

Shinsei Bank (TSE: 8303)

Quarterly Data Book for the Fiscal Year
Ended March 31, 2008
(May 14, 2008)

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

Unaudited (Billions of Yen)

| Results of Operations* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|--------------|-------------|-------------|----------------|--------------|--------------|-------------|---------------|
| Net Interest Income | 24.5 | 27.1 | 22.3 | 21.3 | 26.8 | 29.6 | 40.6 | 40.5 |
| Non-Interest Income | 43.5 | 43.2 | 54.8 | 31.2 | 49.6 | 32.5 | 29.5 | 13.2 |
| Net Fees and Commissions | 11.2 | 11.0 | 13.2 | 10.9 | 12.8 | 10.3 | 9.2 | 8.4 |
| Net Trading Income | 7.0 | 4.2 | 3.3 | 3.1 | 5.2 | 2.0 | 1.3 | 0.5 |
| Net Other Business Income | 25.3 | 27.9 | 38.1 | 17.1 | 31.6 | 20.1 | 19.0 | 4.2 |
| Total Revenue | 68.1 | 70.3 | 77.2 | 52.6 | 76.5 | 62.2 | 70.2 | 53.8 |
| General and Administrative Expenses | 37.3 | 38.4 | 36.7 | 37.4 | 37.3 | 39.9 | 40.2 | 40.2 |
| Ordinary Business Profit | 30.8 | 31.9 | 40.4 | 15.1 | 39.1 | 22.2 | 29.9 | 13.6 |
| Net Credit Costs | 3.7 | 1.4 | 14.4 | 32.2 | 9.5 | 21.1 | 10.0 | 32.8 |
| Amortization of Goodwill and Other Intangible Assets | 6.2 | 4.3 | 4.9 | 5.3 | 3.0 | 3.0 | 3.3 | 3.0 |
| Minority Interests in Net Income of Subsidiaries | 4.2 | 4.0 | 4.2 | 4.0 | 4.8 | 5.8 | 4.9 | 2.4 |
| Income Taxes and Others | (2.5) | 2.4 | 8.5 | 81.5 | (9.5) | 0.2 | 1.2 | (51.2) |
| Net Income (Loss) | 19.2 | 19.6 | 8.2 | (108.1) | 31.2 | (8.0) | 10.3 | 26.5 |
| Cash Basis Net Income (Loss) | 24.5 | 23.1 | 12.4 | (24.8) | 33.9 | (5.2) | 13.2 | 29.2 |

