51.9	49.8	47.7
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	11.0	9.8	8.7	8.2	7.6	7.5	7.6	7.4
債券	Debentures	0.7	0.7	0.6	0.5	0.4	0.4	0.3	0.3
借入金	Borrowed Money	1.9	1.8	1.9	1.5	1.7	1.4	1.4	1.3
劣後借入	Subordinated Debt	0.2	0.2	0.2	0.2	0.2	0.3	0.4	0.4
その他借入金	Other Borrowed Money	1.7	1.5	1.7	1.3	1.5	1.1	1.0	0.8
社債	Corporate Bonds	1.2	1.1	1.3	1.3	1.6	1.4	1.3	1.3
劣後社債	Subordinated Bonds	1.2	1.0	1.3	1.2	1.5	1.3	1.2	1.3
その他社債	Other Corporate Bonds	0.0	0.0	0.0	0.1	0.1	0.1	0.0	0.0
その他資金調達勘定	Other Interest-Bearing Liabilities	0.3	0.2	0.2	0.2	0.2	0.4	0.1	0.1
資金調達勘定合計(B)	Total Expense on Interest-Bearing Liabilities (B)	15.4	13.7	12.8	12.0	11.8	11.3	11.0	10.7
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)	55.6	54.4	51.4	46.4	43.0	40.5	38.7	37.0
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
非金利負債合計(C)	Total Non Interest-Bearing Sources of Funds (C)	-	-	-	-	-	-	-	-
資金調達勘定・非金利負債合計(D)=(B)+(C)	Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds (D)=(B)+(C)	15.4	13.7	12.8	12.0	11.8	11.3	11.0	10.7
資金利益/資金運用利回り(リース・割賦売掛金を含む) (A)-(D)	Net Revenue/Yield on Interest-Earning Assets (A)-(D)	55.6	54.4	51.4	46.4	43.0	40.5	38.7	37.0
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	71.0	68.2	64.3	58.4	54.8	51.9	49.8	47.7
差引:リース債権およびリース投資資産・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	10.0	9.8	9.8	9.7	9.2	9.3	9.3	9.1
経常収益ベース資金運用勘定	Total Interest Income	61.0	58.3	54.4	48.6	45.6	42.6	40.4	38.6
資金調達費用	Total Interest Expenses	15.4	13.7	12.8	12.0	11.8	11.3	11.0	10.7
資金利益	Net Interest Income	45.5	44.6	41.5	36.6	33.8	31.2	29.4	27.9

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

: 前期の数値は今期の表記に調整されています。

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

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

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 (%))*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	4.17	3.99	3.92	3.68	3.64	3.49	3.37	3.35
リース・割賦売掛金	Leased Assets and Installment Receivables	7.02	6.71	6.97	6.85	6.79	6.82	6.84	6.67
有価証券	Securities	0.67	0.86	0.88	0.74	0.68	0.69	0.72	0.76
その他資金運用勘定	Other Interest-Earning Assets	...	...	...	...	...	...	...	...
資金運用勘定合計(A)	Total Revenue on Interest-Earning Assets (A)	3.00	2.95	2.91	2.79	2.47	2.57	2.60	2.69
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.67	0.63	0.58	0.57	0.54	0.53	0.53	0.52
債券	Debentures	0.62	0.61	0.57	0.54	0.51	0.51	0.48	0.44
借入金	Borrowed Money	0.78	0.58	0.57	0.48	0.40	0.58	0.94	1.14
劣後借入	Subordinated Debt	0.96	0.92	0.90	0.88	0.83	1.29	2.04	2.07
その他借入金	Other Borrowed Money	0.76	0.56	0.54	0.45	0.37	0.50	0.75	0.91
社債	Corporate Bonds	2.53	2.26	3.07	2.85	3.38	3.23	3.48	3.51
劣後社債	Subordinated Bonds	3.13	2.72	3.37	3.21	3.81	3.56	3.82	3.80
その他社債	Other Corporate Bonds	0.60	0.62	0.71	1.35	1.41	1.52	1.60	1.68
その他資金調達勘定	Other Interest-Bearing Liabilities	...	...	...	...	...	...	...	...
資金調達勘定合計(B)	Total Expense on Interest-Bearing Liabilities (B)	0.67	0.62	0.62	0.59	0.55	0.57	0.60	0.62
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)	2.32	2.33	2.29	2.20	1.92	2.00	2.00	2.07
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
非金利負債合計	Total Non Interest-Bearing Sources of Funds	-	-	-	-	-	-	-	-
資金調達勘定・非金利負債合計	Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds	0.65	0.59	0.58	0.57	0.53	0.56	0.57	0.60
資金利益/資金運用利回り(リース・割賦売掛金を含む)	Net Revenue/Yield on Interest-Earning Assets	2.35	2.36	2.33	2.22	1.94	2.01	2.02	2.08
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	3.00	2.95	2.91	2.79	2.47	2.57	2.60	2.69
差引:リース債権およびリース投資資産・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	7.02	6.71	6.97	6.85	6.79	6.82	6.84	6.67
経常収益ベース資金運用勘定	Total Interest Income	2.74	2.69	2.63	2.49	2.19	2.26	2.27	2.35
資金調達費用	Total Interest Expenses	-	-	-	-	-	-	-	-
資金利益	Net Interest Income	-	-	-	-	-	-	-	-

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

: 前期の数値は今期の表記に調整されています。

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

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

連結貸借対照表	Consolidated Balance Sheets	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	493.1	655.4	469.8	519.0	452.7	371.4	329.4	496.1
コールローン及び買入手形	Call Loans	19.1	13.9	31.5	8.6	-	12.0	30.1	-
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	-	15.0
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	2.8	5.1	33.3	33.5	10.3	36.0	52.4	29.2
買入金銭債権	Other Monetary Claims Purchased	252.7	228.8	178.4	163.7	157.0	135.8	147.0	131.5
特定取引資産	Trading Assets	223.2	217.9	246.9	210.6	195.3	210.7	239.1	209.2
金銭の信託	Monetary Assets Held in Trust	292.2	281.9	278.6	262.0	253.6	241.4	276.4	274.1
有価証券	Securities	3,233.3	2,832.9	2,639.9	3,153.8	3,286.3	2,703.3	2,220.1	1,895.5
貸出金	Loans and Bills Discounted	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0	4,125.5	4,076.5
外国為替	Foreign Exchanges	10.9	17.4	12.3	15.0	42.0	29.7	22.2	24.6
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	213.7	208.8	204.7	203.5	206.2	199.5	198.3	195.7
その他資産	Other Assets	863.2	1,124.9	1,204.8	869.4	794.7	779.5	772.3	729.3
割賦売掛金	Installment Receivables	347.8	344.8	347.7	340.8	330.4	325.1	324.4	338.7
有形固定資産	Premises and Equipment	52.1	51.5	51.2	54.5	50.0	50.5	48.6	52.1
有形リース資産	Tangible Leased Assets	15.4	17.3	17.2	16.7	13.7	14.2	13.8	16.8
無形固定資産	Intangible Fixed Assets	109.9	106.0	102.9	98.8	96.0	92.8	89.4	86.0
のれん	Goodwill, Net	57.8	55.6	53.5	51.5	49.5	47.5	45.5	43.7
無形資産	Other Intangible Assets	25.2	24.0	22.7	21.6	20.5	19.4	18.2	17.2
債券繰延資産	Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	18.9	17.2	16.4	20.3	18.6	18.0	16.0	15.4
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	623.7	609.7	606.1	593.9	575.7	570.9	557.2	558.7
貸倒引当金	Reserve for Credit Losses	(196.6)	(197.7)	(218.1)	(190.7)	(199.2)	(192.5)	(184.3)	(185.2)
資産の部合計	Total Assets	11,376.7	10,947.0	10,464.0	10,428.2	10,231.5	9,473.9	8,940.5	8,604.5
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	6,190.4	5,812.3	5,570.5	5,451.7	5,436.6	5,469.2	5,384.3	5,347.1
譲渡性預金	Negotiable Certificates of Deposit	284.9	284.1	319.6	232.7	174.0	308.1	152.9	179.4
債券	Debentures	483.7	457.8	425.2	384.4	348.2	329.7	313.1	305.5
コールマネー及び売渡手形	Call Money	310.4	180.4	160.4	165.4	160.3	140.3	140.2	140.1
売現先勘定	Payables under Repurchase Agreements	8.4	-	-	-	-	-	-	-
債券貸借取引受入担保金	Collateral Related to Securities Lending Transactions	548.4	399.8	140.8	315.4	269.6	468.0	223.0	45.9
コマーシャルペーパー	Commercial Paper	-	0.0	-	-	-	-	-	-
特定取引負債	Trading Liabilities	177.8	180.2	196.9	167.4	147.7	160.4	191.2	161.7
借入金	Borrowed Money	1,186.8	1,234.3	1,336.1	1,291.2	1,672.7	594.3	547.2	457.9
外国為替	Foreign Exchanges	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
短期社債	Short-Term Corporate Bonds	17.7	25.5	20.4	28.1	22.8	39.6	43.6	63.0
社債	Corporate Bonds	188.2	163.4	180.8	176.9	179.6	177.1	163.6	163.7
その他負債	Other Liabilities	619.2	894.0	830.5	1,002.6	569.3	538.7	551.7	501.2
賞与引当金	Accrued Employees' Bonuses	8.8	3.0	4.9	5.8	8.0	2.3	4.3	5.1
役員賞与引当金	Accrued Directors' Bonuses	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
退職給付引当金	Reserve for Employees' Retirement Benefits	7.7	7.0	7.4	7.2	11.0	8.2	7.0	7.0
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.2
利息返還損失引当金	Reserve for Losses on Interest Repayments	70.0	54.3	46.7	39.4	43.1	36.0	29.9	35.2
固定資産処分損失引当金	Reserve for Losses on Disposal of Premises and Equipment	7.2	0.0	-	-	-	-	-	-
訴訟損失引当金	Reserve for Losses on Litigation	5.8	-	-	-	-	-	-	-
特別法上の引当金	Reserve under Special Law	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
繰延税金負債	Deferred Tax Liabilities	1.5	0.5	2.6	0.5	0.6	0.6	0.3	0.4
支払承諾	Acceptances and Guarantees	623.7	609.7	606.1	593.9	575.7	570.9	557.2	558.7
負債の部合計	Total Liabilities	10,741.8	10,307.5	9,849.8	9,863.5	9,620.3	8,844.2	8,310.4	7,972.7
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	459.7	473.6	476.6	523.8	574.1	589.7	591.8	592.1
資本金	Capital Stock	476.2	476.2	476.2	476.2	512.2	512.2	512.2	512.2
資本剰余金	Capital Surplus	43.5	43.5	43.5	43.5	79.4	79.4	79.4	79.4
利益剰余金	Retained Earnings	12.4	26.3	29.3	76.5	55.0	70.5	72.7	73.0
自己株式	Treasury Stock, at Cost	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
その他の包括利益累計額合計	Total Accumulated Other Comprehensive Income	(2.6)	(8.5)	(19.9)	(25.9)	(27.9)	(25.1)	(23.7)	(22.4)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	1.3	0.8	(8.2)	(10.4)	(15.2)	(11.2)	(7.4)	(6.9)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(3.3)	(6.4)	(7.9)	(12.6)	(10.1)	(11.3)	(12.8)	(12.7)
為替換算調整勘定	Foreign Currency Translation Adjustments	(0.7)	(2.9)	(3.6)	(2.8)	(2.5)	(2.5)	(3.4)	(2.8)
新株予約権	Stock Acquisition Rights	1.6	1.5	1.6	1.5	1.4	1.3	1.3	1.3
少数株主持分	Minority Interests in Subsidiaries	176.2	172.8	155.8	65.2	63.4	63.8	60.6	60.7
純資産の部合計	Total Equity	634.9	639.5	614.1	564.6	611.1	629.7	630.1	631.7
負債及び純資産の部合計	Total Liabilities and Equity	11,376.7	10,947.0	10,464.0	10,428.2	10,231.5	9,473.9	8,940.5	8,604.5

買入金銭債権	Other Monetary Claims Purchased	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
売買目的の買入金銭債権	Trading Purpose	157.9	n/a	120.6	n/a	105.3	n/a	79.7	n/a
その他の買入金銭債権	Other	94.8	n/a	57.7	n/a	51.6	n/a	67.2	n/a
買入金銭債権	Total Other Monetary Claims Purchased	252.7	228.8	178.4	163.7	157.0	135.8	147.0	131.5
金銭の信託	Monetary Assets Held in Trust	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
運用目的の金銭の信託	Trading Purpose	200.2	n/a	188.3	n/a	163.9	n/a	145.7	n/a
その他の金銭の信託	Other	92.0	n/a	90.3	n/a	89.7	n/a	130.7	n/a
金銭の信託	Total Monetary Assets Held in Trust	292.2	281.9	278.6	262.0	253.6	241.4	276.4	274.1
有価証券	Securities	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
国債	Japanese National Government Bonds	2,361.6	n/a	1,778.0	n/a	2,462.6	n/a	1,604.4	n/a
地方債	Japanese Local Government Bonds	1.7	n/a	1.8	n/a	1.7	n/a	1.7	n/a
社債	Japanese Corporate Bonds	392.3	n/a	388.7	n/a	344.0	n/a	271.0	n/a
株式	Japanese Equity Securities	27.2	n/a	25.1	n/a	26.0	n/a	24.8	n/a
その他の証券	Foreign Bonds and Other	450.3	n/a	446.2	n/a	451.9	n/a	317.9	n/a
有価証券	Total Securities	3,233.3	2,832.9	2,639.9	3,153.8	3,286.3	2,703.3	2,220.1	1,895.5
有価証券保有区別残高	Securities by Category	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
売買目的有価証券のうち有価証券に含まれるもの	Trading Securities	2.9	n/a	2.4	n/a	1.0	n/a	0.7	n/a
満期保有目的の債券	Securities Being Held to Maturity	479.5	n/a	413.0	n/a	553.9	n/a	669.1	n/a
満期保有目的の債券で時価のあるもの	Securities Being Held to Maturity with Readily Determinable Fair Value	479.5	434.9	413.0	411.7	553.9	650.3	669.1	655.8
国債	Japanese National Government Bonds	353.3	313.2	293.2	293.2	443.8	544.5	594.7	585.7
社債	Japanese Corporate Bonds	70.4	69.4	69.4	69.5	59.5	56.1	27.6	23.0
その他	Other	55.7	52.2	50.3	49.0	50.5	49.6	46.7	47.0
満期保有目的の債券で時価を把握することが極めて困難なもの	Securities Being Held to Maturity whose Fair Value cannot be Reliably Determined	-	n/a	-	n/a	-	n/a	-	n/a
社債	Japanese Corporate Bonds	-	n/a	-	n/a	-	n/a	-	n/a
その他有価証券	Securities Available for Sale	2,714.2	n/a	2,186.9	n/a	2,695.6	n/a	1,516.3	n/a
その他有価証券で時価のあるもの	Securities Carried at Fair Value	2,617.5	2,271.3	2,099.0	2,607.8	2,600.0	1,924.0	1,428.5	1,118.6
株式	Equity Securities	15.7	14.1	13.7	15.1	14.8	15.1	13.7	13.1
国債	Japanese National Government Bonds	2,008.2	1,676.5	1,484.8	1,985.3	2,018.7	1,411.2	1,009.7	714.4
地方債	Japanese Local Government Bonds	1.7	1.8	1.8	1.7	1.7	1.7	1.7	1.7
社債	Japanese Corporate Bonds	321.8	320.8	319.2	318.7	284.4	275.1	243.3	235.1
その他	Other, Mainly Foreign Debt Securities	269.8	258.0	279.5	286.7	280.1	220.6	159.9	154.1
外国証券	Foreign Securities	267.5	255.8	277.3	284.5	277.9	218.4	158.2	152.4
外貨外国公社債	Foreign Currency Denominated Foreign Corporate and Government Bonds	145.4	138.9	161.7	183.0	182.3	126.2	69.5	66.0
邦貨外国公社債	Yen-Denominated Foreign Corporate and Government Bonds	111.7	109.4	107.8	94.7	89.0	86.6	83.7	80.4
外国株式・その他	Foreign Equity Securities and Others	7.5	7.4	7.7	6.7	6.6	5.5	4.9	5.9
その他証券	Other Securities	2.3	2.1	2.1	2.2	2.1	2.1	1.6	1.7
その他有価証券で時価を把握することが極めて困難なもの	Securities Carried at Cost whose Fair Value cannot be Reliably Determined	96.6	n/a	87.8	n/a	95.5	n/a	87.8	n/a
非上場株式	Equity Securities	11.3	n/a	11.3	n/a	10.9	n/a	10.9	n/a
非上場外国証券	Foreign Securities	52.2	n/a	45.7	n/a	55.3	n/a	48.4	n/a
その他	Other	33.0	n/a	30.7	n/a	29.2	n/a	28.4	n/a
非連結子会社・関連会社株式	Equity Securities of Unconsolidated Subsidiaries and Affiliates	36.5	n/a	37.6	n/a	35.7	n/a	33.7	n/a
有価証券	Total Securities	3,233.3	2,832.9	2,639.9	3,153.8	3,286.3	2,703.3	2,220.1	1,895.5

有価証券満期別残高	Securities by Maturity	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
1年以内	One Year or Less	327.4	n/a	n/a	n/a	1,190.1	n/a	n/a	n/a
1~3年	Over One Year to Three Years	1,812.0	n/a	n/a	n/a	1,240.5	n/a	n/a	n/a
3~5年	Over Three Years to Five Years	731.1	n/a	n/a	n/a	508.1	n/a	n/a	n/a
5~7年	Over Five Years to Seven Years	63.4	n/a	n/a	n/a	56.9	n/a	n/a	n/a
7~10年	Over Seven Years to Ten Years	67.3	n/a	n/a	n/a	136.1	n/a	n/a	n/a
10年超	Over Ten Years	98.4	n/a	n/a	n/a	20.2	n/a	n/a	n/a
期限なし	Unspecified Term	133.5	n/a	n/a	n/a	134.1	n/a	n/a	n/a
有価証券	Total Securities	3,233.3	2,832.9	2,639.9	3,153.8	3,286.3	2,703.3	2,220.1	1,895.5
業種別貸出内訳	Loans by Borrower Industry	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
国内(除く特別国際金融取引勘定分)	Domestic Offices (excluding Japan Offshore Market Account):								
製造業	Manufacturing	249.0	248.7	252.0	233.4	231.5	235.2	246.9	246.2
農業、林業	Agriculture and Forestry	0.0	0.0	0.0	0.0	0.0	0.0	1.2	2.2
漁業	Fishery	2.5	2.4	2.4	2.2	2.2	2.2	1.0	-
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	2.7	2.4	2.2	2.0	0.4	0.4	0.4	0.2
建設業	Construction	8.7	5.8	5.6	5.2	8.3	16.9	16.1	23.6
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	32.3	30.1	25.9	24.6	27.1	27.1	37.6	38.7
情報通信業	Information and Communications	17.0	11.1	16.1	11.7	12.6	15.0	34.9	38.7
運輸業、郵便業	Transportation and Postal Service	293.6	282.7	272.7	299.2	284.3	288.7	276.0	251.6
卸売業、小売業	Wholesale and Retail	109.6	97.6	99.0	93.1	101.4	84.8	80.2	73.8
金融業、保険業	Finance and Insurance	1,095.9	922.7	892.6	785.6	722.6	704.7	680.0	660.2
不動産業	Real Estate	875.6	766.2	722.2	623.6	597.4	592.6	610.8	609.8
各種サービス業	Services	262.7	261.4	255.5	339.3	330.4	314.6	310.8	309.5
地方公共団体	Local Government	171.3	166.7	164.1	163.2	158.8	157.5	140.9	142.4
その他	Others	1,956.2	1,896.4	1,820.8	1,767.4	1,752.1	1,713.7	1,603.9	1,591.8
個人向け貸出(リテールバンキング、新生銀行レイク新生フィナンシャル、シンキ及びアプラスフィナンシャル)	Loans to Individual Customers in Retail Banking, Shinsei Bank Lake、Shinsei Financial, Shinki and APLUS FINANCIAL	1,667.0	1,630.3	1,577.5	1,543.2	1,527.8	1,521.0	1,430.3	1,416.4
国内合計 (A)	Total Domestic (A)	5,077.6	4,694.9	4,531.7	4,351.1	4,229.7	4,154.1	4,041.4	3,989.4
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	1.9	2.2	2.2	2.3	2.2	2.2	2.1	2.1
金融機関	Financial Institutions	1.8	2.2	2.1	1.6	1.6	1.6	1.1	1.2
その他	Others	82.2	73.1	68.4	56.2	57.7	56.0	80.7	83.7
海外合計 (B)	Total Overseas (B)	86.0	77.5	72.7	60.2	61.6	59.8	84.0	87.0
合計 (A)+(B)	Total (A)+(B)	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0	4,125.5	4,076.5
無形固定資産	Intangible Fixed Assets	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
のれん	Goodwill, Net	57.8	55.6	53.5	51.5	49.5	47.5	45.5	43.7
新生フィナンシャル	Shinsei Financial	26.5	25.0	23.6	22.2	20.9	19.6	18.3	17.3
シンキ	Shinki	(6.3)	(6.2)	(6.1)	(6.0)	(5.9)	(5.8)	(5.7)	(5.7)
アプラスフィナンシャル	PLUS FINANCIAL	5.0	4.8	4.6	4.4	4.2	3.9	3.7	3.5
昭和リース	Showa Leasing	32.5	32.0	31.4	30.8	30.3	29.7	29.1	28.6
その他	Others	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
連結に伴う無形資産	Intangible Assets Related with Acquisitions	25.2	24.0	22.7	21.6	20.5	19.4	18.2	17.2
新生フィナンシャル	Shinsei Financial	20.2	19.2	18.1	17.1	16.2	15.2	14.3	13.4
シンキ	Shinki	-	-	-	-	-	-	-	-
アプラスフィナンシャル	PLUS FINANCIAL	-	-	-	-	-	-	-	-
昭和リース	Showa Leasing	4.9	4.8	4.6	4.4	4.2	4.1	3.9	3.7
その他	Other	26.8	26.3	26.6	25.7	25.9	25.8	25.6	25.0
無形固定資産	Intangible Fixed Assets	109.9	106.0	102.9	98.8	96.0	92.8	89.4	86.0
繰越欠損金	Tax Loss Carryforwards	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
新生銀行	Shinsei Bank	108.0	n/a	n/a	n/a	126.0	n/a	n/a	n/a
新生フィナンシャル	Shinsei Financial	263.6	n/a	n/a	n/a	264.9	n/a	n/a	n/a
シンキ	Shinki	33.8	n/a	n/a	n/a	47.9	n/a	n/a	n/a
アプラスフィナンシャル	PLUS FINANCIAL	192.6	n/a	n/a	n/a	191.1	n/a	n/a	n/a
昭和リース	Showa Leasing	14.6	n/a	n/a	n/a	8.9	n/a	n/a	n/a
1株当たり配当金(円)	Dividends Per Share (JPY)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
普通株	Common Share	-	-	-	-	1.0	-	-	-

リスク管理債権	Risk Monitored Loans	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
破綻先債権額	Loans to Bankrupt Obligors	21.5	20.4	18.5	16.9	13.9	14.9	14.9	12.7
延滞債権額	Non-Accrual Delinquent Loans	346.7	334.4	357.2	330.2	317.9	295.6	274.1	328.0
3か月以上延滞債権額	Loans Past Due Three Months or More	2.7	2.9	2.2	3.7	2.2	7.0	1.7	1.5
貸出条件緩和債権額	Restructured Loans	61.3	61.0	61.5	59.9	60.9	58.7	54.9	51.7
合計(A)	Total (A)	432.3	418.9	439.5	410.7	395.0	376.4	345.9	394.1
貸出金残高(B)	Loans and Bills Discounted (B)	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0	4,125.5	4,076.5
貸出残高比(A)/(B)	(A)/(B)	8.37%	8.78%	9.55%	9.31%	9.21%	8.93%	8.39%	9.67%
貸倒引当金(C)	Reserve for Credit Losses (C)	196.6	197.7	218.1	190.7	199.2	192.5	184.3	185.2
引当率(C)/(A)	Reserve Ratios (C)/(A)	45.5%	47.2%	49.6%	46.4%	50.4%	51.1%	53.3%	47.0%

子会社別連結リスク管理債権	Risk Monitored Loans Breakdown for Large Entities	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
新生銀行単体	Shinsei Bank	306.2	n/a	289.6	n/a	251.3	n/a	227.1	n/a
新生フィナンシャル	Shinsei Financial	62.1	n/a	59.6	n/a	55.0	n/a	46.5	n/a
シンキ	Shinki	9.4	n/a	8.5	n/a	7.4	n/a	5.7	n/a
アプラスフィナンシャル	APLUS FINANCIAL	27.4	n/a	25.0	n/a	24.6	n/a	23.8	n/a
その他子会社	Other Subsidiaries	26.9	n/a	56.7	n/a	56.5	n/a	42.6	n/a
合計	Risk-Monitored Loans Breakdown For Large Entities	432.3	418.9	439.5	410.7	395.0	376.4	345.9	394.1

連結リスク管理債権に準ずる割賦売掛金	Risk Monitored Installment Receivables Included in Other Assets	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
新生フィナンシャル	Shinsei Financial	0.3	n/a	0.1	n/a	0.1	n/a	0.0	n/a
アプラスフィナンシャル	APLUS FINANCIAL	3.9	n/a	3.4	n/a	2.6	n/a	2.8	n/a
昭和リース	Showa Leasing	3.7	n/a	3.5	n/a	3.6	n/a	3.7	n/a
その他子会社	Other Subsidiaries	1.6	n/a	1.0	n/a	1.0	n/a	0.7	n/a
合計	Risk-Monitored Installment Receivables Included in Other Assets	9.5	n/a	8.2	n/a	7.3	n/a	7.4	n/a

貸倒引当金	Reserve for Credit Losses	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
一般貸倒引当金	General Reserve for Loan Losses	110.0	109.4	124.3	101.5	102.7	98.4	96.9	87.6
個別貸倒引当金	Specific Reserve for Loan Losses	86.5	88.2	93.8	89.2	96.4	94.0	87.4	97.6
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
貸倒引当金合計	Total	196.6	197.7	218.1	190.7	199.2	192.5	184.3	185.2

資金調達内訳*	Overall Funding Composition*	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
顧客からの資金調達	Total Customer Based Funding	6,959.1	6,554.3	6,315.4	6,068.8	5,958.9	6,107.0	5,850.5	5,832.1
法人預金	Institutional Deposits	1,170.3	1,033.8	1,083.5	901.7	858.4	983.1	755.8	719.2
法人債券	Institutional Debentures	183.5	162.5	135.7	97.8	68.3	51.4	38.3	31.4
リテール預金	Retail Deposits	5,305.0	5,062.6	4,806.6	4,782.6	4,752.2	4,794.2	4,781.5	4,807.3
仕組預金	Structured Deposits	1,324.8	1,172.4	971.6	888.7	828.1	792.0	745.0	741.6
リテール債券	Retail Debentures	300.1	295.3	289.5	286.5	279.9	278.3	274.8	274.1
コールマネー及び売渡手形	Call Money	310.4	180.4	160.4	165.4	160.3	140.3	140.2	140.1
売現先勘定	Payables under Repurchase Agreements	8.4	-	-	-	-	-	-	-
債券貸借取引受入担保金	Collateral Related Securities Lending Transactions	548.4	399.8	140.8	315.4	269.6	468.0	223.0	45.9
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	1,186.8	1,234.3	1,336.1	1,291.2	1,672.7	594.3	547.2	457.9
社債及び短期社債	Corporate Bonds and Short-Term Corporate Bonds	205.9	188.9	201.2	205.0	202.4	216.7	207.2	226.7
合計	Total	9,219.3	8,558.0	8,154.2	8,046.2	8,264.2	7,526.5	6,968.3	6,702.9

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.

預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
預金	Deposits	6,190.4	5,812.3	5,570.5	5,451.7	5,436.6	5,469.2	5,384.3	5,347.1
流動性預金	Liquid (Current, Ordinary, Note) Deposits	1,490.1	1,555.5	1,496.5	1,481.3	1,476.3	1,468.2	1,428.4	1,486.6
定期性預金	Time Deposits	4,420.7	3,971.8	3,743.2	3,625.8	3,602.9	3,637.9	3,584.4	3,490.4
その他	Other	279.5	284.9	330.7	344.5	357.2	363.0	371.4	370.0
譲渡性預金	Negotiable Certificates of Deposits (NCDs)	284.9	284.1	319.6	232.7	174.0	308.1	152.9	179.4
合計	Total	6,475.3	6,096.4	5,890.1	5,684.4	5,610.6	5,777.3	5,537.3	5,526.5

定期預金の残存期間別残高	Time Deposits by Maturity	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
3か月未満	Less than Three Months	1,430.6	n/a	n/a	n/a	1,373.3	n/a	n/a	n/a
3か月以上6か月未満	Three Months or More, but Less than Six Months	590.7	n/a	n/a	n/a	246.7	n/a	n/a	n/a
6か月以上1年未満	Six Months or More, but Less than One Year	452.8	n/a	n/a	n/a	405.2	n/a	n/a	n/a
1年以上2年未満	One Year or More, but Less than Two Years	515.4	n/a	n/a	n/a	470.4	n/a	n/a	n/a
2年以上3年未満	Two Years or More, but Less than Three Years	452.1	n/a	n/a	n/a	593.9	n/a	n/a	n/a
3年以上	Three Years or More	978.9	n/a	n/a	n/a	513.2	n/a	n/a	n/a
合計	Total	4,420.7	3,971.8	3,743.2	3,625.8	3,602.9	3,637.9	3,584.4	3,490.4

債券の残存期間別残高	Maturity Schedule of Debentures	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
1年以下	One Year or Less	173.4	n/a	152.4	n/a	92.5	n/a	67.8	n/a
1年超2年以下	Over One Year to Two Years	100.9	n/a	74.7	n/a	66.7	n/a	64.3	n/a
2年超3年以下	Over Two Years to Three Years	74.7	n/a	71.3	n/a	58.5	n/a	49.5	n/a
3年超4年以下	Over Three Years to Four Years	66.9	n/a	56.5	n/a	57.1	n/a	60.6	n/a
4年超	Over Four Years	67.6	n/a	70.1	n/a	73.2	n/a	70.8	n/a
合計	Total	483.7	457.8	425.2	384.4	348.2	329.7	313.1	305.5

借入金の残存期間別残高	Maturity Schedule of Borrowed Money	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
1年以下	One Year or Less	878.6	n/a	1,060.1	n/a	1,413.2	n/a	319.9	n/a
1年超2年以下	Over One Year to Two Years	89.7	n/a	84.0	n/a	69.9	n/a	56.8	n/a
2年超3年以下	Over Two Years to Three Years	49.5	n/a	38.5	n/a	29.8	n/a	17.9	n/a
3年超4年以下	Over Three Years to Four Years	17.7	n/a	6.9	n/a	13.4	n/a	25.3	n/a
4年超	Over Four Years	151.1	n/a	146.3	n/a	146.3	n/a	127.1	n/a
合計	Total	1,186.8	1,234.3	1,336.1	1,291.2	1,672.7	594.3	547.2	457.9

社債の残存期間別残高	Maturity Schedule of Corporate Bonds	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
1年以下	One Year or Less	13.1	n/a	4.7	n/a	3.3	n/a	2.1	n/a
1年超2年以下	Over One Year to Two Years	0.3	n/a	2.0	n/a	1.9	n/a	1.7	n/a
2年超3年以下	Over Two Years to Three Years	0.1	n/a	1.7	n/a	1.7	n/a	1.7	n/a
3年超4年以下	Over Three Years to Four Years	-	n/a	1.7	n/a	34.9	n/a	34.7	n/a
4年超	Over Four Years	174.7	n/a	170.4	n/a	137.6	n/a	123.3	n/a
合計	Total	188.2	163.4	180.8	176.9	179.6	177.1	163.6	163.7

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

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

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

概要*	Overall*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
業務粗利益	Total Revenue	36.2	70.4	85.1	86.4	50.0	57.4	48.2	49.3
経費	General and Administrative Expenses	40.7	36.4	36.3	35.6	34.3	31.1	32.1	32.1
実質業務純益(損失)	Ordinary Business Profit (Loss)	(4.4)	34.0	48.8	50.8	15.6	26.2	16.0	17.1
与信関連費用	Net Credit Costs	49.9	13.8	38.5	(3.0)	19.0	2.1	6.6	3.1
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	(54.4)	20.1	10.2	53.8	(3.4)	24.0	9.4	14.0
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	5.0	3.4	3.4	3.1	3.0	3.1	3.1	2.8
その他利益(損失)	Other Gains (Losses)	(97.8)	(0.6)	1.7	0.8	(11.9)	(0.7)	(0.7)	(8.1)
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.5	0.2	0.9	0.4	0.3	1.0	0.6	0.9
法人税等調整額	Deferred Income Tax (Benefit)	3.8	(0.5)	2.2	1.6	1.8	0.0	1.7	0.9
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.6	2.5	2.3	2.3	0.7	1.0	0.9	0.8
四半期純利益(損失)	Net Income (Loss)	(162.4)	13.8	3.0	47.2	(21.4)	18.1	2.1	0.2
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	(89.5)	16.7	5.9	49.8	(18.7)	20.8	4.8	2.1

法人部門*	Institutional Group*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
業務粗利益	Total Revenue		17.8	24.4	18.8	12.4	20.3	12.2	16.7
経費	General and Administrative Expenses		6.9	6.9	6.7	6.6	6.2	6.2	6.2
実質業務純益	Ordinary Business Profit		10.9	17.4	12.1	5.7	14.1	5.9	10.4
与信関連費用	Net Credit Costs		3.6	28.0	(3.5)	9.7	(0.4)	3.6	5.8
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs		7.3	(10.5)	15.6	(3.9)	14.5	2.3	4.6

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.

金融市場部門*	Global Markets Group*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
業務粗利益	Total Revenue		8.0	18.9	31.8	4.8	0.9	2.0	(0.8)
経費	General and Administrative Expenses		3.2	3.0	3.0	2.8	2.7	2.6	2.7
実質業務純益(損失)	Ordinary Business Profit (Loss)		4.7	15.9	28.8	1.9	(1.7)	(0.6)	(3.5)
与信関連費用	Net Credit Costs		(1.5)	0.2	(0.0)	2.7	(1.2)	(0.9)	(0.5)
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs		6.3	15.6	28.9	(0.7)	(0.5)	0.2	(3.0)

注記:前期の数字は今期の表記に調整されています。

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

個人部門*	Individual Group*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
業務粗利益	Total Revenue	45.9	45.6	42.6	36.4	32.4	36.9	34.6	34.2
経費	General and Administrative Expenses	30.3	27.2	26.0	25.8	25.3	22.8	23.1	23.4
実質業務純益	Ordinary Business Profit	15.5	18.4	16.5	10.5	7.1	14.0	11.4	10.7
与信関連費用	Net Credit Costs	8.1	11.5	10.2	0.4	6.3	3.7	3.8	(2.2)
与信関連費用加算後実質業務純益	Ordinary Business Profit after Net Credit Costs	7.4	6.8	6.2	10.1	0.7	10.3	7.6	12.9

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.

経営勘定/その他*	Corporate/Other*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
業務粗利益	Total Revenue		(1.0)	(0.8)	(0.6)	0.2	(0.7)	(0.6)	(0.7)
経費	General and Administrative Expenses		(0.8)	0.3	0.0	(0.5)	(0.6)	0.0	(0.2)
実質業務純益(損失)	Ordinary Business Profit (Loss)		(0.1)	(1.1)	(0.7)	0.7	(0.1)	(0.6)	(0.4)
与信関連費用	Net Credit Costs		0.1	(0.0)	0.1	0.2	0.0	0.0	0.0
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs		(0.2)	(1.1)	(0.8)	0.5	(0.2)	(0.7)	(0.5)

Section 2.2 部門別業務粗利益

Section 2.2 Business Line Total Revenue

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

法人部門 業務粗利益*	Institutional Group Total Revenue*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金利益	Net Interest Income		8.1	9.8	7.4	8.6	6.2	6.5	6.7
法人営業	Institutional Banking		2.2	2.3	2.3	2.3	2.3	1.9	2.4
ストラクチャードファイナンス	Structured Finance		5.8	5.9	5.2	4.4	4.1	4.4	4.2
プリンシパルトランザクションズ	Principal Transactions		(0.2)	0.8	0.3	1.8	0.5	0.8	0.8
昭和リース	Showa Leasing	(0.6)	(0.7)	(0.9)	(0.8)	(0.5)	(0.9)	(0.6)	(0.4)
その他	Others		1.0	1.7	0.2	0.5	0.0	(0.0)	(0.3)
非資金利益	Non-Interest Income		9.7	14.5	11.4	3.7	14.0	5.6	9.9
法人営業	Institutional Banking		0.3	0.6	0.3	0.1	0.3	(2.5)	0.4
ストラクチャードファイナンス	Structured Finance		0.9	(0.7)	1.1	(0.2)	0.6	1.1	1.4
プリンシパルトランザクションズ	Principal Transactions		1.8	4.7	0.7	(1.6)	1.0	3.6	2.2
昭和リース	Showa Leasing	4.6	4.5	4.7	4.5	4.6	4.3	4.3	3.8
その他	Others		2.0	5.2	4.6	0.7	7.7	(0.9)	1.8
法人部門 業務粗利益	Institutional Group Total Revenue		17.8	24.4	18.8	12.4	20.3	12.2	16.7
法人営業	Institutional Banking		2.5	2.9	2.7	2.5	2.7	(0.6)	2.8
ストラクチャードファイナンス	Structured Finance		6.7	5.1	6.3	4.2	4.7	5.5	5.7
プリンシパルトランザクションズ	Principal Transactions		1.5	5.5	1.1	0.2	1.6	4.4	3.1
昭和リース	Showa Leasing	4.0	3.7	3.7	3.7	4.0	3.4	3.7	3.3
その他	Others		3.0	7.0	4.8	1.3	7.7	(0.9)	1.5
法人部門 業務粗利益	Institutional Group Total Revenue		17.8	24.4	18.8	12.4	20.3	12.2	16.7

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.

金融市場部門 業務粗利益*	Global Markets Group Total Revenue*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金利益	Net Interest Income		2.1	0.1	3.9	2.9	(1.1)	(1.3)	(2.1)
金融法人	Financial Institutions		0.3	0.3	0.3	0.2	0.3	0.3	0.3
市場営業	Markets		1.0	0.7	0.5	0.3	0.2	0.1	0.3
トレジャリー	Treasury		0.6	(1.0)	2.9	2.2	(1.8)	(2.1)	(3.0)
その他	Others		0.1	0.1	0.1	0.0	0.0	0.2	0.0
非資金利益	Non-Interest Income		5.8	18.7	27.8	1.8	2.0	3.3	1.3
金融法人	Financial Institutions		0.2	0.5	0.0	0.5	0.3	0.4	0.2
市場営業	Markets		1.7	6.0	1.0	0.9	0.6	1.4	0.1
トレジャリー	Treasury		3.5	11.1	26.3	(0.0)	0.5	0.8	1.1
その他	Others		0.3	0.9	0.4	0.4	0.5	0.6	(0.1)
金融市場部門 業務粗利益	Global Markets Group Total Revenue		8.0	18.9	31.8	4.8	0.9	2.0	(0.8)
金融法人	Financial Institutions		0.5	0.8	0.3	0.8	0.7	0.8	0.5
市場営業	Markets		2.8	6.8	1.5	1.2	0.9	1.6	0.5
トレジャリー	Treasury		4.1	10.1	29.3	2.1	(1.3)	(1.3)	(1.9)
その他	Others		0.4	1.1	0.6	0.5	0.6	0.8	0.0
金融市場部門 業務粗利益	Global Markets Group Total Revenue		8.0	18.9	31.8	4.8	0.9	2.0	(0.8)

注記:前期の数字は今期の表記に調整されています。

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

個人部門 業務粗利益*	Individual Group Total Revenue*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金利益	Net Interest Income	37.0	35.7	32.5	26.1	22.9	26.9	25.0	24.1
リテールバンキング	Retail Banking	7.8	8.5	8.7	8.3	8.1	8.1	7.2	7.0
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	20.1	18.3	16.5	15.2	13.9	12.6	11.9	11.5
シンキ	Shinki	3.3	3.3	3.1	2.8	2.4	2.3	2.1	2.0
アプラスフィナンシャル	APLUS FINANCIAL	5.2	5.0	3.7	3.2	2.4	3.4	3.3	3.0
その他	Others		0.3	0.3	(3.5)	(4.0)	0.4	0.3	0.3
非資金利益	Non-Interest Income	8.9	9.9	10.0	10.3	9.5	10.0	9.5	10.1
リテールバンキング	Retail Banking	1.6	2.4	2.4	2.3	2.3	2.2	1.6	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	(1.2)	(1.2)	(1.2)	(1.1)	(1.4)	(1.0)	(0.6)	(0.5)
シンキ	Shinki	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)
アプラスフィナンシャル	APLUS FINANCIAL	8.8	9.0	9.1	9.3	8.8	8.9	8.7	9.2
その他	Others		0.0	0.0	0.0	0.0	0.0	0.0	0.0
個人部門 業務粗利益	Individual Group Total Revenue	45.9	45.6	42.6	36.4	32.4	36.9	34.6	34.2
リテールバンキング	Retail Banking	9.5	11.0	11.1	10.6	10.5	10.3	8.8	8.4
預金・債券関連金利収益	Deposits and Debentures Net Interest Income	6.1	6.4	6.5	6.0	5.8	5.8	5.5	5.1
預金・債券関連非金利収益	Deposits and Debentures Non-Interest Income	0.6	1.4	1.4	1.4	1.5	1.3	1.1	0.6
アセットマネージメント	Asset Management	1.1	1.2	1.2	1.0	1.0	1.2	1.0	1.0
貸出	Loans	1.5	1.9	1.9	2.0	2.0	1.9	1.1	1.6
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	18.9	17.1	15.2	14.0	12.4	11.5	11.2	11.0
シンキ	Shinki	2.9	3.0	2.8	2.5	2.2	2.1	2.0	1.9
アプラスフィナンシャル	APLUS FINANCIAL	14.1	14.1	12.8	12.6	11.2	12.3	12.0	12.3
その他	Others		0.3	0.4	(3.4)	(4.0)	0.4	0.4	0.4
個人部門 業務粗利益	Individual Group Total Revenue	45.9	45.6	42.6	36.4	32.4	36.9	34.6	34.2

注記:1. 前期の数字は今期の表記に調整されています。

2. 当第3四半期より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローン レイク」によるレイク事業収益を合算して表示しております。

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

2. Results for Shinsei Financial and "Shinsei Bank Card Loan - Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 3Q FY2011.