| Consolidated Statements of Operations | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|--------------|--------------|--------------|----------------|--------------|--------------|--------------|---------------|
| Total Interest Income | 38.1 | 44.8 | 43.5 | 46.2 | 53.3 | 58.1 | 68.2 | 62.4 |
| Interest on Loans and Bills Discounted | 27.8 | 31.3 | 33.3 | 34.2 | 38.9 | 45.4 | 52.3 | 50.0 |
| Interest and Dividends on Securities | 6.8 | 9.9 | 7.1 | 8.3 | 11.1 | 9.4 | 11.9 | 10.2 |
| Other Interest Income | 3.4 | 3.4 | 3.1 | 3.6 | 3.2 | 3.2 | 4.0 | 2.0 |
| Fees and Commissions Income | 16.3 | 17.7 | 19.1 | 17.6 | 18.1 | 17.0 | 15.5 | 15.2 |
| Trading Profits | 7.0 | 4.3 | 3.5 | 3.1 | 5.2 | 2.0 | 1.3 | 1.1 |
| Other Business Income | 67.0 | 71.1 | 63.7 | 69.2 | 68.3 | 65.3 | 56.4 | 56.4 |
| Other Ordinary Income | 6.3 | 10.1 | 4.9 | 5.5 | 7.9 | 10.0 | 6.1 | 4.8 |
| Ordinary Income | 134.9 | 148.1 | 134.9 | 141.9 | 153.0 | 152.6 | 147.6 | 140.1 |
| Total Interest Expenses | 13.5 | 17.6 | 21.1 | 24.8 | 26.5 | 28.4 | 27.5 | 21.8 |
| Interest on Deposits | 5.4 | 7.9 | 9.1 | 10.5 | 10.0 | 11.0 | 11.1 | 11.1 |
| Interest on Debentures | 0.8 | 0.7 | 0.7 | 0.7 | 0.7 | 0.8 | 0.8 | 0.9 |
| Interest on Borrowings | 2.2 | 2.5 | 2.9 | 3.4 | 3.6 | 5.3 | 4.5 | 1.7 |
| Other Interest Expenses | 5.0 | 6.3 | 8.3 | 10.0 | 12.0 | 11.2 | 11.0 | 7.8 |
| Fees and Commissions Expenses | 5.1 | 6.6 | 5.8 | 6.7 | 5.3 | 6.6 | 6.3 | 6.8 |
| Trading Losses | 0.0 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | (0.0) | (0.0) |
| Other Business Expenses | 44.6 | 48.7 | 42.1 | 47.5 | 44.0 | 47.2 | 42.5 | 53.4 |
| Total General and Administrative Expenses | 43.5 | 42.9 | 41.8 | 42.7 | 40.4 | 43.1 | 43.6 | 44.0 |
| General and Administrative Expenses | 37.3 | 38.5 | 36.8 | 37.4 | 37.4 | 40.0 | 40.3 | 40.9 |
| Amortization of Goodwill | 4.0 | 2.1 | 3.1 | 3.1 | 2.3 | 2.3 | 2.3 | 2.1 |
| Amortization of Intangible Assets | 2.1 | 2.1 | 1.7 | 2.2 | 0.6 | 0.6 | 0.9 | 0.9 |
| Other Ordinary Expenses | 7.3 | 6.8 | 22.9 | 43.4 | 11.4 | 29.4 | 12.1 | 40.4 |
| Provision of Reserve for Loan Losses | 3.6 | 0.4 | 14.1 | 30.2 | 9.3 | 19.8 | 9.1 | 28.5 |
| Others | 3.7 | 6.3 | 8.8 | 13.2 | 2.0 | 9.5 | 3.0 | 11.9 |
| Ordinary Expenses | 114.2 | 122.9 | 134.1 | 165.4 | 127.7 | 155.0 | 132.2 | 167.2 |
| Net Ordinary Income | 20.6 | 25.2 | 0.7 | (23.5) | 25.2 | (2.3) | 15.4 | (27.1) |
| Special Gains | 2.6 | 0.1 | 11.7 | 0.7 | 20.5 | 1.0 | 0.3 | 66.9 |
| Special Losses | 0.0 | 1.3 | 0.1 | 102.6 | 0.0 | 1.2 | 0.0 | 6.2 |
| Income (Loss) before Income Taxes and Minority Interests | 23.2 | 24.0 | 12.3 | (125.3) | 45.8 | (2.5) | 15.7 | 33.5 |
| Income Taxes (Benefit): | | | | | | | | |
| Current | 0.9 | 0.4 | 0.6 | 1.1 | 3.5 | 0.5 | 0.5 | 0.2 |
| Deferred | (1.1) | 0.0 | (0.8) | (22.5) | 6.1 | (0.8) | (0.1) | 4.3 |
| Minority Interests in Net Income of Subsidiaries | 4.2 | 4.0 | 4.2 | 4.0 | 4.8 | 5.8 | 4.9 | 2.4 |
| Net Income (Loss) | 19.2 | 19.6 | 8.2 | (108.1) | 31.2 | (8.0) | 10.3 | 26.5 |

| Non-Interest Income* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Net Fees and Commissions | 11.2 | 11.0 | 13.2 | 10.9 | 12.8 | 10.3 | 9.2 | 8.4 |
| Net Trading Income | 7.0 | 4.2 | 3.3 | 3.1 | 5.2 | 2.0 | 1.3 | 0.5 |
| Net Other Business Income | 25.3 | 27.9 | 38.1 | 17.1 | 31.6 | 20.1 | 19.0 | 4.2 |
| Income on Leased Assets and Installment Receivables | 12.8 | 12.7 | 12.6 | 12.9 | 12.9 | 14.3 | 12.2 | 12.6 |
| Non-Interest Income | 43.5 | 43.2 | 54.8 | 31.2 | 49.6 | 32.5 | 29.5 | 13.2 |