経営勘定/その他 業務粗利益*	Corporate/Other Total Revenue*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金利益	Net Interest Income		(1.4)	(1.0)	(0.8)	(0.7)	(0.7)	(0.7)	(0.7)
非資金利益	Non-Interest Income		0.3	0.2	0.1	0.9	(0.0)	0.1	0.0
経営勘定/その他 業務粗利益(損失)	Corporate/Other Total Revenue (Loss)		(1.0)	(0.8)	(0.6)	0.2	(0.7)	(0.6)	(0.7)

業務粗利益*	Total Revenue*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金利益	Net Interest Income	45.5	44.6	41.5	36.6	33.8	31.2	29.4	27.9
非資金利益	Non-Interest Income	(9.3)	25.8	43.5	49.8	16.1	26.1	18.7	21.4
業務粗利益	Total Revenue	36.2	70.4	85.1	86.4	50.0	57.4	48.2	49.3
法人部門	Institutional Group		17.8	24.4	18.8	12.4	20.3	12.2	16.7
法人営業	Institutional Banking		2.5	2.9	2.7	2.5	2.7	(0.6)	2.8
ストラクチャードファイナンス	Structured Finance		6.7	5.1	6.3	4.2	4.7	5.5	5.7
プリンシパルトランザクションズ	Principal Transactions		1.5	5.5	1.1	0.2	1.6	4.4	3.1
昭和リース	Showa Leasing	4.0	3.7	3.7	3.7	4.0	3.4	3.7	3.3
その他	Others		3.0	7.0	4.8	1.3	7.7	(0.9)	1.5
金融市場部門	Global Markets Group		8.0	18.9	31.8	4.8	0.9	2.0	(0.8)
金融法人	Financial Institutions		0.5	0.8	0.3	0.8	0.7	0.8	0.5
市場営業	Markets		2.8	6.8	1.5	1.2	0.9	1.6	0.5
トレジャリー	Treasury		4.1	10.1	29.3	2.1	(1.3)	(1.3)	(1.9)
その他	Others		0.4	1.1	0.6	0.5	0.6	0.8	0.0
個人部門	Individual Group	45.9	45.6	42.6	36.4	32.4	36.9	34.6	34.2
リテールバンキング	Retail Banking	9.5	11.0	11.1	10.6	10.5	10.3	8.8	8.4
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	18.9	17.1	15.2	14.0	12.4	11.5	11.2	11.0
シンキ	Shinki	2.9	3.0	2.8	2.5	2.2	2.1	2.0	1.9
アプラスフィナンシャル	APLUS FINANCIAL	14.1	14.1	12.8	12.6	11.2	12.3	12.0	12.3
その他	Others		0.3	0.4	(3.4)	(4.0)	0.4	0.4	0.4
経営勘定/その他	Corporate/Other Total Revenue	6.3	(1.0)	(0.8)	(0.6)	0.2	(0.7)	(0.6)	(0.7)
業務粗利益	Total Revenue	36.2	70.4	85.1	86.4	50.0	57.4	48.2	49.3

注記:1. 前期の数字は今期の表記に調整されています。

2. 当第3四半期より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローン レイク」によるレイク事業収益を合算して表示しております。

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

2. Results for Shinsei Financial and "Shinsei Bank Card Loan - Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 3Q FY2011.

経費*	General and Administrative Expenses*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
法人部門	Institutional Group		6.9	6.9	6.7	6.6	6.2	6.2	6.2
法人営業	Institutional Banking		1.6	1.6	1.5	1.5	1.4	1.4	1.4
ストラクチャードファイナンス	Structured Finance		1.5	1.4	1.4	1.4	1.2	1.1	1.2
プリンシパルトランザクションズ	Principal Transactions		1.1	1.2	0.8	1.0	0.9	0.9	0.9
昭和リース	Showa Leasing	2.1	2.0	1.9	2.0	2.0	1.8	1.9	1.9
その他	Others		0.6	0.6	0.9	0.6	0.6	0.6	0.6
金融市場部門	Global Markets Group		3.2	3.0	3.0	2.8	2.7	2.6	2.7
金融法人	Financial Institutions		0.6	0.6	0.5	0.5	0.5	0.5	0.5
市場営業	Markets		1.2	1.1	1.1	1.1	0.8	0.8	0.8
トレジャリー	Treasury		0.2	0.2	0.2	0.3	0.2	0.2	0.2
その他	Others		0.9	0.9	0.9	0.8	1.0	1.0	1.0
個人部門	Individual Group	30.3	27.2	26.0	25.8	25.3	22.8	23.1	23.4
リテールバンキング	Retail Banking	8.6	8.0	8.1	8.3	8.6	7.8	7.6	7.8
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	10.4	8.7	8.6	8.1	7.9	6.6	6.7	7.1
シンキ	Shinki	1.6	1.4	1.2	1.1	0.8	0.9	0.9	0.8
アプラスフィナンシャル	APLUS FINANCIAL	9.6	8.9	8.0	7.9	7.9	7.2	7.7	7.6
その他	Others		0.0	0.0	0.1	0.0	0.0	0.1	0.0
経営勘定/その他	Corporate/Other	0.0	(0.8)	0.3	0.0	(0.5)	(0.6)	0.0	(0.2)
経費	General and Administrative Expenses	40.7	36.4	36.3	35.6	34.3	31.1	32.1	32.1

注記:1. 前期の数字は本期の表記に調整されています。

2. 当第3四半期より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローン レイク」によるレイク事業収益を合算して表示しております。

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

2. Results for Shinsei Financial and "Shinsei Bank Card Loan - Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 3Q FY2011.

実質業務純益(損失)*	Ordinary Business Profit (Loss)*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
法人部門	Institutional Group		10.9	17.4	12.1	5.7	14.1	5.9	10.4
法人営業	Institutional Banking		0.9	1.3	1.1	1.0	1.2	(2.0)	1.4
ストラクチャードファイナンス	Structured Finance		5.2	3.7	4.9	2.8	3.5	4.3	4.5
プリンシパルトランザクションズ	Principal Transactions		0.4	4.3	0.3	(0.7)	0.6	3.4	2.2
昭和リース	Showa Leasing	1.8	1.7	1.7	1.7	2.0	1.5	1.7	1.4
その他	Others		2.4	6.3	3.9	0.6	7.0	(1.5)	0.8
金融市場部門	Global Markets Group		4.7	15.9	28.8	1.9	(1.7)	(0.6)	(3.5)
金融法人	Financial Institutions		(0.1)	0.1	(0.2)	0.2	0.1	0.2	0.0
市場営業	Markets		1.5	5.6	0.4	0.1	0.0	0.8	(0.2)
トレジャリー	Treasury		3.8	9.8	29.0	1.8	(1.5)	(1.5)	(2.1)
その他	Others		(0.5)	0.2	(0.3)	(0.3)	(0.4)	(0.1)	(1.1)
個人部門	Individual Group	15.5	18.4	16.5	10.5	7.1	14.0	11.4	10.7
リテールバンキング	Retail Banking	0.8	2.9	3.0	2.2	1.8	2.5	1.2	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	8.4	8.3	6.6	5.8	4.5	4.8	4.5	3.8
シンキ	Shinki	1.3	1.6	1.6	1.4	1.4	1.1	1.1	1.1
アプラスフィナンシャル	APLUS FINANCIAL	4.5	5.2	4.8	4.6	3.3	5.0	4.2	4.7
その他	Others		0.2	0.3	(3.6)	(4.0)	0.3	0.2	0.4
経営勘定/その他	Corporate/Other	6.3	(0.1)	(1.1)	(0.7)	0.7	(0.1)	(0.6)	(0.4)
実質業務純益(損失)	Ordinary Business Profit (Loss)	(4.4)	34.0	48.8	50.8	15.6	26.2	16.0	17.1

注記:1. 前期の数字は本期の表記に調整されています。

2. 当第3四半期より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローン レイク」によるレイク事業収益を合算して表示しております。

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

2. Results for Shinsei Financial and "Shinsei Bank Card Loan - Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 3Q FY2011.

与信関連費用*	Net Credit Costs*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
法人部門	Institutional Group		3.6	28.0	(3.5)	9.7	(0.4)	3.6	5.8
法人営業	Institutional Banking		(0.8)	(0.0)	(1.0)	1.8	(1.1)	(2.0)	1.6
ストラクチャードファイナンス	Structured Finance		5.7	26.3	(0.0)	7.0	2.0	5.6	2.6
プリンシパルトランザクションズ	Principal Transactions		(0.2)	(0.0)	(0.1)	(0.1)	0.1	(0.4)	0.0
昭和リース	Showa Leasing	2.1	0.5	1.0	(1.6)	3.5	(1.8)	0.4	1.1
その他	Others		(1.5)	0.8	(0.6)	(2.5)	0.3	0.1	0.3
金融市場部門	Global Markets Group		(1.5)	0.2	(0.0)	2.7	(1.2)	(0.9)	(0.5)
金融法人	Financial Institutions		(1.2)	0.5	(0.1)	0.1	0.2	(0.5)	(0.0)
市場営業	Markets		(0.3)	(0.3)	(0.1)	2.4	(1.2)	(0.1)	(0.3)
トレジャリー	Treasury		-	-	-	-	-	-	-
その他	Others		0.1	0.0	0.3	0.2	(0.2)	(0.2)	(0.1)
個人部門	Individual Group	8.1	11.5	10.2	0.4	6.3	3.7	3.8	(2.2)
リテールバンキング	Retail Banking	0.0	0.7	0.4	0.0	1.2	0.2	1.0	0.0
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	1.3	5.7	4.6	(2.3)	(0.3)	(0.3)	0.1	(2.3)
シンキ	Shinki	1.2	0.8	1.0	0.6	1.1	0.0	0.0	(0.5)
アプラスフィナンシャル	APLUS FINANCIAL	4.8	3.9	3.9	1.8	4.0	3.7	2.5	0.6
その他	Others		0.1	0.1	0.2	0.2	0.0	0.0	0.0
経営勘定/その他	Corporate/Other	(0.5)	0.1	(0.0)	0.1	0.2	0.0	0.0	0.0
与信関連費用	Net Credit Costs	49.9	13.8	38.5	(3.0)	19.0	2.1	6.6	3.1

注記:1. 前期の数字は今期の表記に調整されています。

2. 当第3四半期より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローン レイク」によるレイク事業収益を合算して表示しております。

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

2. Results for Shinsei Financial and "Shinsei Bank Card Loan - Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 3Q FY2011.

与信関連費用加算後実質業務純益(損失)*	Ordinary Business Profit (Loss) after Net Credit Costs*	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
法人部門	Institutional Group		7.3	(10.5)	15.6	(3.9)	14.5	2.3	4.6
法人営業	Institutional Banking		1.8	1.3	2.1	(0.8)	2.3	0.0	(0.2)
ストラクチャードファイナンス	Structured Finance		(0.4)	(22.6)	4.9	(4.2)	1.5	(1.3)	1.8
プリンシパルトランザクションズ	Principal Transactions		0.6	4.4	0.4	(0.6)	0.5	3.9	2.1
昭和リース	Showa Leasing	(0.2)	1.2	0.7	3.3	(1.5)	3.3	1.2	0.2
その他	Others		3.9	5.4	4.6	3.1	6.6	(1.6)	0.5
金融市場部門	Global Markets Group		6.3	15.6	28.9	(0.7)	(0.5)	0.2	(3.0)
金融法人	Financial Institutions		1.1	(0.3)	(0.0)	0.1	(0.1)	0.7	0.0
市場営業	Markets		1.9	6.0	0.6	(2.2)	1.3	0.9	0.0
トレジャリー	Treasury		3.8	9.8	29.0	1.8	(1.5)	(1.5)	(2.1)
その他	Others		(0.6)	0.1	(0.6)	(0.5)	(0.1)	0.1	(0.9)
個人部門	Individual Group	7.4	6.8	6.2	10.1	0.7	10.3	7.6	12.9
リテールバンキング	Retail Banking	0.8	2.1	2.5	2.2	0.6	2.3	0.2	0.5
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	7.0	2.5	2.0	8.2	4.8	5.2	4.3	6.2
シンキ	Shinki	0.1	0.7	0.6	0.8	0.2	1.1	1.0	1.6
アプラスフィナンシャル	APLUS FINANCIAL	(0.3)	1.2	0.8	2.8	(0.6)	1.3	1.7	4.1
その他	Others		0.0	0.2	(3.9)	(4.3)	0.2	0.2	0.3
経営勘定/その他	Corporate/Other	6.8	(0.2)	(1.1)	(0.8)	0.5	(0.2)	(0.7)	(0.5)
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	(54.4)	20.1	10.2	53.8	(3.4)	24.0	9.4	14.0

注記:1. 前期の数字は今期の表記に調整されています。

2. 当第3四半期より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローン レイク」によるレイク事業収益を合算して表示しております。

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

2. Results for Shinsei Financial and "Shinsei Bank Card Loan - Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 3Q FY2011.

Section 2.3 部門別主要データ

Section 2.3 Business Line Key Data

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

法人部門、金融市場部門*	Institutional Group, Global Markets Group*	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	2,141.1	1,901.6	1,870.2	1,849.7	1,778.3	1,718.0	1,726.2	1,667.6
不動産ファイナンス	Real Estate Finance	1,048.9	937.6	890.9	796.6	743.6	742.1	750.8	764.3
不動産ノンリコースファイナンス(ローン形態)	Real Estate Non-Recourse Loans	651.4	552.8	512.5	432.5	411.3	405.3	393.3	397.9
不動産ノンリコースファイナンス(私募債形態等)	Real Estate Non-Recourse Bonds and Others	298.6	290.5	281.1	282.0	247.2	239.6	235.8	229.1
その他不動産ファイナンスローン	Other Real Estate Finance Loans	98.9	94.2	97.2	82.0	85.0	97.1	121.6	137.2
その他プロダクトローン	Other Product Loans	520.3	514.1	468.9	428.4	415.3	399.3	381.4	384.4
CLO(貸出債権証券化)	CLO (Off Balance)	-	-	-	-	-	-	-	-
コマーシャルファイナンス子会社顧客向け貸出	Loans to Commercial Finance Subsidiaries' Customers	38.9	36.2	36.2	34.3	34.9	34.2	33.2	33.7
貸出及び私募債形態ノンリコースファイナンス	Total Loans and Non-Recourse Bonds	3,749.3	3,389.6	3,266.4	3,109.2	2,979.2	2,893.8	2,891.7	2,850.1
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	213.7	208.9	204.7	203.5	206.2	199.5	198.3	195.7
割賦売掛金	Installment Receivables	116.6	108.1	111.7	108.1	109.3	103.6	106.4	114.3
法人預金(含む譲渡性預金)	Institutional Deposits and Negotiable Certificates of Deposit	1,170.3	1,033.8	1,083.5	901.7	858.4	983.1	755.8	719.2
法人債券	Institutional Debentures	183.5	162.5	135.7	97.8	68.3	51.4	38.3	31.4
預金・債券	Total Deposits and Debentures	1,353.9	1,196.3	1,219.2	999.6	926.7	1,034.5	794.1	750.7

注記:1. 前期の数字は今期の表記に調整されています。

2. 2009.6より、従来「ノンリコースファイナンス」としていた項目を「不動産ファイナンス」に変更し、その他不動産ファイナンスローンを含めて開示しております。

3. 2009.6より、従来「スペシャルティファイナンスローン」、「その他プロダクトローン」と表示していたものを、ウェルスマネジメントローンと合算して「その他プロダクトローン」として開示しております。

4. 不動産ノンリコースファイナンス(私募債形態等)には、買入金銭債権形態を含めております。

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

2. "Non-Recourse Real Estate Finance" has been renamed "Real Estate Finance" and includes figures of "Other Real Estate Finance Loans" from 2009.6.

3. "Specialty Finance Loans" and "Other Product Loans" are disclosed under "Other Product Loans" and include wealth management loans from 2009.6.

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

個人部門*	Individual Group*	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
リテール顧客向け貸出	Retail Banking Loans Outstanding	890.7	891.1	889.1	893.9	913.3	931.3	899.9	912.7
住宅ローン	Housing Loan Balance	882.3	883.3	881.3	886.9	905.7	924.3	892.1	905.5
新生銀行レイク顧客向け貸出	Shinsei Bank Lake Customers								8.9
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	822.2	782.2	730.0	690.3	653.1	628.4	569.6	533.7
新生フィナンシャル顧客向け	Shinsei Financial Customers	512.1	485.1	447.8	414.1	385.7	364.8	347.0	323.6
シンキ顧客向け	Shinki Customers	79.5	74.9	69.6	63.1	58.2	53.0	49.3	45.7
アプラスフィナンシャル顧客向け	APLUS FINANCIAL Customers	166.6	159.2	152.5	143.8	134.4	127.3	121.3	114.1
新生銀行との提携によるアプラスフィナンシャル顧客向け	Loans to APLUS FINANCIAL Customers affiliated with Shinsei Bank	-	-	-	11.5	20.8	30.3	-	-
その他顧客向け	Other Customers	63.9	62.8	59.9	57.5	53.8	52.8	51.9	50.3
貸出	Total Loans	1,713.0	1,673.3	1,619.1	1,584.2	1,566.4	1,559.8	1,469.6	1,455.4
割賦売掛金(コンシューマーファイナンス)	Installment Receivables (Consumer Finance)	231.1	236.6	236.0	232.6	221.1	221.5	217.9	224.3
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	614.4	600.6	594.3	578.8	566.8	558.7	548.8	547.8
預り総資産	Assets under Management (AUM)	6,404.5	6,164.7	5,919.3	5,898.5	5,869.8	5,919.0	5,900.6	5,926.3
リテール預金	Retail Deposits	5,305.0	5,062.6	4,806.6	4,782.6	4,752.2	4,794.2	4,781.5	4,807.3
仕組預金	Structured Deposits	1,324.8	1,172.4	971.6	888.7	828.1	792.0	745.0	741.6
リテール債券	Retail Debentures	300.1	295.3	289.5	286.5	279.9	278.3	274.8	274.1
投信/年金	Mutual Funds and Variable Annuities	715.0	714.3	715.4	710.8	707.5	706.2	698.6	696.5
投資信託	Mutual Funds	449.8	447.7	444.7	438.8	433.9	431.0	420.8	404.1
変額年金	Variable Annuities	265.1	266.6	270.6	271.9	273.5	275.2	277.8	292.4
仕組債(金融商品仲介業務)	Structured Bonds (Financial Product Intermediary Business)	64.7	73.2	89.5	101.6	113.6	124.3	130.3	133.9
支払承諾	Acceptances and Guarantees	614.4	600.6	594.3	578.8	566.8	558.7	548.8	547.8
リテール口座数(千口座)	Total Number of Retail Accounts (Thousands)	2,524.3	2,533.6	2,543.1	2,554.3	2,571.6	2,586.1	2,603.8	2,618.4
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)	40.8	41.4	41.8	42.4	43.7	45.0	46.5	47.4
新生フィナンシャル顧客数(千人)	Shinsei Financial's Number of Customers (Thousands)	907.0	871.9	830.0	789.6	758.4	732.2	708.8	658.0
無担保パーソナルローン(千人)	Unsecured Personal Loans (Thousands)	877.2	846.7	810.0	774.0	743.0	720.0	698.0	650.0
クレジットカード(有効会員数)	Credit Card (valid customer)	-	-	-	-	-	-	-	-
クレジットカード(残あり顧客数)	Credit Card (on book customer)	91.5	77.8	70.0	64.0	63.0	55.0	51.4	47.0
信販事業(残あり顧客数)	Installment Sales Finance (valid customer)	22.3	18.0	13.0	9.0	9.0	6.0	4.7	3.0
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	7.3	7.0	7.0	6.6	6.4	6.2	6.0	5.0
シンキ顧客数(千人)	Shinki's Number of Customers (Thousands)	181.1	170.0	160.0	149.4	140.5	131.2	123.4	115.4
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)	8,165.6	8,072.3	7,962.9	7,830.1	7,701.0	7,573.0	7,435.9	7,291.0

注記:1. 預り総資産残高には未償還債券残高を含んでおります。

2. 前期の数字は今期の表記に調整されています。

Note: 1. AUM includes unclaimed debentures

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

貸出残高	Total Loans and Bills Discounted	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
法人部門、金融市場部門	Loans in Institutional Group, Global Markets Group	3,450.6	3,099.1	2,985.3	2,827.1	2,725.0	2,654.1	2,655.9	2,621.0
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	2,141.1	1,901.6	1,870.2	1,849.7	1,778.3	1,718.0	1,726.2	1,667.6
不動産ノンリコースファイナンス(ローン形態)	Real Estate Non-Recourse Loans	651.4	552.8	512.5	432.5	411.3	405.3	393.3	397.9
その他不動産ファイナンスローン	Other Real Estate Finance Loans	98.9	94.2	97.2	82.0	85.0	97.1	121.6	137.2
その他プロダクトローン	Other Product Loans	520.3	514.1	468.9	428.4	415.3	399.3	381.4	384.4
CLO(貸出債権証券化)	CLO (Off Balance)	-	-	-	-	-	-	-	-
コマーシャルファイナンス子会社顧客向け貸出	Loans to Commercial Finance Subsidiaries' Customers	38.9	36.2	36.2	34.3	34.9	34.2	33.2	33.7
個人部門	Loans in Individual Group	1,713.0	1,673.3	1,619.1	1,584.2	1,566.4	1,559.8	1,469.6	1,455.4
リテール顧客向け貸出	Retail Banking Loans Outstanding	890.7	891.1	889.1	893.9	913.3	931.3	899.9	912.7
住宅ローン	Housing Loan Balance	882.3	883.3	881.3	886.9	905.7	924.3	892.1	905.5
新生銀行レイク顧客向け貸出	Shinsei Bank Lake Customers	-	-	-	-	-	-	-	8.9
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	822.2	782.2	730.0	690.3	653.1	628.4	569.6	533.7
新生フィナンシャル顧客向け	Shinsei Financial's Customers	512.1	485.1	447.8	414.1	385.7	364.8	347.0	323.6
シンキ顧客向け	Shinki's Customers	79.5	74.9	69.6	63.1	58.2	53.0	49.3	45.7
アプラスフィナンシャル顧客向け	APLUS FINANCIAL's Customers	166.6	159.2	152.5	143.8	134.4	127.3	121.3	114.1
新生銀行との提携によるアプラスフィナンシャル顧客向け	Loans to APLUS FINANCIAL Customers affiliated with Shinsei Bank	-	-	-	11.5	20.8	30.3	-	-
その他顧客向け	Other's Customers	63.9	62.8	59.9	57.5	53.8	52.8	51.9	50.3
貸出残高	Total Loans and Bills Discounted	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0	4,125.5	4,076.5

注記:1. 前期の数字は今期の表記に調整されています。

2. 2009.6より、従来「ノンリコースファイナンス」としていた項目を「不動産ファイナンス」に変更し、その他不動産ファイナンスローンを含めて開示しております。

3. 2009.6より、従来「スペシャルティファイナンスローン」、「その他プロダクトローン」と表示していたものを、ウェルスマネジメントローンと合算して「その他プロダクトローン」として開示しております。

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

2. "Non-Recourse Real Estate Finance" has been renamed "Real Estate Finance" and includes figures of "Other Real Estate Finance Loans" from 2009.6.

3. "Specialty Finance Loans" and "Other Product Loans" are disclosed under "Other Product Loans" and include wealth management loans from 2009.6.

部門別、配賦リスク資本	Risk Capital Allocation by Business	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
法人部門	Institutional Group	491	n/a	355	n/a	364	n/a	357	n/a
金融市場部門	Global Markets Group	-	-	-	-	-	-	-	-
個人部門	Individual Group	172	n/a	177	n/a	154	n/a	145	n/a
経営勘定/その他	Corporate/Other	0	n/a	3	n/a	3	n/a	2	n/a
配賦可能資本	Excess Capital	0	n/a	0	n/a	0	n/a	36	n/a
Tier I 資本	Tier I Capital	490.7	506.4	500.5	464.0	516.7	533.2	542.7	541.2

注記: 前期の数字は今期の表記に調整されています。

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

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	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
ROA(年換算後)	Return on Assets (Annualized)	(5.6%)	0.5%	0.1%	1.7%	(0.8%)	0.7%	0.1%	0.0%
ROE(潜在株式調整後)(年換算後)	Return on Equity (Fully Diluted) (Annualized)	(127.1%)	12.1%	2.7%	38.6%	(20.0%)	13.2%	1.5%	0.2%
ROA(キャッシュベース四半期純利益)(年換算後)	Cash Basis Return on Assets (Annualized)	(3.1%)	0.6%	0.2%	1.8%	(0.7%)	0.9%	0.2%	0.1%
ROE(潜在株式調整後) (キャッシュベース四半期純利益)(年換算後)	Cash Basis Return on Equity (Fully Diluted) (Annualized)	(88.5%)	17.3%	6.2%	47.2%	(21.8%)	16.2%	4.5%	1.6%
経費率	Expense-to-Revenue Ratio	112.5%	51.8%	42.7%	41.2%	68.7%	54.3%	66.7%	65.2%

注記: 従来、分母については、(期首自己資本(純資産-新株予約権-少数株主持分)+期末自己資本)/2として計算していましたが、今回の開示より「キャッシュベース」という観点により反映させることとし、(期首の(自己資本-のれん-企業結合に伴う無形資産(繰延税金負債控除後))+期末の同金額)/2として計算しております。

Note: Previously, the denominator was calculated as: (Total capital at the beginning of period (Net assets - Share warrants - Minority interests) + Total capital at the end of the period)/2. However, in order to reflect the cash-basis standard more fully, the denominator has been calculated as: ((Total capital - goodwill - intangible assets acquired in business combinations (net of associated deferred tax liability) at the beginning of the period) + the same values at the end of the period)/2.

リスク分類別リスク資本の配賦	Risk Capital Allocation by Risk Categories	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
信用リスク	Credit Risk	394	n/a	460	n/a	437	n/a	422	n/a
ストラクチャードクレジット/その他投資リスク	Structured Credit and Other Investment Risk	195	n/a	n/a	n/a	n/a	n/a	n/a	n/a
市場リスク	Market Risk	6	n/a	21	n/a	30	n/a	25	n/a
金利リスク	Interest Rate Risk	28	n/a	18	n/a	18	n/a	24	n/a
流動性リスク	Liquidity Risk	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
オペレーショナル・リスク	Operational Risk	38	n/a	36	n/a	36	n/a	34	n/a
配賦可能資本	Excess Capital	0	n/a	0	n/a	0	n/a	36	n/a
Tier I 資本	Tier I Capital	490.7	506.4	500.5	464.0	516.7	533.2	542.7	541.2

注記: 1. 流動性リスクは2009.11よりリスク資本計測対象外としております。

2. ストラクチャードクレジット/その他投資リスクは2010.9より信用リスクに含まれております。

Note: 1. Liquidity Risk has been excluded from calculation of Risk Capital from 2009.11.

2. Structured Credit and Other Investment Risk have been included in Credit Risk from 2010.9.

自己資本関連情報	Capital Adequacy Data	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
基本的項目(Tier I)	Basic Items (Tier I)	490.7	506.4	500.5	464.0	516.7	533.2	542.7	541.2
補完的項目(Tier II)	Amount Eligible for Inclusion in Capital (Tier II)	268.7	254.8	251.2	239.7	231.8	221.5	211.2	203.5
控除項目	Deduction	(114.0)	(108.1)	(109.6)	(104.1)	(98.6)	(103.0)	(105.0)	(110.6)
自己資本金額	Total Capital	645.4	653.0	642.1	599.7	649.9	651.7	648.8	634.1
リスクアセット	Risk Assets	7,722.1	7,276.3	7,180.8	6,770.2	6,653.7	6,559.5	6,203.3	6,223.7
自己資本比率	Capital Adequacy Ratio	8.35%	8.97%	8.94%	8.85%	9.76%	9.93%	10.46%	10.18%
Tier I 比率	Tier I Capital Ratio	6.35%	6.95%	6.97%	6.85%	7.76%	8.12%	8.74%	8.69%
リスク資本	Risk Capital	664	n/a	536	n/a	522	n/a	505	n/a
Tier I に対するリスク資本の割合	Risk Capital as a Percentage of Tier I Capital	135.3%	n/a	107.1%	n/a	101.0%	n/a	93.1%	n/a

1株当たり数値(円)	Per Share Data (JPY)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
1株当たり純資産	Common Equity Per Share	232.72	236.82	232.54	253.49	205.83	212.70	214.07	214.66
潜在株式調整後1株当たり純資産	Fully Diluted Equity Per Share	232.72	236.82	232.54	253.49	205.83	212.70	214.07	214.66
1株当たり四半期純利益(損失)	Basic Net Income (Loss) Per Share	(82.69)	7.06	1.53	24.03	(11.26)	6.84	0.82	0.10
潜在株式調整後1株当たり四半期純利益(損失)	Diluted Net Income (Loss) Per Share	(82.69)	7.06	1.53	24.03	(11.26)	6.84	0.82	0.10
キャッシュベース:	Cash Basis:								
1株当たり四半期純利益(損失)	Basic Net Income (Loss) Per Share	(45.59)	8.55	3.02	25.39	(10.01)	7.84	1.83	0.81
潜在株式調整後1株当たり四半期純利益(損失)	Diluted Net Income (Loss) Per Share	(45.59)	8.55	3.02	25.39	(10.01)	7.84	1.83	0.81

株式数	Share Data	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
潜在株式調整後期末発行済普通株式数	Fully Diluted Number of Shares Outstanding at End of Period	1,963,919,247	1,963,919,247	1,963,919,247	1,963,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247
期末発行済普通株式数	Number of Common Shares	1,963,919,247	1,963,919,247	1,963,919,247	1,963,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247
ストックオプションによる潜在株式数	Number of Fully Diluted Stock Options	-	-	-	-	-	-	-	-
(参考)期末自己株式数	(Ref) Treasury Shares at End of Period (not included in the above)	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644
潜在株式調整後期中平均普通株式数	Weighted Average Fully Diluted Number of Shares Outstanding	1,963,919,464	1,963,919,247	1,963,919,247	1,963,919,247	1,996,056,234	2,653,919,247	2,653,919,247	2,653,919,247
期中平均普通株式数	Weighted Average Number of Common Shares Outstanding	1,963,919,464	1,963,919,247	1,963,919,247	1,963,919,247	1,996,056,234	2,653,919,247	2,653,919,247	2,653,919,247

格付け(新生銀行)	Credit Ratings (Shinsei Bank)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
Moody's	Moody's								
短期	Short-Term	P-2	P-2	P-2	P-3	P-3	P-3	Not Prime	Not Prime
長期	Long-Term	A3 (ネガティブ) (Negative)	Baa1 (Under Review)	Baa1 (Under Review)	Baa3 (安定的) (Stable)	Baa3 (安定的) (Stable)	Baa3 (Under Review)	Ba1 (ネガティブ) (Negative)	Ba1 (ネガティブ) (Negative)
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+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)
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+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)
格付投資情報センター(R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term	(a-1)	a-2	a-2	a-2	a-2	a-2	a-2	a-2
長期	Long-Term	(A-) Rating Monitor	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (安定的) (Stable)

格付け(アプラス)	Credit Ratings (APLUS)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
格付投資情報センター(R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term	(a-1)	a-2	a-2	a-2	a-2	a-2	a-2	a-2
長期	Long-Term	(A-) Rating Monitor	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (安定的) (Stable)

格付け(昭和リース)	Credit Ratings (Showa Leasing)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
日本格付研究所(JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-2	J-2	J-2	J-2	J-2	J-2	J-2	J-2
長期	Long-Term	BBB (ネガティブ) (Negative)	BBB (ネガティブ) (Negative)	BBB (ネガティブ) (Negative)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)

連結対象会社数	Subsidiaries and Affiliates Data	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
連結子会社数	Consolidated Subsidiaries	125	125	127	124	121	119	123	129
持分法適用会社数	Affiliates Accounted for Using the Equity Method	22	22	21	17	17	16	16	16
連結対象会社数	Total Number of Consolidated Subsidiaries and Affiliates	147	147	148	141	138	135	139	145

その他主要データ	Other Key Data	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
店舗数(本支店・出張所数・本支店内室)	Total Number of Outlets	40	42	41	42	44	45	44	44
本支店	Head Office and Branches	31	31	30	30	30	30	30	30
うち新生フィナンシャルセンター	Shinsei Financial Centers	31	30	29	29	29	29	29	29
出張所(コンサルティングスポット)	Annexes (Consulting Spots)	9	11	11	12	13	14	13	13
本支店内室(コンサルティングスポット)	Sub-branch (Consulting Spots)	-	-	-	-	1	1	1	1
新生銀行レイク無人店舗	Shinsei Bank Lake Unmanned Branches								788
ATM台数	Number of ATMs	321	321	318	317	321	322	318	313
新生銀行レイク自社 CD・ATM台数	Shinsei Bank Lake Own CD/ATMs								827
新生銀行レイク提携 CD・ATM台数(千台)	Shinsei Bank Lake Tie-up CD/ATMs								16
新生銀行レイク自動契約機台数	Shinsei Bank Late Automated Contract Machines								797
従業員数(連結)	Number of Employees (Consolidated Basis)	6,116	6,066	5,969	5,806	5,718	5,558	5,476	4,870
法人部門、金融市場部門	Institutional Group, Global Markets Group	1,902	1,935	1,887	1,828	1,814	1,841	1,841	1,250
新生証券	Shinsei Securities	77	75	72	70	70	70	69	69
新生信託銀行	Shinsei Trust & Banking	68	68	68	67	66	63	60	60
昭和リース	Showa Leasing	521	525	518	509	508	509	507	505
その他	Others	1,236	1,267	1,229	1,182	1,170	1,199	1,205	616
個人部門	Individual Group	3,447	3,344	3,293	3,233	3,199	3,019	2,946	2,935
リテールバンキング	Retail Banking	573	588	573	570	557	558	570	570
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	1,218	1,160	1,149	1,092	1,083	904	827	838
シンキ	Shinki	245	201	187	185	182	176	172	169
アプラスフィナンシャル	APLUS FINANCIAL	1,360	1,345	1,334	1,337	1,330	1,335	1,324	1,316
その他	Others	51	50	50	49	47	46	53	42
金融インフラグループ	Banking Infrastructure Group	387	410	406	371	343	346	344	341
経営勘定/その他	Corporate/Other	380	377	383	374	362	352	345	344
従業員数(単体)	Number of Employees (Non-Consolidated Basis)	2,011	2,034	1,997	1,958	1,907	1,913	1,916	1,913
男性	Male	1,085	1,105	1,086	1,067	1,042	1,050	1,059	1,056
女性	Female	926	929	911	891	865	863	857	857

注記:1. 前期の数字は今期の表記に調整されています。

2. 当第3四半期より、経営管理上、新生フィナンシャルの計数と、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」によるレイク事業計数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. Data for Shinsei Financial and "Shinsei Bank Card Loan - Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 3Q FY2011.

Section 4. 主要子会社の財務データ他

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

Section 4. Subsidiaries' Financial and Business Data

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

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

連結損益計算書	Consolidated Statements of Income	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金運用収益	Total Interest Income	20.6	19.1	17.2	15.3	13.8	13.7	13.7	13.0
役務取引等収益	Fees and Commissions Income	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.0
その他業務収益	Other Business Income	0.3	0.2	0.1	0.1	0.1	0.0	0.0	0.0
その他経常収益	Other Ordinary Income	0.1	1.1	(0.7)	0.1	0.1	2.3	2.2	2.3
経常収益	Ordinary Income	21.3	20.6	16.8	15.8	14.2	16.2	16.1	15.4
資金調達費用	Total Interest Expenses	0.9	0.8	0.7	0.6	0.6	1.3	1.7	1.5
役務取引等費用	Fees and Commissions Expenses	1.2	1.0	1.0	0.6	0.9	1.1	0.8	1.1
その他業務費用	Other Business Expenses	-	0.0	0.0	0.0	0.0	0.0	0.0	0.0
営業経費	Total General and Administrative Expenses	10.1	8.5	8.3	7.9	7.7	6.5	6.5	3.6
その他経常費用	Other Ordinary Expenses	0.2	5.7	4.6	(2.3)	4.4	2.7	1.9	4.6
貸倒引当金繰入額	Provision of Reserve for Loan Losses	(0.2)	5.7	4.6	(2.3)	(0.3)	1.8	1.9	(0.4)
その他	Others	0.5	0.0	0.0	0.0	4.7	0.8	0.0	5.0
経常費用	Ordinary Expenses	12.5	16.1	14.8	6.9	13.7	11.7	11.0	10.9
経常利益	Net Ordinary Income	8.8	4.4	2.0	8.9	0.5	4.5	5.1	4.5
特別利益	Special Gains	1.8	1.8	2.6	2.0	1.8	0.1	0.2	2.1
特別損失	Special Losses	5.3	2.2	0.3	0.5	4.9	0.2	0.0	0.0
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	5.4	4.0	4.2	10.4	(2.6)	4.5	5.3	6.6
税金	Income Taxes (Benefit)	0.9	0.0	0.5	2.1	0.8	0.5	0.0	(0.6)
少数株主利益	Minority Interests in Net Income of Subsidiaries	-	-	-	-	-	-	-	-
四半期純利益(損失)	Net Income (Loss)	4.4	4.0	3.7	8.2	(3.5)	3.9	5.3	7.2

連結貸借対照表	Consolidated Balance Sheets	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	25.8	21.7	23.3	20.5	25.2	17.7	16.4	10.4
有価証券	Securities	3.7	18.5	18.5	84.6	84.6	84.6	84.6	84.6
貸出金	Loans and Bills Discounted	317.1	339.6	262.3	274.8	235.7	379.9	359.9	334.7
その他資産	Other Assets	21.5	34.8	37.1	37.6	35.1	42.8	34.9	24.8
割賦売掛金	Installment Sales Credit	8.2	6.4	4.9	3.8	3.0	2.4	1.9	1.5
有形固定資産	Premises and Equipment	12.9	13.7	13.5	13.0	12.4	11.6	10.5	8.6
無形固定資産	Intangible Assets	1.5	1.3	1.2	1.1	1.1	1.1	1.1	1.0
繰延税金資産	Deferred Tax Assets	14.6	14.5	13.9	11.7	10.9	10.3	10.3	10.9
貸倒引当金	Reserve for Credit Losses	(73.8)	(70.7)	(66.2)	(55.7)	(47.9)	(44.7)	(41.4)	(37.0)
資産の部合計	Total Assets	323.4	373.5	303.7	387.9	357.4	508.2	481.1	442.5
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
借入金	Borrowed Money	152.0	215.3	97.5	149.2	124.3	319.5	300.0	257.4
その他負債	Other Liabilities	42.4	36.9	91.1	68.0	66.3	23.8	17.8	10.9
利息返還損失引当金	Reserve for Losses on Interest Repayments	31.1	21.1	18.2	15.4	18.0	15.9	14.0	17.4
負債の部合計	Total Liabilities	231.9	278.0	212.0	237.9	217.9	364.8	336.4	290.5
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	91.5	95.5	91.7	149.9	139.4	143.3	144.7	151.9
資本金	Capital Stock	66.5	66.5	66.5	91.5	91.5	91.5	91.5	91.5
純資産の部合計	Total Equity	91.5	95.5	91.7	149.9	139.4	143.3	144.7	151.9
負債及び純資産の部合計	Total Liabilities and Equity	323.4	373.5	303.7	387.9	357.4	508.2	481.1	442.5

利息返還関連	Grey Zone Related Information	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
利息返還額	Amount of Refund for Grey Zone Claim	26.6	9.0	2.1	2.3	1.8	2.7	1.7	1.4
債権放棄額	Amount of Debt Write-Off	9.0	5.7	1.0	1.4	1.2	1.8	0.9	0.8
キャッシュアウト利息返還額	Amount of Interest Repayment	17.6	3.3	1.0	0.9	0.6	0.9	0.7	0.6
利息返還損失引当金	Reserve for Losses on Interest Repayment	31.1	21.1	18.2	15.4	18.0	15.9	14.0	17.4
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	0.5	(0.9)	(0.7)	(0.4)	4.4	0.6	(0.1)	4.8
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	26.6	9.0	2.1	2.3	1.8	2.7	1.7	1.4
開示請求件数	Number of Claims	38,108	34,412	29,098	36,267	38,640	25,067	19,501	17,848

注記: 1. 利息返還額については、補償対象分とネットに記載しております。

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

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

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

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

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

新生フィナンシャル主要計数

Shinsei Financial Summary of Major Business Information

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

営業債権残高	Principal Balance(*)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保パーソナルローン	Unsecured Personal Loans (UPL)	495.1	466.9	428.5	394.6	366.3	345.7	328.3	305.3
クレジットカード	Credit Card	29.1	24.9	21.4	18.6	16.1	13.9	12.1	10.5
信販事業	Installment Sales Finance	3.9	2.9	2.2	1.6	1.2	0.9	0.6	0.5
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	28.0	26.5	25.1	23.9	22.8	21.6	20.7	19.7
営業債権残高	Total Principal Balance	556.2	521.4	477.5	438.9	406.5	382.4	361.9	336.2

注記:証券化実施分を含む残高であります。

Note: Balance before securitization.