| General and Administrative Expenses* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Personnel Expenses | 15.6 | 16.2 | 16.2 | 14.3 | 16.1 | 16.3 | 16.4 | 14.7 |
| Premises Expenses | 4.1 | 4.3 | 4.3 | 4.5 | 4.1 | 4.5 | 5.2 | 4.7 |
| Technology and Data Processing Expenses | 5.0 | 4.9 | 4.8 | 5.2 | 4.9 | 5.1 | 5.8 | 5.8 |
| Advertising Expenses | 2.8 | 2.7 | 2.2 | 3.1 | 2.3 | 2.7 | 2.3 | 2.5 |
| Consumption and Property Taxes | 1.9 | 1.8 | 1.6 | 1.8 | 2.0 | 2.2 | 1.6 | 2.5 |
| Deposit Insurance Premium | 0.7 | 0.7 | 0.7 | 0.7 | 0.8 | 0.8 | 0.8 | 0.8 |
| Other General and Administrative Expenses | 6.8 | 7.5 | 6.7 | 7.7 | 6.9 | 8.1 | 7.7 | 8.9 |
| General and Administrative Expenses | 37.3 | 38.4 | 36.7 | 37.4 | 37.3 | 39.9 | 40.2 | 40.2 |

Note: 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.

| Net Credit Costs | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|--|------------|------------|-------------|-------------|------------|-------------|-------------|-------------|
| Losses on Write-Off of Loans | 0.2 | 0.1 | 0.0 | 1.1 | 0.0 | 0.0 | 0.1 | 2.9 |
| Net Provision (Reversal) of Reserve for Loan Losses | 6.0 | (2.0) | 14.1 | 31.0 | 9.3 | 18.8 | 9.1 | 35.9 |
| Net (Reversal) Provision of General Reserve for Loan Losses | (0.4) | 25.2 | 4.8 | 4.0 | (1.9) | (3.4) | (2.8) | 31.1 |
| Net (Reversal) Provision of Specific Reserve for Loan Losses | 6.5 | (27.2) | 9.3 | 27.0 | 11.3 | 22.3 | 11.9 | 4.8 |
| Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries | - | 0.0 | - | 0.0 | - | 0.0 | - | 0.0 |
| Net Provision of Specific Reserve for Other Credit Losses | (2.4) | 2.4 | 0.0 | (0.8) | 0.0 | 1.0 | - | (7.3) |
| Other Credit Costs Relating to Leasing Business | (0.1) | 0.9 | 0.1 | 0.9 | 0.1 | 1.2 | 0.7 | 1.2 |
| Net Credit Costs | 3.7 | 1.4 | 14.4 | 32.2 | 9.5 | 21.1 | 10.0 | 32.8 |