顧客数(千人)	Number of Customers (Thousands)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保パーソナルローン	Unsecured Personal Loans (UPL)	877.2	846.7	810.0	774.0	743.0	720.0	698.0	650.0
クレジットカード(有効会員数)	Credit Card (Valid Customer)	-	-	-	-	-	-	-	-
クレジットカード(残あり顧客数)	Credit Card (On Book Customer)	91.5	77.8	70.0	64.0	63.0	55.0	51.4	47.0
信販事業(残あり顧客数)	Installment Sales Finance (Valid Customer)	22.3	18.0	13.0	9.0	9.0	6.0	4.7	3.0
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	7.3	7.0	7.0	6.6	6.4	6.2	6.0	5.0
顧客数合計	Total Customers	907.0	871.9	830.0	789.6	758.4	732.2	708.8	658.0

店舗・チャネル	Number of Branches and Channels	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
店舗数(箇所)	Branches	945	945	945	944	942	896	799	
無担保パーソナルローン 有人店舗	Manned Branches for Unsecured Personal Loans (UPL)	7	7	7	-	-	-	-	
無担保パーソナルローン 無人店舗	Unmanned Branches for Unsecured Personal Loans (UPL)	938	938	938	944	942	896	799	
CD・ATM台数:	CD/ATMs:								
自社分(台)	Own	981	981	981	980	979	933	838	
提携分:	Tie-up:								
無担保パーソナルローン(千台)	Unsecured Personal Loans (UPL) (Thousands)	109	108	108	107	107	75	76	76
クレジットカード(千台)	Credit Card (Thousands)	-	-	-	-	-	-	-	
無担保パーソナルローン 自動契約機台数(台)	Automated Contract Machines for Unsecured Personal Loans (UPL)								
自社分(台)	Own	952	952	952	951	950	904	808	
提携分(台)	Tie-up								797

新生フィナンシャル 無担保パーソナルローンビジネス計数

Shinsei Financial Unsecured Personal Loans (UPL) Business Information

新規獲得顧客数(千人)	Number of Newly Acquired Customers (Thousands)	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
無担保パーソナルローン	Unsecured Personal Loans (UPL)	34.0	28.0	22.0	24.6	25.3	30.7	30.1	

成約率	Approval Rate	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
無担保パーソナルローン	Unsecured Personal Loans (UPL)	34.8%	31.0%	26.9%	30.2%	29.8%	32.0%	33.7%	

平均貸出金利	Average Lending Rates	2010.3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
無担保パーソナルローン	Unsecured Personal Loans (UPL)	16.6%	16.3%	16.0%	15.8%	15.7%	15.5%	15.5%	15.5%

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保パーソナルローン	Unsecured personal loans (UPL)								
残高:	Outstanding:								
～ 15%	～ 15%	253.0	246.6	229.8	212.8	197.8	187.0	175.1	162.5
～ 18%	～ 18%	147.4	145.8	138.6	130.9	125.1	121.9	121.3	115.3
～ 20%	～ 20%	5.8	4.7	3.8	3.2	2.8	2.4	2.2	1.8
～ 25%	～ 25%	32.8	25.6	20.7	17.6	15.1	13.0	11.4	10.0
～ 29.2%	～ 29.2%	56.0	44.1	35.4	29.9	25.3	21.3	18.3	15.6
>= 29.2%	Over 29.2%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
合計	Total	495.1	466.9	428.5	394.6	366.3	345.7	328.3	305.4
比率:	Ratios:								
～ 15%	～ 15%	51.1%	52.8%	53.6%	53.9%	54.0%	54.1%	53.3%	53.2%
～ 18%	～ 18%	29.8%	31.2%	32.4%	33.2%	34.2%	35.3%	36.9%	37.8%
～ 20%	～ 20%	1.2%	1.0%	0.9%	0.8%	0.8%	0.7%	0.7%	0.6%
～ 25%	～ 25%	6.6%	5.5%	4.9%	4.5%	4.1%	3.8%	3.5%	3.3%
～ 29.2%	～ 29.2%	11.3%	9.5%	8.3%	7.6%	6.9%	6.2%	5.6%	5.1%
>= 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	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保パーソナルローン	Unsecured Personal Loans (UPL):								
残高	Outstanding	495.1	466.9	428.5	394.6	366.3	345.7	328.3	305.4
91～180日延滞残高	91-180 Days Delinquency Amount	9.0	11.1	9.9	9.3	5.6	6.5	4.9	5.8
91～180日延滞比率	91-180 Days Delinquency Ratio	1.8%	2.4%	2.3%	2.4%	1.5%	1.9%	1.5%	1.9%

年齢別残高構成比	Balance by Age	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
<30	<30	19.1%	19.5%	19.6%	20.0%	20.4%	21.0%	21.4%	21.4%
<40	<40	25.8%	25.8%	25.8%	25.8%	25.8%	25.9%	26.0%	26.0%
<50	<50	23.0%	23.0%	23.1%	23.1%	23.0%	23.0%	23.1%	23.3%
<60	<60	19.7%	19.5%	19.2%	18.9%	18.5%	18.1%	17.8%	17.6%
>= 60	Over 60	12.4%	12.2%	12.3%	12.3%	12.2%	11.9%	11.7%	11.7%
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	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
男性独身	Single Male	40.2%	40.5%	40.7%	41.0%	41.3%	41.8%	42.1%	42.2%
男性既婚	Married Male	34.8%	34.7%	34.7%	34.7%	34.7%	34.6%	34.6%	34.8%
女性独身	Single Female	12.0%	12.0%	12.0%	12.1%	12.1%	12.1%	12.1%	12.1%
女性既婚	Married Female	13.0%	12.7%	12.5%	12.2%	11.9%	11.5%	11.2%	10.9%
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	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
10万円以下	Less than or Equal to JPY 100K	1.3%	1.3%	1.4%	1.5%	1.6%	1.8%	1.9%	1.8%
10万円超、30万円以下	Over JPY 100K and Less than or Equal to JPY 300K	8.8%	9.2%	9.7%	10.1%	10.6%	11.0%	11.6%	11.8%
30万円超、50万円以下	Over JPY 300K and Less than or Equal to JPY 500K	22.2%	22.7%	23.4%	23.9%	24.4%	24.7%	24.6%	24.3%
50万円超、100万円以下	Over JPY 500K and Less than or Equal to JPY 1M	27.5%	27.1%	27.1%	27.4%	27.7%	28.0%	28.0%	28.4%
100万円超	Over JPY 1M	40.2%	39.7%	38.3%	37.1%	35.6%	34.5%	33.8%	33.7%
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	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
年収2百万円未満	Less than JPY 2M	20.0%	19.9%	19.0%	18.3%	17.6%	17.1%	16.6%	16.1%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	57.4%	57.8%	58.9%	59.7%	60.4%	61.1%	61.6%	61.9%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	14.7%	14.6%	14.5%	14.4%	14.3%	14.3%	14.3%	14.3%
年収7百万円以上	Over JPY 7M	7.8%	7.7%	7.6%	7.6%	7.7%	7.6%	7.6%	7.7%
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、他計数との入り繰りの修正を一部行っております。

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

連結損益計算書	Consolidated Statements of Income	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金運用収益	Total Interest Income	3.7	3.3	3.1	2.7	2.4	2.2	2.1	1.9
役員取引等収益	Fees and Commissions Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他業務収益	Other Business Income	-	-	-	-	-	-	-	-
その他経常収益	Other Ordinary Income	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.3
経常収益	Ordinary Income	3.7	3.3	3.1	2.8	2.4	2.6	2.4	2.3
資金調達費用	Total Interest Expenses	0.3	0.1	0.1	0.0	0.0	0.1	0.0	0.1
役員取引等費用	Fees and Commissions Expenses	0.4	0.2	0.2	0.2	0.2	0.1	0.1	0.1
その他業務費用	Other Business Expenses	-	-	-	-	-	-	-	-
営業経費	Total General and Administrative Expenses	1.5	1.3	1.1	1.0	0.7	0.9	0.8	0.7
その他経常費用	Other Ordinary Expenses	10.5	0.9	1.0	0.6	3.2	0.3	0.3	4.7
貸倒引当金繰入額	Provision of Reserve for Loan Losses	1.0	0.4	0.6	0.1	1.6	0.0	0.1	(0.5)
その他	Others	9.5	0.4	0.4	0.4	1.6	0.2	0.2	5.3
経常費用	Ordinary Expenses	12.9	2.6	2.6	2.0	4.3	1.5	1.4	5.8
経常利益(損失)	Net Ordinary Income (Loss)	(9.1)	0.6	0.5	0.7	(1.8)	1.0	0.9	(3.4)
特別利益	Special Gains	0.2	0.2	0.2	0.2	0.2	0.0	0.0	0.0
特別損失	Special Losses	1.2	0.0	0.5	0.0	0.0	0.0	0.0	0.0
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	(10.0)	0.9	0.2	1.0	(1.7)	1.0	0.9	(3.4)
税金	Income Taxes (Benefit)	1.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries	-	-	-	-	-	-	-	-
四半期純利益(損失)	Net Income (Loss)	(11.3)	0.9	0.2	1.0	(1.7)	1.0	0.9	(3.4)

連結貸借対照表	Consolidated Balance Sheets	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	3.0	3.9	4.9	3.1	3.0	1.4	0.9	1.0
有価証券	Securities	0.4	0.4	0.4	0.3	0.3	0.3	0.2	0.1
貸出金	Loans and Bills Discounted	45.8	52.2	46.2	44.7	43.8	42.3	41.7	41.2
その他資産	Other Assets	7.9	3.5	2.9	2.7	2.8	2.9	2.6	1.4
有形固定資産	Premises and Equipment	5.6	5.6	5.5	5.5	5.4	5.4	5.4	5.4
無形固定資産	Intangible Assets	0.6	0.7	0.5	0.4	0.4	0.3	0.3	0.3
繰延税金資産	Deferred Tax Assets	0.0	-	-	-	-	-	-	-
貸倒引当金	Reserve for Credit Losses	(9.6)	(8.9)	(8.4)	(7.5)	(7.2)	(6.2)	(5.4)	(4.3)
資産の部合計	Total Assets	54.0	60.6	54.8	51.8	50.8	48.3	47.5	46.7
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	20.2	17.5	15.3	14.2	15.3	14.7	16.2	17.6
社債	Corporate Bonds	-	-	-	-	-	-	-	-
その他負債	Other Liabilities	8.4	6.1	5.1	5.1	5.1	5.4	4.8	3.5
利息返還損失引当金	Reserve for Losses on Interest Repayments	23.7	19.6	16.6	13.8	13.4	10.2	7.6	10.1
繰延税金負債	Deferred Tax Liabilities	-	-	-	-	-	-	-	-
負債の部合計	Total Liabilities	52.6	43.4	37.3	33.4	34.1	30.5	28.8	31.5
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	1.4	17.1	17.4	18.4	16.7	17.7	18.7	15.2
資本金	Capital Stock	16.7	24.1	24.1	24.1	24.1	24.1	24.1	24.1
純資産の部合計	Total Equity	1.4	17.1	17.4	18.4	16.7	17.7	18.7	15.2
負債及び純資産の部合計	Total Liabilities and Equity	54.0	60.6	54.8	51.8	50.8	48.3	47.5	46.7

利息返還関連	Grey Zone Related Information	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
利息返還額	Amount of Refund for Grey Zone Claim	3.1	4.0	3.1	2.8	2.5	3.2	2.6	2.4
債権放棄額	Amount of Debt Write-Off	0.8	1.0	0.8	0.8	0.6	0.7	0.4	0.4
キャッシュアウト利息返還額	Amount of Interest Repayment	2.3	3.0	2.3	2.0	1.9	2.5	2.2	2.1
利息返還損失引当金	Reserve for Losses on Interest Repayment	23.7	19.6	16.6	13.8	13.4	10.2	7.6	10.1
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	9.3	0.0	0.0	0.0	2.1	0.0	0.0	5.0
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	3.1	4.0	3.1	2.8	2.5	3.2	2.6	2.4
開示請求件数	Number of Claims	6,482	5,884	5,298	6,167	6,250	4,118	3,171	3,052

シンキ主要計数 Shinki Summary of Major Business Information 未監査(単位:10億円) Unaudited (Billions of Yen)

貸付金残高	Loan Receivables	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
消費者向け貸付	Total Personal Loans	64.9	61.8	58.9	53.1	49.6	45.8	43.1	40.3
無担保ローン	Unsecured Loans	64.6	61.5	57.8	52.8	49.3	45.4	42.9	40.1
有担保ローン	Secured Loans	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.2
事業者向け貸付	Total Business Loans	17.4	15.7	13.8	12.1	10.4	9.0	7.7	6.7
証書貸付	Loans on Deeds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ノーローンビジネス	NOLOAN Business	17.3	15.6	13.8	12.1	10.4	9.0	7.7	6.7
有担保貸付	Secured Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
貸付金合計	Total Loan Receivables	82.3	77.6	72.7	65.3	60.2	54.8	50.9	47.2

顧客数(千人)	Number of Customers (Thousands)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
顧客数	Number of Customers	181.1	170.0	160.0	149.4	140.5	131.2	123.4	115.4
新規獲得顧客数	Number of Newly Acquired Customers	4.7	5.0	3.2	2.8	3.2	3.2	3.0	2.8

店舗・チャネル	Number of Branches and Channels	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無人店舗数(箇所)	Unmanned Branches	2	2	2	2	2	2	2	2
ATM台数:	ATMs:								
自社分(台)	Own	-	-	-	-	-	-	-	-
提携分(千台)	Tie-up (Thousands)	49.2	50.1	50.4	52.0	48.2	48.7	49.4	50.0
自動契約機台数(台)	Automated Contract Machines	-	-	-	-	-	-	-	-

成約率	Approval Rate	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
申込数(ノーローン)(千件)	Number of Application (NOLOAN) (Thousands)	31.8	32.5	24.7	23.8	21.8	22.2	21.4	18.2
成約率(ノーローン)	Approval Rate (NOLOAN)	15.0%	15.6%	13.0%	11.7%	14.5%	14.5%	14.1%	15.6%

加重平均約定金利(単体)	Weighted Average Loan Interest Rate (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
加重平均約定金利	Weighted Average Loan Interest Rate	21.2%	20.7%	18.1%	17.9%	17.6%	17.4%	17.2%	17.1%
消費者向け	Personal Loans	21.3%	20.8%	19.9%	19.7%	19.4%	19.2%	18.9%	18.7%
無担保ローン	Unsecured Loans	21.4%	20.8%	19.9%	19.7%	19.4%	19.3%	18.9%	18.7%
有担保ローン	Secured Loans	13.2%	13.0%	16.3%	16.2%	16.2%	16.5%	16.4%	16.3%
事業者向け	Business Loans	20.8%	20.4%	19.5%	19.4%	19.2%	19.0%	18.8%	18.7%
証書貸付	Loans on Deeds	23.8%	22.2%	22.7%	n/a	n/a	n/a	n/a	n/a
ノーローンビジネス	NOLOAN Business	20.8%	20.4%	19.5%	19.4%	19.2%	19.0%	18.8%	18.7%
有担保貸付	Secured Loans	11.4%	11.4%	n/a	n/a	n/a	n/a	n/a	n/a

注記: 商品内訳は、和解分を含まない数値となっております。

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

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保ローン	Unsecured Personal Loans								
残高:	Outstanding:								
~ 15%	~ 15%	10.4	10.8	11.8	11.3	11.5	10.9	10.9	11.0
~ 18%	~ 18%	32.3	32.6	31.6	29.5	27.7	26.1	24.7	23.1
~ 20%	~ 20%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~ 25%	~ 25%	4.7	4.1	3.4	2.9	2.5	2.1	1.8	1.5
~ 29.2%	~ 29.2%	17.0	13.9	10.9	9.2	7.7	6.4	5.3	4.4
合計	Total	64.6	61.5	57.8	52.8	49.3	45.4	42.9	40.1
比率:	Ratios:								
~ 15%	~ 15%	16.1%	17.6%	20.4%	21.4%	23.2%	23.9%	25.6%	27.5%
~ 18%	~ 18%	50.1%	53.1%	54.8%	55.9%	56.1%	57.4%	57.7%	57.5%
~ 20%	~ 20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~ 25%	~ 25%	7.3%	6.6%	5.9%	5.5%	5.0%	4.6%	4.2%	3.9%
~ 29.2%	~ 29.2%	26.5%	22.7%	18.9%	17.2%	15.7%	14.1%	12.5%	11.1%
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かれており、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	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保ローン	Unsecured Personal Loans								
残高(固定化債権を含む)	Outstanding (including Long-Term Accounts Receivable)	64.7	61.5	57.8	52.8	49.3	45.8	42.9	40.1
91~180日延滞残高	91-180 Days Delinquency Amount	1.5	1.4	1.2	1.2	0.9	0.9	0.8	0.6
91~180日延滞比率	91-180 Days Delinquency Ratio	2.4%	2.4%	2.1%	2.3%	1.9%	2.0%	2.0%	1.6%

加重平均借入金利率(単体)	Weighted Average Funding Rate (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
期中加重平均	During the Fiscal Year	2.5%	2.4%	2.5%	2.6%	2.6%	2.4%	2.4%	2.5%
期末加重平均	As of the Fiscal Year End	2.5%	2.4%	2.5%	2.6%	2.6%	2.4%	2.4%	2.6%
年齢別残高構成比	Balance by Age	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保ローン	Unsecured Personal Loans								
<30	<30	11.8%	11.5%	11.0%	10.8%	10.3%	9.9%	8.9%	8.9%
<40	<40	30.7%	30.6%	30.1%	29.8%	29.6%	29.4%	28.6%	28.5%
<50	<50	30.0%	30.5%	31.1%	31.5%	31.9%	32.5%	33.5%	33.9%
<60	<60	18.6%	18.7%	18.9%	18.9%	19.0%	18.8%	19.3%	19.2%
>= 60	Over 60	8.8%	8.8%	9.0%	9.0%	9.1%	9.3%	9.8%	9.5%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
性別、既婚・未婚別残高構成比	Balance by Gender and Marital Status	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保ローン	Unsecured Personal Loans								
男性独身	Single Male	39.9%	40.0%	39.9%	39.9%	39.9%	39.8%	39.8%	39.5%
男性既婚	Married Male	37.9%	38.7%	39.7%	40.3%	41.2%	42.0%	42.8%	43.8%
女性独身	Single Female	11.1%	10.8%	10.5%	10.3%	9.9%	9.7%	9.3%	9.0%
女性既婚	Married Female	11.1%	10.4%	9.9%	9.5%	9.0%	8.6%	8.0%	7.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
実行残高別残高構成比	Balance by Amount of Origination	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保ローン	Unsecured Personal Loans								
10万円未満	Less than JPY 100K	2.9%	2.8%	2.7%	2.8%	2.9%	3.0%	3.0%	3.1%
10万円以上、30万円未満	Over JPY 100K and Less than JPY 300K	18.5%	18.1%	17.9%	18.0%	18.0%	18.2%	18.2%	18.6%
30万円以上、50万円未満	Over JPY 300K and Less than JPY 500K	33.8%	33.9%	33.2%	32.7%	31.9%	31.2%	29.9%	28.1%
50万円以上、100万円未満	Over JPY 500K and Less than JPY 1M	31.2%	31.1%	30.9%	30.8%	30.6%	30.4%	30.2%	29.8%
100万円以上	Over JPY 1M	13.6%	14.2%	15.3%	15.8%	16.7%	17.2%	18.7%	20.4%
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	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保ローン	Unsecured Personal Loans								
年収2百万円未満	Less than JPY 2M	12.4%	12.1%	11.9%	11.3%	10.6%	10.1%	9.6%	9.2%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	56.5%	56.5%	56.1%	56.3%	56.1%	56.1%	55.8%	55.6%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	19.2%	19.3%	19.4%	19.5%	19.9%	20.1%	20.3%	20.5%
年収7百万円以上	Over JPY 7M	11.8%	12.1%	12.6%	12.9%	13.5%	13.7%	14.3%	14.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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)

APLUS 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 Operations	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金運用収益	Total Interest Income	7.7	6.8	5.4	5.0	4.5	4.5	4.3	3.8
役務取引等収益	Fees and Commissions Income	5.7	5.6	5.4	5.4	6.4	5.9	5.5	5.4
その他業務収益	Other Business Income	6.4	5.4	5.7	5.8	5.0	5.3	5.5	5.7
その他経常収益	Other Ordinary Income	0.9	0.9	0.8	1.0	0.9	0.5	0.6	0.9
経常収益	Ordinary Income	20.8	18.9	17.5	17.4	17.1	16.4	16.0	15.8
資金調達費用	Total Interest Expenses	0.7	0.5	0.5	0.4	0.4	0.3	0.3	0.3
役務取引等費用	Fees and Commissions Expenses	2.9	2.8	2.8	2.6	2.8	2.6	2.6	2.4
その他業務費用	Other Business Expenses	0.4	0.5	0.6	0.6	0.5	0.5	0.6	0.6
営業経費	Total General and Administrative Expenses	9.5	8.8	7.9	7.8	7.8	7.2	7.7	7.5
その他経常費用	Other Ordinary Expenses	14.7	4.0	4.0	1.8	7.4	3.7	2.5	1.6
貸倒引当金繰入額	Provision of Reserve for Loan Losses	4.8	3.9	3.9	1.8	4.0	3.7	2.5	0.6
その他	Others	9.8	0.0	0.0	0.0	3.4	0.0	0.0	1.0
経常費用	Ordinary Expenses	28.4	16.8	15.8	13.4	19.1	14.6	14.0	12.7
経常利益(損失)	Net Ordinary Income (Loss)	(7.5)	2.0	1.6	4.0	(2.0)	1.7	2.0	3.1
特別利益	Special Gains	0.0	0.0	0.0	0.0	0.0	-	-	-
特別損失	Special Losses	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	(10.5)	1.9	1.6	4.0	(2.0)	1.7	2.0	3.1
税金	Income Taxes (Benefit)	2.2	0.1	0.4	0.1	1.5	0.1	0.1	1.3
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
四半期純利益(損失)	Net Income (Loss)	(12.7)	1.7	1.1	3.8	(3.6)	1.6	1.8	1.8

連結貸借対照表	Consolidated Balance Sheets	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	115.5	113.4	94.3	85.4	96.4	80.1	70.6	83.6
買入金銭債権	Other Monetary Claims Purchased	2.3	15.5	14.2	13.0	12.1	11.1	10.4	9.8
金銭の信託	Monetary Assets Held in Trust	52.4	52.1	51.8	52.7	52.2	53.3	92.6	100.2
有価証券	Securities	55.3	54.8	54.4	67.3	66.8	10.8	8.9	7.0
貸出金	Loans and Bills Discounted	168.1	160.6	153.8	144.9	135.3	181.9	122.0	114.7
その他資産	Other Assets	218.9	231.6	238.0	241.6	215.6	228.4	236.7	251.0
割賦売掛金	Installment Sales Credit	161.3	175.3	184.6	189.6	165.7	174.1	177.9	190.3
有形固定資産	Premises and Equipment	8.9	9.0	8.9	8.7	8.5	9.1	9.0	8.9
無形固定資産	Intangible Assets	13.8	14.1	15.0	15.2	15.6	15.8	16.4	16.9
のれん	Goodwill, Net	5.0	4.8	4.6	4.4	4.2	3.9	3.7	3.5
繰延税金資産	Deferred Tax Assets	10.0	10.0	9.7	9.7	8.0	7.7	7.7	6.5
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	596.4	568.6	563.4	562.1	561.8	564.1	521.5	521.5
貸倒引当金	Reserve for Credit Losses	(36.4)	(35.3)	(34.4)	(32.6)	(33.8)	(34.4)	(34.0)	(32.2)
資産の部合計	Total Assets	1,209.8	1,198.1	1,172.3	1,170.8	1,140.9	1,129.8	1,063.3	1,089.2
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	236.2	259.5	236.2	235.9	206.4	201.6	182.6	187.9
短期社債	Short-Term Corporate Bonds	-	3.0	2.5	1.0	13.5	3.0	2.8	14.0
社債	Corporate Bonds	10.1	-	-	-	-	-	-	-
その他負債	Other Liabilities	272.9	273.1	276.3	275.8	264.7	267.6	262.0	270.6
利息返還損失引当金	Reserve for Losses on Interest Repayments	15.1	13.5	11.8	10.0	11.7	9.8	8.2	7.5
繰延税金負債	Deferred Tax Liabilities	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
支払承諾	Acceptances and Guarantees	596.4	568.6	563.4	562.1	561.8	564.1	521.5	521.5
負債の部合計	Total Liabilities	1,132.5	1,119.2	1,092.1	1,086.8	1,060.6	1,047.8	979.3	1,003.4
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	77.1	78.9	80.0	83.9	80.3	82.0	83.9	85.7
資本金	Capital Stock	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0
純資産の部合計	Total Equity	77.2	78.9	80.1	84.0	80.3	82.0	83.9	85.7
負債及び純資産の部合計	Total Liabilities and Equity	1,209.8	1,198.1	1,172.3	1,170.8	1,140.9	1,129.8	1,063.3	1,089.2

連結損益の概要	Summary of Income Statement	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	2.6	2.7	2.8	3.0	2.9	2.9	3.0	3.2
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	3.5	2.2	2.3	2.3	2.7	2.2	2.2	2.2
オートクレジット	Auto Credit	1.4	0.8	0.8	1.0	1.2	0.9	0.8	0.8
その他ショッピングクレジット	Other Shopping Credit	2.0	1.4	1.5	1.3	1.4	1.2	1.3	1.3
信用保証	Credit Guarantee	3.9	3.9	3.9	3.8	3.8	4.1	3.6	3.4
オートクレジット	Auto Credit	2.4	2.6	2.5	2.5	2.6	2.8	2.4	2.2
その他ショッピングクレジット	Other Shopping Credit	1.0	0.9	0.9	0.8	0.8	0.8	0.8	0.8
その他信用保証	Others	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.3
融資	Total Loans	7.6	6.8	5.3	5.0	4.5	4.5	4.3	3.7
消費者金融	Consumer Loans	7.6	6.7	5.3	4.9	4.4	4.1	3.8	3.6
カードキャッシング	Cashing by Credit Card	3.6	3.0	2.2	2.1	1.9	1.8	1.6	1.6
ローンカード	Loan Card	3.2	2.9	2.3	2.1	1.8	1.7	1.5	1.5
その他消費者金融	Other Consumer Loans	0.6	0.7	0.6	0.6	0.5	0.5	0.5	0.5
その他融資	Other Loans	0.0	0.0	0.0	0.1	0.1	0.4	0.5	0.1
金融収益	Financial Income	0.9	0.9	0.8	1.0	1.0	0.5	0.6	0.8
その他	Others	2.1	2.1	2.0	2.0	2.0	2.0	2.0	2.1
営業収益	Operating Revenue	20.8	18.9	17.5	17.4	17.0	16.3	16.0	15.8
販売費及び一般管理費	Total SG&A	27.5	15.9	15.1	12.7	16.6	14.0	13.4	12.1
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	4.8	3.9	3.9	1.8	2.3	3.7	2.5	0.6
従業員給料・賞与	Personnel Expenses	2.3	2.3	2.3	2.3	2.5	2.1	2.4	2.3
支払手数料	Handling Charges	4.3	3.9	3.7	3.6	3.6	3.4	3.5	3.5
販売促進費	Sales Promotion Costs	1.4	1.0	1.1	1.1	1.1	1.0	1.2	1.2
賃借料	Rent	0.5	0.5	0.5	0.5	0.4	0.5	0.4	0.4
減価償却額	Depreciation and Amortization	0.7	0.5	0.2	0.4	0.4	0.3	0.4	0.4
通信費	Communication Costs	0.8	0.8	0.7	0.7	0.7	0.7	0.7	0.7
その他	Others	12.3	2.6	2.3	2.2	5.2	2.0	2.0	2.8
金融費用	Financial Expenses	0.9	0.8	0.7	0.6	0.6	0.5	0.6	0.5
支払利息	Interest Expenses	0.7	0.5	0.5	0.4	0.4	0.3	0.3	0.3
その他	Others	0.1	0.3	0.2	0.1	0.2	0.1	0.2	0.1
営業費用	Operating Expenses	28.4	16.8	15.8	13.4	17.3	14.6	14.0	12.7
営業利益(損失)	Operating Income (Loss)	(7.6)	2.1	1.6	4.0	(0.2)	1.7	2.0	3.1
経常利益(損失)	Ordinary Income (Loss)	(7.5)	2.0	1.6	4.0	(0.4)	1.7	2.0	3.1
特別損益(損失)	Net Extraordinary Profit (Loss)	(3.0)	(0.0)	0.0	0.0	(1.6)	0.0	0.0	0.0
税引前四半期純利益(損失)	Net Income (Loss) before Income Taxes and Minority Interests	(10.5)	1.9	1.6	4.0	(2.0)	1.7	2.0	3.1
四半期純利益(損失)	Net Income (Loss)	(12.7)	1.7	1.1	3.8	(3.6)	1.6	1.8	1.8

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

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

利息返還関連	Grey Zone Related Information	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
利息返還額	Amount of Refund for Grey Zone Claim	1.6	1.6	1.7	1.9	1.9	1.8	1.6	1.7
債権放棄額	Amount of Debt Write-Off	0.6	0.6	0.6	0.7	0.6	0.6	0.5	0.5
キャッシュアウト利息返還額	Amount of Interest Repayment	1.0	0.9	1.1	1.2	1.2	1.2	1.1	1.2
利息返還損失引当金	Reserve for Losses on Interest Repayment	15.1	13.5	11.8	10.0	11.7	9.8	8.2	7.5
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	9.8	0.0	0.0	0.0	3.2	0.0	0.0	1.0
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	1.5	1.5	1.6	1.8	1.6	1.8	1.5	1.6
開示請求件数	Number of Claims	4,445	4,539	4,334	4,855	4,637	4,279	2,994	2,915

注記: 利息返還額のうち債権放棄額には会計上既に償却している債権を一部含んでいることなどから、利息返還額と会計上(利息損失引当金使用額)の金額とは異なっています。

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

営業債権残高	Account Receivables	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
割賦売掛金	Total Installment Receivables	350.0	370.6	372.1	367.8	335.3	392.4	335.1	339.5
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	51.5	52.3	53.3	58.3	54.9	58.3	58.2	65.1
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	110.0	123.4	131.5	131.6	111.1	116.1	120.0	125.5
オートクレジット	Auto Credit	29.3	47.4	57.5	59.1	47.3	50.9	53.6	57.7
その他ショッピングクレジット	Other Shopping Credit	80.7	76.0	74.0	72.4	63.7	65.2	66.3	67.8
融資	Total Loans	188.3	194.9	187.1	177.8	169.1	217.8	156.8	148.8
消費者金融	Consumer Loans	169.7	175.5	166.0	154.5	143.9	134.3	126.4	117.8
カードキャッシング	Cashing by Credit Card	55.8	53.5	51.7	48.0	44.3	41.6	39.2	36.3
ローンカード	Loan Card	68.0	64.1	59.0	53.9	49.3	44.5	40.5	36.8
その他消費者金融	Other Consumer Loans	45.8	57.8	55.2	52.5	50.3	48.1	46.6	44.7
その他融資	Other Loans	18.6	19.3	21.1	23.2	25.2	83.5	30.4	30.9
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	596.4	568.6	563.4	562.1	561.8	564.1	521.5	521.5
オートクレジット	Auto Credit	464.3	454.4	453.3	455.0	457.0	460.8	423.0	423.5
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	94.6	91.2	86.7	82.5	77.6	72.9	70.6	68.6
その他ショッピングクレジット	Other Shopping Credit	53.2	48.1	45.9	44.9	44.4	44.7	41.7	42.9
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	52.2	50.7	50.0	50.0	51.3	53.1	56.9	63.1
その他信用保証	Others	78.8	66.1	64.0	62.2	60.3	58.6	56.8	55.1
リース投資資産	Leased Investment Assets	4.1	3.5	2.9	2.3	1.9	1.5	1.1	0.8
営業債権残高合計	Total Account Receivables	950.6	942.8	938.4	932.4	899.1	958.1	857.9	862.0

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

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

顧客数	Number of Customers (Thousands)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
ショッピングクレジット事業 新規信用供与件数(千件)	Number of New Transactions in Shopping Credit Business	72.0	70.1	75.9	70.5	71.5	74.5	80.8	81.8
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	32.7	38.7	36.7	28.8	30.3	31.8	33.8	35.2
信用保証	Credit Guarantee	39.2	31.3	39.2	41.6	41.2	42.6	47.0	46.5
加盟店数(千店)	Number of Merchants	898.4	n/a	910.4	n/a	922.7	n/a	937.9	n/a
クレジットカード	Credit Card	392.4	n/a	394.5	n/a	397.4	n/a	399.7	n/a
ショッピングクレジット	Shopping Credit	505.9	n/a	515.9	n/a	525.2	n/a	538.1	n/a
有効カード会員数(千人)	Available Cardholders	8,165.6	8,072.3	7,962.9	7,830.1	7,701.0	7,573.0	7,435.9	7,291.0
クレジットカード	Credit Card	7,811.4	7,758.7	7,649.3	7,516.6	7,387.7	7,259.9	7,122.6	6,978.2
ローンカード	Loan Card	354.2	313.5	313.5	313.4	313.2	313.0	313.2	312.8
カード新規獲得枚数(千枚)	Number of New Card Issuance	171.5	151.1	81.4	50.0	45.3	47.9	47.5	43.4
クレジットカード	Credit Card	168.2	148.6	78.8	47.6	43.2	45.8	45.6	41.8
ローンカード	Loan Card	3.2	2.5	2.5	2.3	2.1	2.0	1.8	1.6
残高有口座数(千人)	Number of Active Accounts	509.8	502.0	493.2	478.8	456.0	447.1	436.5	419.9
クレジットカードキャッシング	Cashing by Credit Card	332.7	329.3	325.2	315.6	301.9	297.7	291.9	280.4
ローンカード	Loan Card	177.1	172.6	168.0	163.2	154.1	149.3	144.5	139.4

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

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

店舗・チャネル	Number of Branches and Channels	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
店舗数(箇所)	Branches	34	34	34	34	34	34	33	33
CD台数(千台):	Cash Dispensers (CDs) (Own and Tie-up) (Thousands)	146	n/a	147	n/a	148	n/a	149	n/a

平均貸出金利	Average Lending Rates	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)	23.7%	17.7%	17.7%	17.7%	17.6%	17.6%	17.6%	17.6%

融資残高内訳		Breakdown of Loan Receivables	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
貸付金利別融資残高	Loan Receivables Outstanding by Interest Rate Zone									
残高(クレジットカードキャッシング、ローンカード):	Outstanding (Cashing by Credit Card and Loan Card):									
～15.0%	～15.0%		6.0	39.9	38.2	36.0	33.1	30.9	29.0	27.2
～18.0%	～18.0%		38.7	96.9	94.0	88.2	81.1	76.7	73.1	68.9
～20.0%	～20.0%		9.7	3.1	2.9	2.7	2.3	2.2	2.1	2.0
～25.0%	～25.0%		31.8	6.5	6.1	5.8	5.1	4.9	4.7	4.5
～29.2%	～29.2%		69.7	4.5	4.1	3.8	3.0	2.7	2.5	2.3
合計	Total		156.2	151.0	145.5	136.8	124.9	117.7	111.7	105.2
比率(クレジットカードキャッシング、ローンカード):	Ratios (Cashing by Credit Card and Loan Card):									
～15.0%	～15.0%		3.9%	26.4%	26.3%	26.4%	26.5%	26.3%	26.0%	25.9%
～18.0%	～18.0%		24.8%	64.1%	64.6%	64.5%	65.0%	65.2%	65.4%	65.5%
～20.0%	～20.0%		6.2%	2.1%	2.0%	2.0%	1.9%	1.9%	2.0%	2.0%
～25.0%	～25.0%		20.4%	4.3%	4.2%	4.3%	4.1%	4.2%	4.3%	4.4%
～29.2%	～29.2%		44.7%	3.0%	2.9%	2.8%	2.4%	2.4%	2.3%	2.2%
合計	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
カードタイプ別融資残高	Loan Receivables Outstanding by Card Type									
クレジットカードキャッシング	Cashing by Credit Card		66.2	64.5	63.1	59.2	54.4	51.6	49.4	46.6
ローンカード	Loan Card		89.9	86.4	82.3	77.5	70.4	66.1	62.2	58.5
合計	Total		156.2	151.0	145.5	136.8	124.9	117.7	111.7	105.2

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	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)									
残高	Outstanding		156.2	151.0	145.5	136.8	124.9	117.7	111.7	105.2
91～180日延滞残高	91-180 Days Delinquency Amount		3.5	3.5	3.0	2.6	2.2	2.1	1.4	1.1
91～180日延滞比率	91-180 Days Delinquency Ratio		2.2%	2.3%	2.1%	1.9%	1.8%	1.8%	1.3%	1.1%

加重平均借入金		Weighted Average Funding Rate	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
期中加重平均	During the Fiscal Year		1.0%	0.8%	0.7%	0.7%	0.7%	0.6%	0.6%	0.7%
期末加重平均	As of the Fiscal Year End		0.8%	0.8%	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%

1口座あたり残高(千円)		Credit Outstanding Per Account (Thousands of Yen)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
1口座あたり残高	Credit Outstanding Per Account		306.4	300.9	295.1	285.7	273.8	263.3	255.9	250.6
クレジットカードキャッシング	Cashing by Credit Card		199.0	196.1	194.2	187.7	180.3	173.3	169.4	166.4
ローンカード	Loan Card		508.1	501.0	490.3	475.2	456.9	442.6	430.7	419.9