* Management accounting basis

| Interest-Earning Assets and Interest-Bearing Liabilities* | 2006.4-6 | | 2006.7-9 | | 2006.10-12 | | 2007.1-3 | |
|--|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|
| | Average Balance | Yield/Rate (%) | Average Balance | Yield/Rate (%) | Average Balance | Yield/Rate (%) | Average Balance | Yield/Rate (%) |
| Interest-Earning Assets: | | | | | | | | |
| Loans and Bills Discounted | 4,146.0 | 2.69 | 4,463.7 | 2.79 | 4,814.1 | 2.75 | 5,029.9 | 2.76 |
| Leased Assets and Installment Receivables | 843.4 | 6.10 | 832.5 | 6.08 | 839.0 | 5.96 | 810.1 | 6.47 |
| Securities | 1,532.3 | 1.78 | 1,679.5 | 2.36 | 1,923.2 | 1.48 | 1,866.9 | 1.81 |
| Other Interest-Earning Assets | 655.2 | n.m. | 690.2 | n.m. | 771.7 | n.m. | 768.7 | n.m. |
| Total Revenue on Interest-Earning Assets | 7,177.1 | 2.85 | 7,666.0 | 2.98 | 8,348.2 | 2.67 | 8,475.8 | 2.83 |
| Interest-Bearing Liabilities: | | | | | | | | |
| Deposits, Including Negotiable Certificates of Deposit | 4,233.7 | 0.52 | 4,711.7 | 0.69 | 5,070.4 | 0.75 | 5,320.1 | 0.85 |
| Debentures | 925.8 | 0.35 | 816.2 | 0.36 | 731.4 | 0.39 | 708.9 | 0.42 |
| Subordinated Debt | 349.3 | 2.08 | 372.5 | 1.90 | 411.3 | 2.42 | 464.9 | 3.28 |
| Borrowed Money and Corporate Bonds | 1,104.7 | 0.93 | 1,149.8 | 0.95 | 1,120.8 | 1.04 | 1,097.1 | 1.34 |
| Other Interest-Bearing Liabilities | 279.4 | n.m. | 495.7 | n.m. | 972.5 | n.m. | 950.1 | n.m. |
| Total Expense on Interest-Bearing Liabilities | 6,893.1 | 0.79 | 7,546.1 | 0.93 | 8,306.5 | 1.01 | 8,541.3 | 1.18 |
| Non Interest-Bearing Sources of Funds: | | | | | | | | |
| Non Interest-Bearing (Assets) Liabilities, Net | (823.9) | - | (677.3) | - | (708.8) | - | (764.8) | - |
| Total Equity-Minority Interests in Subsidiaries | 1,107.9 | - | 797.3 | - | 750.4 | - | 699.2 | - |
| Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds | 7,177.1 | - | 7,666.0 | - | 8,348.2 | - | 8,475.8 | - |
| Net Interest Margin | - | 2.06 | - | 2.05 | - | 1.66 | - | 1.65 |
| Impact of Non Interest-Bearing Sources | - | 0.03 | - | 0.01 | - | 0.01 | - | (0.01) |
| Net Revenue/Yield on Interest-Earning Assets | - | 2.09 | - | 2.07 | - | 1.66 | - | 1.64 |
| Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income: | | | | | | | | |
| Total Revenue on Interest-Earning Assets | 7,177.1 | 2.85 | 7,666.0 | 2.98 | 8,348.2 | 2.67 | 8,475.8 | 2.83 |
| Less: Income on Leased Assets and Installment Receivables | 843.4 | 6.10 | 832.5 | 6.08 | 839.0 | 5.96 | 810.1 | 6.47 |
| Total Interest Income | 6,333.6 | 2.41 | 6,833.5 | 2.60 | 7,509.1 | 2.30 | 7,665.6 | 2.45 |
| Total Interest Expenses | - | - | - | - | - | - | - | - |
| Net Interest Income | - | - | - | - | - | - | - | - |

| Interest-Earning Assets and Interest-Bearing Liabilities* | 2007.4-6 | | 2007.7-9 | | 2007.10-12 | | 2008.1-3 | |
|--|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|
| | Average Balance | Yield/Rate (%) | Average Balance | Yield/Rate (%) | Average Balance | Yield/Rate (%) | Average Balance | Yield/Rate (%) |
| Interest-Earning Assets: | | | | | | | | |
| Loans and Bills Discounted | 5,213.6 | 3.00 | 5,257.1 | 3.44 | 5,772.7 | 3.61 | 5,317.8 | 3.79 |
| Leased Assets and Installment Receivables | 785.0 | 6.60 | 777.8 | 7.34 | 761.8 | 6.41 | 738.0 | 6.89 |
| Securities | 1,947.4 | 2.30 | 2,035.1 | 1.84 | 2,315.8 | 2.04 | 1,936.4 | 2.13 |
| Other Interest-Earning Assets | 681.6 | n.m. | 962.0 | n.m. | 1,166.7 | n.m. | 1,142.3 | n.m. |
| Total Revenue on Interest-Earning Assets | 8,627.8 | 3.08 | 9,032.1 | 3.19 | 10,017.2 | 3.20 | 9,134.7 | 3.30 |
| Interest-Bearing Liabilities: | | | | | | | | |
| Deposits, Including Negotiable Certificates of Deposit | 5,528.4 | 0.79 | 5,570.9 | 0.86 | 5,987.2 | 0.84 | 5,851.3 | 0.85 |
| Debentures | 696.7 | 0.44 | 689.6 | 0.47 | 663.0 | 0.52 | 668.6 | 0.58 |
| Subordinated Debt | 481.0 | 3.53 | 464.5 | 3.15 | 466.8 | 3.18 | 393.4 | 3.76 |
| Borrowed Money and Corporate Bonds | 1,092.0 | 1.30 | 1,090.2 | 1.96 | 1,272.1 | 1.44 | 969.0 | 0.72 |
| Other Interest-Bearing Liabilities | 911.8 | n.m. | 1,208.4 | n.m. | 1,285.1 | n.m. | 972.6 | n.m. |
| Total Expense on Interest-Bearing Liabilities | 8,710.0 | 1.22 | 9,023.8 | 1.25 | 9,674.4 | 1.13 | 8,855.1 | 0.99 |
| Non Interest-Bearing Sources of Funds: | | | | | | | | |
| Non Interest-Bearing (Assets) Liabilities, Net | (734.8) | - | (649.7) | - | (655.7) | - | (686.8) | - |
| Total Equity-Minority Interests in Subsidiaries | 652.6 | - | 658.0 | - | 312.9 | - | 407.3 | - |
| Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds | 8,627.8 | - | 9,032.1 | - | 10,017.2 | - | 9,134.7 | - |
| Net Interest Margin | - | 1.86 | - | 1.94 | - | 2.06 | - | 2.31 |
| Impact of Non Interest-Bearing Sources | - | (0.01) | - | 0.00 | - | 0.04 | - | 0.03 |
| Net Revenue/Yield on Interest-Earning Assets | - | 1.85 | - | 1.94 | - | 2.10 | - | 2.34 |
| Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income: | | | | | | | | |
| Total Revenue on Interest-Earning Assets | 8,627.8 | 3.08 | 9,032.1 | 3.19 | 10,017.2 | 3.20 | 9,134.7 | 3.30 |
| Less: Income on Leased Assets and Installment Receivables | 785.0 | 6.60 | 777.8 | 7.34 | 761.8 | 6.41 | 738.0 | 6.89 |
| Total Interest Income | 7,842.7 | 2.73 | 8,254.3 | 2.80 | 9,255.3 | 2.93 | 8,396.7 | 2.99 |
| Total Interest Expenses | - | - | - | - | - | - | - | - |
| Net Interest Income | - | - | - | - | - | - | - | - |