年齢別残高構成比		Balance by Age	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)									
<30	<30		7.1%	6.8%	6.4%	6.1%	6.1%	5.9%	5.7%	5.5%
<40	<40		26.1%	25.9%	25.4%	25.0%	24.7%	24.4%	23.9%	23.5%
<50	<50		30.1%	30.4%	30.6%	30.8%	30.8%	31.1%	31.4%	31.6%
<60	<60		23.5%	23.6%	23.7%	23.8%	23.8%	23.9%	23.9%	23.9%
>= 60	Over 60		13.2%	13.4%	13.9%	14.3%	14.6%	14.8%	15.1%	15.5%
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	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)									
男性	Male		63.0%	63.1%	63.3%	63.7%	64.2%	64.7%	65.1%	65.5%
女性	Female		37.0%	36.9%	36.7%	36.3%	35.8%	35.3%	34.9%	34.5%
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	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)									
10万円未満	Less than JPY 100K		4.8%	5.0%	5.2%	5.5%	5.9%	6.5%	7.1%	7.2%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K		21.7%	22.1%	22.9%	23.5%	24.8%	25.6%	26.5%	27.1%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K		29.0%	28.8%	28.7%	29.0%	28.8%	28.6%	28.0%	28.1%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M		26.9%	26.7%	26.4%	25.5%	24.8%	24.3%	24.0%	23.9%
100万円以上	Over JPY 1M		17.6%	17.3%	16.8%	16.4%	15.7%	15.0%	14.4%	13.8%
合計	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

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

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

連結損益計算書	Consolidated Statements of Income	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金運用収益	Total Interest Income	0.7	0.5	0.3	0.3	0.5	0.3	0.3	0.3
役務取引等収益	Fees and Commissions Income	0.0	0.3	0.1	0.1	0.1	0.3	0.4	0.1
その他業務収益	Other Business Income	31.7	29.1	28.6	27.9	32.5	29.4	26.4	25.2
その他経常収益	Other Ordinary Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
経常収益	Ordinary Income	32.6	30.1	29.1	28.4	33.2	30.2	27.2	25.7
資金調達費用	Total Interest Expenses	1.3	1.2	1.2	1.1	1.1	1.2	1.0	0.8
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	26.5	24.7	23.6	22.8	27.9	24.5	22.2	21.1
営業経費	Total General and Administrative Expenses	2.0	1.9	1.8	1.9	1.9	1.8	1.9	1.8
その他経常費用	Other Ordinary Expenses	2.6	0.4	1.4	(1.0)	1.8	(1.1)	0.7	1.2
貸倒引当金繰入額	Provision of Reserve for Loan Losses	2.1	0.2	1.1	(1.3)	1.1	(1.5)	0.0	0.9
その他	Others	0.4	0.2	0.2	0.3	0.7	0.4	0.7	0.2
経常費用	Ordinary Expenses	32.7	28.4	28.1	24.8	32.8	26.5	25.9	25.1
経常利益	Net Ordinary Income	0.0	1.6	0.9	3.6	0.3	3.6	1.2	0.5
特別利益	Special Gains	-	-	0.0	0.0	0.0	-	0.0	0.0
特別損失	Special Losses	0.0	0.0	0.0	0.0	1.8	0.0	0.0	0.0
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	0.0	1.6	0.9	3.6	(1.5)	3.6	1.2	0.5
税金	Income Taxes (Benefit)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
四半期純利益(損失)	Net Income (Loss)	(0.1)	1.5	0.8	3.5	(1.5)	3.5	1.2	0.2

連結貸借対照表	Consolidated Balance Sheets	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	98.6	87.2	51.0	82.5	72.5	79.4	79.0	68.5
有価証券	Securities	7.9	7.6	7.5	8.2	8.1	8.0	7.3	7.4
貸出金	Loans and Bills Discounted	39.0	36.4	36.3	34.4	34.9	34.3	33.2	33.7
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	213.4	208.6	204.5	203.4	206.1	199.5	198.3	195.6
その他資産	Other Assets	135.3	128.3	130.8	128.7	130.0	127.1	125.1	134.8
割賦売掛金	Installment Sales Credit	115.0	106.8	110.6	107.2	108.4	102.8	105.7	113.6
有形固定資産	Premises and Equipment	15.8	17.6	17.5	17.0	13.8	14.4	14.1	17.1
無形固定資産	Intangible Assets	1.8	1.7	1.6	1.5	1.5	1.4	1.4	1.3
繰延税金資産	Deferred Tax Assets	2.2	2.2	2.3	2.3	2.4	2.4	2.4	2.1
貸倒引当金	Reserve for Credit Losses	(10.0)	(10.0)	(11.1)	(9.8)	(12.8)	(11.1)	(11.6)	(13.1)
資産の部合計	Total Assets	512.6	488.5	450.4	477.6	465.7	464.9	461.8	459.9
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	388.4	363.5	317.7	332.8	328.4	312.5	300.9	291.0
短期社債	Short-Term Corporate Bonds	17.7	22.5	17.9	27.1	19.3	36.6	40.8	49.0
社債	Corporate Bonds	-	-	-	-	-	-	-	-
その他負債	Other Liabilities	42.4	37.5	48.6	47.5	48.9	43.5	47.1	46.6
繰延税金負債	Deferred Tax Liabilities	0.2	0.1	0.1	0.3	0.4	0.4	0.2	0.1
負債の部合計	Total Liabilities	451.5	426.0	387.0	410.3	399.9	395.5	391.6	389.3
純資産の部	Equity:								
株主資本合計	Total Shareholders' Equity	60.5	62.1	63.0	66.5	65.0	68.6	69.8	70.1
資本金	Capital Stock	29.3	29.3	29.3	29.3	29.3	29.3	29.3	29.3
純資産の部合計	Total Equity	61.1	62.5	63.3	67.2	65.7	69.3	70.2	70.5
負債の部及び純資産の部合計	Total Liabilities and Equity	512.6	488.5	450.4	477.6	465.7	464.9	461.8	459.9

Section 5. 新生銀行 単体財務関連データ

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

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

単体損益の概要	Results of Operations (Non-Consolidated)	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
業務粗利益	Total Gross Business Profit (Loss)	6.0	24.0	46.2	21.1	23.7	13.9	24.3	21.0
資金利益	Net Interest Income	33.2	15.8	22.5	12.6	19.5	12.4	16.8	13.0
役務取引等利益	Net Fees and Commissions	(17.8)	4.5	6.0	3.9	0.9	3.7	5.7	6.2
特定取引利益	Net Trading Income	2.9	3.0	2.4	1.1	3.9	3.2	3.4	1.6
その他業務利益	Net Other Business Income	(12.3)	0.5	15.2	3.3	(0.7)	(5.4)	(1.7)	0.1
経費	Total Expenses	15.4	14.4	15.5	15.6	14.7	13.4	13.9	17.4
実質業務純益(損失)	Net Business Profit (Loss) (Jisshitsu Gyomu Jun-eki)	(9.4)	9.5	30.7	5.4	8.9	0.5	10.3	3.5
その他損益	Other Operating Expenses, Net	(36.2)	(5.2)	(28.8)	0.3	(12.9)	6.7	(9.2)	(7.0)
経常利益(損失)	Net Ordinary Income (Loss)	(45.7)	4.2	1.8	5.8	(4.0)	7.2	1.0	(3.4)
特別利益(損失)	Extraordinary Income (Loss)	(4.3)	0.2	4.4	(3.1)	2.6	(0.0)	(1.2)	(0.0)
税引前四半期純利益(損失)	Income (Loss) before Income Taxes	(50.1)	4.4	6.3	2.7	(1.3)	7.1	(0.1)	(3.5)
法人税、住民税及び事業税	Current Income Taxes (Benefit)	0.0	(0.2)	(0.1)	(0.1)	(0.0)	0.4	(0.1)	0.0
法人税等調整額	Deferred Income Taxes Expense (Benefit)	3.6	-	1.8	-	(0.2)	(0.0)	2.0	0.0
四半期純利益(損失)	Net Income (Loss)	(53.8)	4.7	4.6	2.8	(0.9)	6.6	(2.1)	(3.6)

単体損益計算書	Non-Consolidated Statements of Operations	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金運用収益	Total Interest Income	48.7	29.5	35.3	24.9	30.1	22.9	26.9	22.9
貸出金利息	Interest on Loans and Bills Discounted	19.9	19.4	18.7	16.8	15.7	16.2	15.8	15.9
有価証券利息配当金	Interest and Dividends on Securities	25.8	7.0	13.4	5.4	13.4	5.6	10.4	6.3
その他の資金運用収益	Other Interest Income	2.9	3.0	3.0	2.6	1.0	1.1	0.7	0.6
役務取引等収益	Fees and Commissions Income	5.1	3.5	3.5	3.3	3.4	4.0	3.7	3.6
特定取引収益	Trading Profits	3.0	7.3	3.6	0.0	2.5	4.7	4.8	2.0
その他業務収益	Other Business Income	3.5	2.5	17.6	4.0	3.4	0.4	2.3	1.0
その他経常収益	Other Ordinary Income	(3.8)	4.4	6.0	5.5	0.8	10.3	5.8	6.3
経常収益	Ordinary Income	56.7	47.4	66.1	37.8	40.4	42.6	43.7	35.9
資金調達費用	Total Interest Expenses	16.5	14.5	13.6	13.0	11.2	11.1	10.7	10.5
預金利息	Interest on Deposits	10.8	9.7	8.5	8.1	7.5	7.4	7.5	7.3
社債利息	Interest on Corporate Bonds	3.9	3.2	3.5	3.5	2.2	2.1	2.0	2.1
その他の資金調達費用	Other Interest Expenses	1.6	1.5	1.4	1.3	1.4	1.5	1.1	1.1
役務取引等費用	Fees and Commissions Expenses	2.3	2.7	2.6	2.2	2.2	2.3	2.5	2.2
特定取引費用	Trading Losses	0.0	4.2	1.2	(1.1)	(1.4)	1.4	1.4	0.3
その他業務費用	Other Business Expenses	15.9	1.8	2.3	0.6	4.2	5.9	4.0	0.9
営業経費	General and Administrative Expenses	15.8	15.1	16.1	16.2	15.4	14.0	14.5	18.0
その他経常費用	Other Ordinary Expenses	51.7	4.6	28.1	0.8	12.7	0.4	9.4	7.3
貸倒引当金繰入額	Provision of Reserve for Loan Losses	24.1	1.1	24.0	(0.3)	10.2	0.1	2.0	6.4
その他	Others	27.6	3.4	4.1	1.2	2.4	0.2	7.3	0.8
経常費用	Ordinary Expenses	102.4	43.1	64.2	32.0	44.4	35.3	42.6	39.4
経常利益(損失)	Net Ordinary Income (Loss)	(45.7)	4.2	1.8	5.8	(4.0)	7.2	1.0	(3.4)
特別利益	Special Gains	10.2	1.8	4.8	28.6	3.1	0.0	0.0	0.0
特別損失	Special Losses	14.6	1.6	0.4	31.7	0.5	0.1	1.3	0.0
税引前四半期純利益(損失)	Income (Loss) before Income Taxes	(50.1)	4.4	6.3	2.7	(1.3)	7.1	(0.0)	(3.5)
税金:	Income Taxes (Benefit):								
法人税、住民税及び事業税	Current	0.0	(0.0)	(0.1)	(0.1)	(0.0)	0.4	(0.0)	0.0
法人税等調整額	Deferred	3.6	-	1.8	-	(0.0)	(0.0)	2.0	0.0
四半期純利益(損失)	Net Income (Loss)	(53.8)	4.7	4.6	2.8	(0.0)	6.6	(2.1)	(3.6)

与信関連費用(単体)	Net Credit Costs (Non-Consolidated)	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	9.1	2.2	3.8	(0.8)	(0.0)	0.0	2.0	(0.0)
貸倒引当金繰入	Net Provision (Reversal) of Reserve for Loan Losses	24.1	1.1	24.0	(0.3)	10.2	0.1	2.0	6.4
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	0.3	(1.4)	17.4	0.4	0.9	(0.5)	(0.0)	(3.4)
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	23.7	2.6	6.5	(0.8)	9.3	0.7	2.1	9.9
特定海外債権引当勘定繰入	Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	(0.0)	-	(0.0)	(0.0)	0.0	-	(0.0)	0.0
償却債権取立益	Recoveries of written-off claims	-	-	-	-	-	(0.6)	(0.7)	(0.7)
与信関連費用	Net Credit Costs	33.2	3.4	27.8	(1.2)	10.2	(0.4)	3.3	5.7

資金運用/調達状況 (平均残高)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金運用/調達状況 (平均残高)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)								
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	18.2	15.0	32.7	23.8	13.7	33.2	18.1	23.6
コールローン	Call Loans	53.8	47.7	62.6	69.5	73.9	26.7	22.7	36.7
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	-	8.9
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	73.4	101.8	200.2	157.1	35.2	9.0	8.5	2.8
有価証券	Securities	3,661.3	3,581.1	3,178.4	3,205.1	3,938.3	3,430.5	2,910.9	2,520.3
貸出金	Loans and Bills Discounted	4,674.5	4,571.7	4,352.6	4,205.5	4,023.3	4,014.4	4,045.2	4,016.0
その他資金運用	Other Interest-Earning Assets	448.1	486.7	468.7	444.1	443.1	322.0	253.8	255.7
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金運用勘定合計	Total Interest-Earning Assets	8,929.4	8,804.2	8,295.5	8,105.3	8,527.7	7,836.0	7,259.4	6,864.3
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	6,487.6	6,311.4	5,954.1	5,831.1	5,591.6	5,520.3	5,542.6	5,649.1
譲渡性預金	Negotiable Certificates of Deposit	341.9	313.9	305.0	285.5	272.2	248.0	255.3	231.4
債券	Debentures	500.5	476.7	445.0	412.1	373.7	340.4	327.9	312.4
コールマネー	Call Money	226.6	198.2	181.2	166.3	162.2	155.8	145.6	140.3
売現先勘定	Payable under Repurchase Agreements	19.7	5.4	5.0	(0.0)	(0.0)	-	-	-
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	506.7	476.1	160.4	182.8	402.0	535.2	324.2	106.5
借入金	Borrowed Money	560.4	836.8	1,051.8	1,015.2	1,437.2	775.4	286.3	259.1
社債	Corporate Bonds	361.5	338.4	322.0	300.9	220.7	222.7	215.7	209.7
その他資金調達勘定	Other Interest-Bearing Liabilities	0.2	0.3	0.2	0.1	0.1	0.1	0.1	0.1
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	9,005.6	8,957.8	8,425.2	8,194.4	8,460.1	7,798.2	7,098.0	6,908.9
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	8,929.4	8,804.2	8,295.5	8,105.3	8,527.7	7,836.0	7,259.4	6,864.3
資金運用/調達状況 (利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated)								
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
コールローン	Call Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	-	0.0
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
有価証券	Securities	25.8	7.0	13.4	5.4	13.4	5.6	10.4	6.3
貸出金	Loans and Bills Discounted	19.9	19.4	18.7	16.8	15.7	16.2	15.8	15.9
その他資金運用	Other Interest-Bearing Assets	1.6	1.6	1.6	1.4	1.4	0.9	0.5	0.6
金利スワップ等	Interest Rate and Funding Swaps	-	1.3	1.3	-	-	0.0	0.0	(0.0)
資金運用勘定合計	Total Interest-Earning Assets	47.4	29.5	35.3	23.8	30.6	22.9	26.9	22.9
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	10.8	9.7	8.5	8.1	7.5	7.4	7.5	7.3
譲渡性預金	Negotiable Certificates of Deposit	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.0
債券	Debentures	0.7	0.7	0.6	0.5	0.4	0.4	0.3	0.3
コールマネー	Call Money	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
売現先勘定	Payable under Repurchase Agreements	0.0	0.0	0.0	-	-	-	-	-
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	0.1	0.1	0.0	0.0	0.1	0.2	0.1	0.0
借入金	Borrowed Money	0.4	0.4	0.5	0.5	0.6	0.5	0.6	0.6
社債	Corporate Bonds	3.9	3.2	3.5	3.5	2.2	2.1	2.0	2.1
その他資金調達勘定	Other Interest-Bearing Liabilities	0.0	0.0	0.0	0.0	0.0	0.1	(0.1)	0.0
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	16.5	14.5	13.6	13.0	11.2	11.1	10.7	10.5
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	30.9	14.9	21.6	10.8	19.4	11.8	16.2	12.4

資金運用/調達状況 (利回り(%))(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Non-Consolidated)	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	0.60	1.03	0.54	0.70	1.48	1.15	1.31	0.71
コールローン	Call Loans	0.14	0.16	0.16	0.19	0.13	0.15	0.22	0.36
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	-	0.40
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	0.11	0.12	0.12	0.11	0.10	0.08	0.08	0.10
有価証券	Securities	2.86	0.78	1.68	0.67	1.38	0.66	1.42	1.00
貸出金	Loans and Bills Discounted	1.72	1.70	1.70	1.59	1.58	1.62	1.55	1.58
その他資金運用	Other Interest-Bearing Assets	1.51	1.35	1.38	1.30	1.32	1.15	0.87	0.96
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金運用勘定合計	Total Interest-Earning Assets	2.15	1.34	1.68	1.16	1.45	1.18	1.47	1.33
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	0.67	0.61	0.57	0.55	0.54	0.54	0.53	0.51
譲渡性預金	Negotiable Certificates of Deposit	0.26	0.19	0.21	0.20	0.20	0.17	0.16	0.15
債券	Debentures	0.61	0.60	0.57	0.53	0.51	0.50	0.48	0.43
コールマネー	Call Money	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11
売現先勘定	Payable under Repurchase Agreements	0.10	0.10	0.11	0.00	0.00	-	-	-
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	0.10	0.11	0.12	0.18	0.16	0.16	0.15	0.08
借入金	Borrowed Money	0.31	0.23	0.20	0.20	0.17	0.29	0.83	0.92
社債	Corporate Bonds	4.48	3.89	4.41	4.66	4.16	3.95	3.79	4.02
その他資金調達勘定	Other Interest-Bearing Liabilities	...	...	...	...	...	...	...	...
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	0.74	0.65	0.64	0.63	0.53	0.57	0.59	0.60
資金運用収益-資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	1.40	0.68	1.03	0.52	0.92	0.60	0.89	0.71