n.m. is not meaningful

| Consolidated Balance Sheets | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|---------|----------|----------|----------|----------|----------|----------|----------|
| Assets: | | | | | | | | |
| Cash and Due From Banks | 250.0 | 312.4 | 417.2 | 448.5 | 412.2 | 394.1 | 316.1 | 505.6 |
| Call Loans | 175.7 | 20.0 | 71.0 | 43.1 | 67.1 | 736.1 | 544.7 | - |
| Receivables Under Resale Agreements | - | - | - | - | - | - | 3.5 | 2.0 |
| Collateral Related to Securities Borrowing Transactions | 80.2 | 27.2 | 103.9 | 11.0 | 47.6 | 74.7 | 93.3 | 18.7 |
| Other Monetary Claims Purchased | 287.4 | 296.9 | 383.1 | 366.5 | 469.7 | 445.1 | 467.0 | 468.8 |
| Trading Assets | 366.7 | 423.4 | 368.8 | 303.3 | 310.0 | 251.4 | 232.3 | 315.2 |
| Monetary Assets Held in Trust | 447.9 | 506.5 | 494.6 | 502.3 | 488.0 | 417.6 | 400.4 | 371.5 |
| Securities | 1,540.9 | 1,771.7 | 1,880.0 | 1,854.6 | 1,869.7 | 2,368.5 | 2,047.8 | 1,980.2 |
| Loans and Bills Discounted | 4,241.7 | 4,781.4 | 4,977.0 | 5,146.3 | 5,278.5 | 5,456.5 | 5,503.6 | 5,622.2 |
| Foreign Exchanges | 9.6 | 13.9 | 10.7 | 15.0 | 30.5 | 26.7 | 18.8 | 17.8 |
| Other Assets | 848.1 | 844.1 | 884.0 | 870.3 | 914.0 | 1,018.4 | 1,007.2 | 1,100.1 |
| Installment Receivables | 480.0 | 483.9 | 482.9 | 440.8 | 449.2 | 438.5 | 435.8 | 421.8 |
| Premises and Equipment | 396.0 | 398.1 | 392.7 | 382.4 | 382.4 | 372.2 | 367.0 | 305.7 |
| Tangible Leased Assets | 307.2 | 309.2 | 304.2 | 294.4 | 294.2 | 284.4 | 273.8 | 264.9 |
| Intangible Assets | 354.7 | 351.0 | 344.0 | 244.1 | 240.4 | 238.8 | 236.8 | 233.1 |
| Goodwill, Net | 221.4 | 219.4 | 216.2 | 158.0 | 156.4 | 154.1 | 144.5 | 142.2 |
| Intangible Leased Assets | 42.7 | 42.2 | 41.0 | 41.9 | 40.5 | 41.2 | 40.5 | 39.6 |
| Deferred Issuance Expenses for Debentures | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Deferred Tax Assets | 30.9 | 30.8 | 27.9 | 42.4 | 35.5 | 38.7 | 37.7 | 28.2 |
| Customers' Liabilities for Acceptances and Guarantees | 808.2 | 789.4 | 773.8 | 754.4 | 745.1 | 725.5 | 713.0 | 701.7 |
| Reserve for Credit Losses | (142.1) | (133.8) | (139.8) | (147.2) | (146.0) | (141.7) | (141.6) | (145.9) |
| Total Assets | 9,696.6 | 10,433.6 | 10,989.6 | 10,837.6 | 11,145.3 | 12,423.4 | 11,848.1 | 11,525.7 |
| Liabilities and Equity | | | | | | | | |
| Liabilities: | | | | | | | | |
| Deposits | 4,217.9 | 4,597.3 | 4,744.0 | 4,940.7 | 5,067.0 | 5,151.3 | 5,262.5 | 5,229.4 |
| Negotiable Certificates of Deposit | 237.9 | 348.3 | 315.1 | 480.1 | 474.9 | 719.3 | 935.7 | 577.1 |
| Debentures | 847.0 | 758.8 | 712.5 | 703.2 | 693.7 | 686.5 | 670.3 | 662.4 |
| Call Money | 129.2 | 449.9 | 808.1 | 692.7 | 698.0 | 1,377.4 | 751.3 | 632.1 |
| Collateral Related to Securities Lending Transactions | 76.0 | 41.4 | 180.8 | 8.3 | 77.5 | 285.1 | 156.9 | 148.4 |
| Commercial Paper | 165.0 | 168.7 | 241.0 | 171.3 | - | - | - | - |
| Trading Liabilities | 150.5 | 106.6 | 107.8 | 99.2 | 127.8 | 110.5 | 127.9 | 205.0 |
| Borrowed Money | 1,142.0 | 1,213.9 | 1,139.2 | 1,122.6 | 1,099.4 | 1,092.7 | 1,111.9 | 1,127.2 |
| Foreign Exchanges | 0.0 | 0.0 | 0.3 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 |
| Short-Term Corporate Bonds | - | - | - | - | 181.3 | 115.0 | 126.3 | 73.6 |
| Corporate Bonds | 298.9 | 300.6 | 400.0 | 400.4 | 444.0 | 432.7 | 443.7 | 426.2 |
| Other Liabilities | 493.1 | 619.7 | 504.7 | 498.3 | 548.5 | 766.1 | 549.3 | 708.7 |
| Accrued Employees' Bonuses | 5.0 | 8.0 | 10.3 | 13.1 | 5.0 | 8.4 | 11.3 | 14.5 |
| Accrued Directors' Bonuses | 0.0 | 0.1 | 0.2 | 0.3 | 0.2 | 0.2 | 0.4 | 0.2 |
| Reserve for Employees' Retirement Benefits | 3.0 | 3.1 | 3.3 | 3.5 | 3.3 | 3.2 | 3.1 | 4.6 |
| Reserve for Directors' Retirement Benefits | - | - | - | - | - | 0.0 | 0.1 | 0.1 |
| Reserve for Losses on Interest Repayments | - | 2.4 | 10.8 | 10.3 | 9.7 | 9.4 | 43.3 | 39.3 |
| Reserve for Losses on Disposal of Premises and Equipment | - | - | - | - | - | - | - | 5.0 |
| Reserve Under Special Law | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Deferred Tax Liabilities | 11.8 | 13.9 | 13.0 | 5.0 | 5.1 | 4.6 | 4.1 | 4.2 |
| Acceptances and Guarantees | 808.2 | 789.4 | 773.8 | 754.4 | 745.1 | 725.5 | 713.0 | 701.7 |
| Total Liabilities | 8,586.2 | 9,422.9 | 9,965.8 | 9,904.4 | 10,181.2 | 11,488.7 | 10,912.0 | 10,560.5 |
| Equity: | | | | | | | | |
| Total Shareholders' Equity | 860.0 | 747.7 | 752.5 | 642.7 | 671.2 | 663.3 | 673.2 | 749.8 |
| Capital Stock | 451.2 | 451.2 | 451.2 | 451.2 | 451.2 | 451.2 | 451.2 | 476.2 |
| Capital Surplus | 18.5 | 18.5 | 18.5 | 18.5 | 18.5 | 18.5 | 18.5 | 43.5 |
| Retained Earnings | 394.7 | 414.3 | 355.2 | 245.4 | 273.9 | 266.0 | 275.9 | 302.5 |
| Treasury Stock, at Cost | (4.5) | (136.5) | (72.5) | (72.5) | (72.5) | (72.5) | (72.5) | (72.5) |
| Total Net Unrealized Gain (Loss) and Translation Adjustments | (11.4) | (1.8) | 1.8 | 0.2 | (10.3) | (9.7) | (17.3) | (34.2) |
| Unrealized Gain (Loss) on Available-For-Sale Securities | (0.2) | (0.5) | 4.5 | 5.0 | 6.0 | (3.8) | (13.4) | (35.0) |
| Deferred Gain (Loss) on Derivatives Under Hedge Accounting | (14.5) | (3.9) | (6.6) | (7.7) | (20.3) | (9.5) | (7.2) | (1.0) |
| Foreign Currency Translation Adjustments | 3.3 | 2.6 | 4.0 | 2.9 | 3.8 | 3.6 | 3.3 | 1.8 |
| Stock Acquisition Rights | 0.0 | 0.2 | 0.4 | 0.5 | 0.6 | 0.8 | 1.0 | 1.2 |
| Minority Interests in Subsidiaries | 261.7 | 264.6 | 268.9 | 289.6 | 302.4 | 280.1 | 279.1 | 248.4 |
| Total Equity | 1,110.4 | 1,010.7 | 1,023.8 | 933.2 | 964.0 | 934.6 | 936.0 | 965.2 |
| Total Liabilities and Equity | 9,696.6 | 10,433.6 | 10,989.6 | 10,837.6 | 11,145.3 | 12,423.4 | 11,848.1 | 11,525.7 |

| Securities | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Trading Securities | - | 200.1 | - | 116.5 | - | 116.1 | - | 63.1 |
| Securities Being Held to Maturity | - | 346.9 | - | 407.0 | - | 438.8 | - | 390.4 |
| Japanese National Government Bonds | - | 314.4 | - | 364.5 | - | 324.4 | - | 304.3 |
| Japanese Corporate Bonds | - | 32.4 | - | 42.4 | - | 101.6 | - | 75.1 |
| Other | - | - | - | - | - | 12.7 | - | 11.0 |
| Securities Available-For-Sale | - | 1,159.0 | - | 1,276.6 | - | 1,762.9 | - | 1,484.5 |
| Marketable Securities, at Fair Value | - | 945.7 | - | 1,016.3 | - | 1,433.0 | - | 1,055.6 |
| Equity Securities | - | 13.4 | - | 22.4 | - | 23.5 | - | 19.1 |
| Japanese National Government Bonds | - | 392.9 | - | 385.8 | - | 559.5 | - | 341.0 |
| Japanese Local Government Bonds | - | 71.7 | - | 53.2 | - | 114.9 | - | 2.2 |
| Japanese Corporate Bonds | - | 186.1 | - | 135.1 | - | 206.1 | - | 201.6 |
| Other, Mainly Foreign Debt Securities | - | 281.4 | - | 419.6 | - | 528.8 | - | 491.5 |
| Foreign Securities | - | 279.6 | - | 416.0 | - | 527.1 | - | 487.9 |
| Foreign Currency Denominated Foreign Corporate and Government Bonds | - | 205.2 | - | 317.4 | - | 399.9 | - | 329.2 |
| Yen-Denominated Foreign Corporate and Government Bonds | - | 65.7 | - | 80.9 | - | 109.9 | - | 139.2 |
| Foreign Stock | - | 5.3 | - | 9.5 | - | 10.3 | - | 12.8 |
| Other Securities | - | 1.8 | - | 3.6 | - | 1.7 | - | 3.5 |
| Book Value of Securities Whose Fair Value is Not Readily Determinable | - | 213.2 | - | 260.3 | - | 329.8 | - | 428.9 |
| Equity Securities | - | 6.7 | - | 7.9 | - | 15.2 | - | 14.9 |
| Japanese Local Government Bonds | - | 0.0 | - | 0.0 | - | 0.0 | - | 0.0 |
| Japanese Corporate Bonds | - | 131.4 | - | 156.9 | - | 193.6 | - | 283.7 |
| Foreign Securities | - | 61.7 | - | 72.5 | - | 84.7 | - | 65.3 |
| Other | - | 13.3 | - | 22.8 | - | 36.1 | - | 64.8 |
| Investments in Unconsolidated Subsidiaries, at Cost and Affiliates Using the Equity Method | - | 65.7 | - | 54.4 | - | 50.6 | - | 42.1 |
| Securities | 1,540.9 | 1,771.7 | 1,880.0 | 1,854.6 | 1,869.7 | 2,368.5 | 2,047.8 | 1,980.2 |