単体貸借対照表	Non-Consolidated Balance Sheets	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	310.0	503.2	343.6	358.0	313.4	263.2	223.1	399.8
コールローン	Call Loans	19.1	13.9	31.5	8.6	-	12.0	30.1	-
買現先勘定	Receivables under resale agreements	-	-	-	-	-	-	-	15.0
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	2.8	5.1	5.8	20.9	3.0	4.8	13.7	-
買入金銭債権	Other Monetary Claims Purchased	621.2	424.6	495.5	395.8	408.7	231.9	237.5	227.8
特定取引資産	Trading Assets	211.0	201.4	213.5	182.1	182.8	178.0	193.6	173.4
金銭の信託	Monetary Assets Held in Trust	463.4	425.7	412.8	374.7	360.9	341.5	343.8	313.4
有価証券	Securities	3,674.5	3,274.8	3,089.1	3,550.4	3,701.7	3,111.4	2,636.0	2,325.9
投資損失引当金	Valuation Allowance for Investments	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)
貸出金	Loans and Bills Discounted	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8	4,017.9
外国為替	Foreign Exchanges	10.9	17.4	12.3	15.0	42.0	29.7	22.2	24.6
その他資産	Other Assets	506.8	876.4	987.2	687.5	350.2	322.7	397.6	456.4
有形固定資産	Premises and Equipment	17.8	14.7	14.8	18.8	18.2	18.4	17.9	20.7
無形固定資産	Intangible Assets	11.8	11.1	10.6	10.0	9.9	9.5	8.3	11.3
債券繰延資産	Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	-	-	-	0.7	1.8	1.5	-	-
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	11.2	11.5	13.8	15.9	9.6	13.0	9.1	11.5
貸倒引当金	Reserve for Credit Losses	(102.2)	(102.3)	(121.9)	(105.3)	(114.8)	(110.5)	(110.1)	(116.4)
資産の部合計	Total Assets	10,488.5	10,148.5	9,682.8	9,634.2	9,258.0	8,491.3	8,080.9	7,878.6
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	6,533.5	6,163.2	5,940.3	5,816.5	5,565.2	5,613.9	5,641.6	5,718.6
譲渡性預金	Negotiable Certificates of Deposit	290.9	284.1	319.6	232.7	174.0	308.1	152.9	179.4
債券	Debentures	487.5	461.6	429.0	388.2	352.5	333.0	315.8	308.2
コールマネー	Call Money	310.4	180.4	160.4	165.4	160.3	140.3	140.2	140.1
売現先勘定	Payables under Repurchase Agreements	8.4	-	-	-	-	-	-	-
債券貸借取引受入担保金	Collateral Related to Securities Lending Transactions	548.4	399.8	112.2	306.6	265.0	434.8	178.9	15.0
特定取引負債	Trading Liabilities	176.6	179.7	174.0	147.7	144.3	137.3	155.2	134.0
借入金	Borrowed Money	811.1	901.3	1,065.9	1,012.0	1,405.6	349.1	315.4	238.9
外国為替	Foreign Exchanges	0.2	0.3	0.2	0.2	0.2	0.1	0.1	0.2
社債	Corporate Bonds	342.5	321.4	313.0	219.3	222.2	221.1	208.1	206.3
その他負債	Other Liabilities	392.4	680.4	591.2	774.6	335.7	313.0	329.7	293.7
未払法人税等	Income Taxes Payable	0.4	0.1	0.2	0.0	0.3	0.1	0.3	0.1
リース債務	Lease Debt	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
資産除去債務	Asset retirement obligations	-	2.0	2.0	3.9	4.0	4.0	4.1	6.5
その他の負債	Other Liabilities	391.9	678.2	588.9	770.6	331.4	308.9	325.3	287.1
賞与引当金	Accrued Employees' Bonuses	5.4	1.6	2.3	3.2	4.1	1.0	1.9	2.8
固定資産処分損失引当金	Reserve for Losses on Disposal of Premises and Equipment	7.0	-	-	-	-	-	-	-
訴訟損失引当金	Reserve for Losses on Litigation	5.8	-	-	-	-	-	-	-
繰延税金負債	Deferred tax liability	-	3.8	6.4	-	-	-	2.2	2.3
支払承諾	Acceptances and Guarantees	11.2	11.5	13.8	15.9	9.6	13.0	9.1	11.5
負債の部合計	Total Liabilities	9,932.6	9,589.7	9,128.9	9,082.8	8,639.2	7,865.3	7,451.9	7,251.6
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	554.1	558.8	563.4	566.2	637.0	641.1	639.0	635.3
資本金	Capital Stock	476.2	476.2	476.2	476.2	512.2	512.2	512.2	512.2
資本剰余金	Capital Surplus	43.5	43.5	43.5	43.5	79.4	79.4	79.4	79.4
資本準備金	Additional Paid-in Capital	43.5	43.5	43.5	43.5	79.4	79.4	79.4	79.4
利益剰余金	Retained Earnings	106.8	111.5	116.1	118.9	117.9	122.0	119.9	116.2
利益準備金	Legal Reserve	11.0	11.0	11.0	11.0	11.0	11.5	11.5	11.5
その他利益剰余金	Other Retained Earnings	95.7	100.4	105.0	107.9	106.9	110.4	108.3	104.7
繰越利益剰余金	Unappropriated Retained Earnings	95.7	100.4	105.0	107.9	106.9	110.4	108.3	104.7
自己株式	Treasury Stock, at Cost	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
評価・換算差額等合計	Total Net Unrealized Gain (Loss)	0.1	(1.5)	(11.1)	(16.4)	(19.7)	(16.4)	(11.3)	(9.7)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	0.3	(1.0)	(9.4)	(10.9)	(15.3)	(11.3)	(6.9)	(6.4)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(0.0)	(0.0)	(1.7)	(5.5)	(4.4)	(5.1)	(4.3)	(3.3)
新株予約権	Stock Acquisition Rights	1.6	1.5	1.6	1.5	1.4	1.3	1.3	1.3
純資産の部合計	Total Equity	555.9	558.8	553.8	551.3	618.7	626.0	629.0	627.0
負債及び純資産の部合計	Total Liabilities and Equity	10,488.5	10,148.5	9,682.8	9,634.2	9,258.0	8,491.3	8,080.9	7,878.6

貸出金の残存期間別残高(単体)	Loan Maturity (Non-consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
1年以下	One Year or Less	1,708.0	n/a	1,493.6	n/a	1,284.5	n/a	1,116.8	n/a
1年超3年以下	Over One Year to Three Years	961.4	n/a	866.3	n/a	754.4	n/a	835.6	n/a
3年超5年以下	Over Three Years to Five Years	529.7	n/a	419.6	n/a	568.6	n/a	642.3	n/a
5年超7年以下	Over Five Years to Seven Years	278.6	n/a	182.8	n/a	165.8	n/a	356.9	n/a
7年超	Over Seven Years	111.0	n/a	1,065.9	n/a	1,072.7	n/a	1,028.7	n/a
期間の定めのないもの	Indefinite Term	144.0	n/a	148.4	n/a	127.0	n/a	80.2	n/a
合計	Total	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8	4,017.9

リスク管理債権(単体)	Risk Monitored Loans (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
破綻先債権額	Loans to Bankrupt Obligors	11.1	10.2	10.1	8.6	7.2	7.3	6.5	3.3
延滞債権額	Non-Accrual Delinquent Loans	290.0	281.3	273.0	248.4	237.7	208.7	216.2	272.0
3か月以上延滞債権額	Loans Past Due Three Months or More	2.0	2.3	1.7	3.0	1.6	6.0	0.7	0.5
貸出条件緩和債権額	Restructured Loans	3.0	3.0	4.5	4.5	4.7	4.4	3.5	4.2
合計(A)	Total (A)	306.2	296.9	289.6	264.5	251.3	226.5	227.1	280.1
貸出金残高(B)	Loans and Bills Discounted (B)	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8	4,017.9
貸出残高比(A)/(B)	(A)/(B)	6.47%	6.64%	6.93%	6.45%	6.33%	5.57%	5.59%	6.97%
貸倒引当金(C)	Reserve for Credit Losses (C)	102.2	102.3	121.9	105.3	114.8	110.5	110.1	116.4
引当率(C)/(A)	Reserve Ratios (C)/(A)	33.4%	34.5%	42.1%	39.8%	45.7%	48.8%	48.5%	41.5%

業種別貸出残高(単体)	Loans by Borrower Industry (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
国内(除く特別国際金融取引勘定):	Domestic Offices (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	246.8	246.7	250.6	232.1	230.1	233.5	245.3	244.5
農業、林業	Agriculture and Forestry	-	-	-	-	-	-	1.2	2.2
漁業	Fishery	2.5	2.4	2.4	2.2	2.2	2.2	1.0	-
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	2.7	2.4	2.2	2.0	0.4	0.4	0.4	0.2
建設業	Construction	5.6	4.0	3.7	3.8	6.7	13.5	12.5	19.3
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	32.3	30.1	25.9	24.6	27.1	27.1	37.6	38.7
情報通信業	Information and Communications	16.4	10.6	15.6	11.3	12.1	14.6	34.1	37.4
運輸業、郵便業	Transportation and Postal Service	288.4	278.3	268.5	295.7	279.6	282.8	269.5	244.4
卸売業、小売業	Wholesale and Retail	107.0	95.5	97.2	91.5	99.3	82.4	77.6	71.7
金融業、保険業	Finance and Insurance	1,486.1	1,397.3	1,239.0	1,186.4	1,077.8	1,203.0	1,200.8	1,145.2
不動産業	Real Estate	845.2	737.5	663.5	565.8	544.5	541.0	580.1	591.4
各種サービス業	Services	318.1	316.4	311.4	395.3	387.3	371.0	371.3	370.1
地方公共団体	Local Government	171.3	166.7	164.1	163.2	158.8	157.5	140.9	142.4
個人	Individual	913.2	912.2	891.1	908.7	937.3	963.9	900.7	922.1
海外円借款、国内店名義現地貸	Overseas Yen Loan and Overseas Loans Booked Domestically	248.6	229.0	201.4	183.4	172.9	138.4	125.3	121.8
国内店計	Total Domestic	4,684.9	4,429.7	4,137.1	4,066.5	3,936.5	4,031.9	3,998.9	3,952.1
海外及び特別国際金融取引勘定:	Overseas Offices (including Japan Offshore Market Accounts):								
政府等	Governments	1.9	2.2	2.2	2.3	2.2	2.2	2.1	2.1
金融機関	Financial Institutions	1.8	2.2	2.1	1.6	1.6	1.6	1.1	1.2
商工業	Commerce and Industry	44.1	39.6	35.3	33.1	32.7	31.1	58.5	62.4
その他	Others	-	-	-	-	-	-	-	-
海外合計	Total Overseas	47.9	44.0	39.7	37.1	36.6	34.9	61.9	65.8
合計	Total	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8	4,017.9

業種別リスク管理債権残高(単体)	Risk Monitored Loans by Borrower Industry (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
国内(除く特別国際金融取引勘定分):	Domestic Offices (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	1.5	1.5	3.3	3.5	3.5	3.2	3.2	10.7
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	-	-	-	-	-	-	-	-
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	0.5	0.5	0.5	-
運輸業、郵便業	Transportation and Postal Service	14.2	13.8	13.2	12.5	-	-	-	-
卸売業、小売業	Wholesale and Retail	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
金融業、保険業	Finance and Insurance	34.4	34.4	26.5	26.4	22.7	25.6	23.8	43.7
不動産業	Real Estate	231.6	224.5	218.3	198.0	172.3	173.5	183.0	180.3
各種サービス業	Services	3.7	3.1	2.9	4.3	2.0	2.0	0.1	26.2
地方公共団体	Local Government	-	-	-	-	-	-	-	-
個人	Individual	4.8	5.8	6.1	6.2	6.8	8.0	4.2	3.4
海外円借款、国内店名義現地貸	Overseas Yen Loan and Overseas Loans Booked Domestically	15.2	13.0	18.4	12.7	43.3	13.4	11.9	15.6
国内店計	Total Domestic	306.2	296.9	289.6	264.5	251.3	226.5	227.1	280.1
海外及び特別国際金融取引勘定分:	Overseas Offices (including Japan Offshore Market Accounts):								
政府等	Governments	-	-	-	-	-	-	-	-
金融機関	Financial Institutions	-	-	-	-	-	-	-	-
商工業	Commerce and Industry	-	-	-	-	-	-	-	-
その他	Others	-	-	-	-	-	-	-	-
海外合計	Total Overseas	-	-	-	-	-	-	-	-
合計	Total	306.2	296.9	289.6	264.5	251.3	226.5	227.1	280.1

地域別 海外・オフショアローン残高(単体)	Overseas and Offshore Loans by Region (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
米国	US	39.8	37.9	35.7	35.1	35.1	26.9	52.1	44.7
米国アセットバック投資	Asset-Backed Investment in US	3.7	3.7	3.7	4.0	4.1	3.9	4.6	4.6
欧州	Europe	135.7	126.1	94.2	84.6	66.2	40.7	33.5	33.0
欧州アセットバック投資	Asset-Backed Investment in Europe	95.6	86.8	56.9	49.2	30.9	28.3	25.7	25.3
その他	Others	120.9	109.0	111.2	100.7	108.1	105.6	101.5	109.8
海外・オフショアローン合計	Total	296.5	273.1	241.2	220.5	209.5	173.3	187.2	187.6
アセットバック投資合計	Total Asset-Backed Investment	99.4	90.6	60.6	53.2	35.1	32.2	30.4	29.9

地域別 海外・オフショアローン リスク管理債権残高(単体)	Risk Monitored Overseas and Offshore Loans by Region (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
米国	US	-	-	-	-	6.7	-	-	-
米国アセットバック投資	Asset-Backed Investment in US	-	-	-	-	-	-	-	-
欧州	Europe	15.1	12.9	18.4	12.7	36.4	13.4	11.9	14.8
欧州アセットバック投資	Asset-Backed Investment in Europe	14.0	12.1	17.7	12.1	13.1	13.0	11.6	14.6
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.7
海外・オフショアローン合計	Total	15.2	13.0	18.4	12.7	43.3	13.4	11.9	15.6
アセットバック投資合計	Total Risk Monitored Loans of Asset-Backed Investment	14.0	12.1	17.7	12.1	13.1	13.0	11.6	14.6

金融再生法の開示基準に基づく債権(単体)	Claims Classified under the Financial Revitalization Law (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	112.2	103.5	92.1	85.7	62.5	60.8	53.4	49.1
危険債権	Doubtful Claims	215.7	212.1	218.2	198.8	210.7	183.2	196.7	254.2
要管理債権	Substandard Claims	5.1	5.3	6.3	7.5	6.4	10.5	4.3	4.7
合計(A)	Total (A)	333.0	321.0	316.6	292.0	279.6	254.5	254.4	308.1
総与信残高(B)	Total Claims (B)	4,970.1	5,031.2	4,858.4	4,501.8	4,120.4	4,209.9	4,268.2	4,330.2
貸出金	Loans and Bills Discounted	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8	4,017.9
その他	Others	237.3	557.5	681.5	398.2	147.1	143.0	207.3	312.3
総与信残高比(A)/(B)	(A)/(B)	6.70%	6.38%	6.52%	6.49%	6.78%	6.04%	5.96%	7.11%
貸倒引当金(C)	Reserve for Credit Losses (C)	102.2	102.3	121.9	105.3	114.8	110.5	110.1	116.4
引当率(C)/(A)	Reserve Ratios (C)/(A)	30.7%	31.9%	38.5%	36.1%	41.1%	43.4%	43.3%	37.8%
(参考1)部分直接償却実施額	(Ref.) Amount of Write-Off	96.8	96.5	97.3	95.5	90.3	88.5	83.1	77.8
(参考2)要注意債権以下	(Ref.) Below Need Caution Level	739.6	776.5	852.8	765.2	730.4	667.0	641.4	678.1

金融再生法に基づく開示債権の保全率(単体)	Coverage Ratios for Non-Performing Claims Disclosed under the Financial Revitalization Law (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
危険債権	Doubtful Claims	96.8%	96.4%	95.3%	95.3%	96.7%	96.3%	97.0%	97.0%
要管理債権	Substandard Claims	79.0%	88.8%	74.8%	79.7%	69.1%	81.6%	62.8%	47.5%
合計	Total	97.6%	97.4%	96.3%	96.2%	96.8%	96.6%	97.0%	96.7%

貸倒引当金(単体)	Reserve for Credit Losses (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
貸倒引当金(貸出関連)(A)	Reserve for Loan Losses (A)	81.0	81.1	100.7	84.1	93.6	89.3	88.9	112.4
一般貸倒引当金	General Reserve for Loan Losses	50.6	48.9	62.2	48.5	48.3	47.0	44.8	41.3
個別貸倒引当金	Specific Reserve for Loan Losses	30.3	32.2	38.5	35.5	45.2	42.3	44.0	71.1
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他個別貸倒引当金	Specific Reserve for Other Credit Losses	21.1	21.1	21.1	21.1	21.1	21.1	21.1	3.9
貸倒引当金合計(B)	Total Reserve for Credit Losses (B)	102.2	102.3	121.9	105.3	114.8	110.5	110.1	116.4
総与信残高(C)	Total Claims (C)	4,970.1	5,031.2	4,858.4	4,501.8	4,120.4	4,209.9	4,268.2	4,330.2
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)	1.6%	1.6%	2.1%	1.9%	2.3%	2.1%	2.1%	2.6%
総与信残高比貸倒引当金(B)/(C)	Ratio of Total Reserve for Credit Losses to Total Claims (B)/(C)	2.1%	2.0%	2.5%	2.3%	2.8%	2.6%	2.6%	2.7%

債務者区別の引当率(単体)	Reserve Ratios for Borrowers' Category (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
実質破綻・破綻先(無担保部分)	Legally and Virtually Bankrupt (unsecured portion)	100.00%	n/a	100.00%	n/a	100.00%	n/a	100.00%	n/a
破綻懸念先(無担保部分)	Possibly Bankrupt (unsecured portion)	78.75%	n/a	78.44%	n/a	92.06%	n/a	97.48%	n/a
要管理先(無担保部分)	Substandard (unsecured portion)	70.44%	n/a	66.50%	n/a	55.06%	n/a	51.99%	n/a
その他要注意先(債権額)	Need Caution (total claims)	6.60%	n/a	6.50%	n/a	4.84%	n/a	3.74%	n/a
その他要注意先(無担保部分)	Need Caution (unsecured portion)	17.24%	n/a	23.47%	n/a	17.70%	n/a	12.86%	n/a
正常先(債権額)	Normal (total claims)	0.45%	n/a	0.50%	n/a	0.58%	n/a	0.66%	n/a

住宅ローン残高(単体)	Housing Loans (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
住宅ローン残高	Housing Loans	882.3	883.3	864.1	872.3	892.0	910.4	879.5	893.9

中小企業等に対する貸出金及び比率(単体)	Loans to Small- and Medium-Sized Entities (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
中小企業等貸出金	Loans to Small- and Medium-Sized Entities	2,822.2	n/a	2,557.8	n/a	2,392.2	n/a	2,514.3	n/a
中小企業等貸出金比率	% of Loans to Small- and Medium-Sized Entities	60.2%	n/a	61.8%	n/a	60.8%	n/a	62.9%	n/a

預金残高(単体)	Balance of Deposits (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
預金残高(譲渡性預金を含む)	Balance of Deposits (including NCDs)	6,824.4	6,447.3	6,260.0	6,049.2	5,739.3	5,922.1	5,794.6	5,898.1
個人預金残高	Balance of Deposits from Individuals	5,302.6	5,059.6	4,804.8	4,781.1	4,750.2	4,792.5	4,779.6	4,805.4

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

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

米国住宅ローン市場関連エクスポージャー	U.S. Residential Mortgage Exposure	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
ネットエクスポージャー(期中評価減、貸倒引当金計上後)	Net Exposure (After Mark-Downs and Credit Reserves)	11.5	10.9	10.2	9.9	10.1	9.9	9.5	9.2

証券化商品の商品別、地域別残高(単体)	Balance of Securitized Products (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
RMBS	RMBS	53.7	52.1	47.2	45.9	44.8	41.9	38.9	37.3
国内	Japan	49.9	48.5	47.2	45.9	44.8	41.9	38.9	37.3
米国	U.S.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
欧州	Europe	3.7	3.5	-	-	-	-	-	-
その他	Other	-	-	-	-	-	-	-	-
CMBS	CMBS	19.0	16.8	12.8	12.4	7.9	2.4	0.0	0.0
国内	Japan	10.9	10.0	8.1	7.5	5.5	2.4	0.0	0.0
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	5.5	4.2	2.3	2.4	-	-	-	-
その他	Other	2.5	2.5	2.4	2.3	2.4	-	-	-
CLO	CLO	56.7	52.3	43.1	43.0	42.0	41.2	38.6	38.9
国内	Japan	-	-	-	-	-	-	-	-
米国	U.S.	42.3	39.6	31.7	31.0	31.6	30.8	29.3	29.8
欧州	Europe	12.9	11.2	10.0	9.6	10.4	10.4	9.3	9.0
その他	Other	1.4	1.3	1.3	2.4	-	-	-	-
ABS CDO (再証券化商品)	ABS CDO (Re-Securitized Products)	-	-	-	-	-	-	-	-
国内	Japan	-	-	-	-	-	-	-	-
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	-	-	-	-	-	-	-	-
合計	Total	129.5	121.3	103.2	101.4	94.9	85.6	77.6	76.2
国内	Japan	60.8	58.6	55.3	53.5	50.3	44.4	38.9	37.3
米国	U.S.	42.3	39.6	31.7	31.0	31.6	30.8	29.3	29.8
欧州	Europe	22.2	19.0	12.4	12.0	10.4	10.4	9.3	9.0
その他	Other	4.0	3.9	3.7	4.8	2.4	-	-	-

LBO、モノライン、SIV、ABCP(単体)	LBO, Monoline, SIV, ABCP (Non-Consolidated)	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
LBO	Total LBO	194.4	217.0	215.1	204.7	203.3	201.4	199.0	196.8
国内	Japan	189.8	212.8	211.2	201.0	199.7	198.0	195.9	193.7
米国	U.S.	2.8	2.5	2.3	2.1	2.1	2.0	1.8	1.7
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	1.7	1.6	1.5	1.5	1.4	1.4	1.2	1.1
モノライン(Monoline)	Total Monoline	-	-	-	-	-	-	-	-
SIV	SIV	-	-	-	-	-	-	-	-
ABCP	ABCP	-	-	-	-	-	-	-	-

(参考)

(Reference)

換算為替レート	Exchange Rate Information	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12
円/ドル	JPY/USD	93.19	88.59	83.41	81.41	82.66	80.44	76.63	77.57
円/ユーロ	JPY/EUR	125.03	108.29	113.24	107.82	117.08	116.53	103.85	100.42
円/ポンド	JPY/GBP	140.45	133.23	131.99	126.36	133.14	129.42	119.44	119.60