| Loans by Borrower Industry | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Domestic Offices (excluding Japan offshore market account): | | | | | | | | |
| Manufacturing | - | 212.5 | - | 189.4 | - | 280.8 | - | 191.8 |
| Agriculture | - | 0.0 | - | 0.0 | - | 0.0 | - | 0.0 |
| Forestry | - | - | - | 0.0 | - | 0.0 | - | - |
| Fishery | - | 0.9 | - | 0.9 | - | 0.8 | - | 2.9 |
| Mining | - | 6.7 | - | 6.6 | - | 5.6 | - | 4.5 |
| Construction | - | 20.9 | - | 19.9 | - | 16.1 | - | 20.4 |
| Electric Power, Gas, Heat Supply and Water Supply | - | 99.6 | - | 80.1 | - | 77.8 | - | 74.6 |
| Information and Communications | - | 28.6 | - | 27.5 | - | 56.7 | - | 50.0 |
| Transportation | - | 469.6 | - | 391.9 | - | 381.3 | - | 379.4 |
| Wholesale and Retail | - | 111.7 | - | 117.5 | - | 108.5 | - | 138.0 |
| Finance and Insurance | - | 957.4 | - | 1,091.6 | - | 1,051.0 | - | 1,248.0 |
| Real Estate | - | 1,278.5 | - | 1,390.4 | - | 1,453.3 | - | 1,295.1 |
| Services | - | 259.4 | - | 369.9 | - | 364.0 | - | 374.0 |
| Local Government | - | 124.2 | - | 63.8 | - | 60.8 | - | 118.1 |
| Others | - | 1,111.1 | - | 1,302.1 | - | 1,469.0 | - | 1,597.9 |
| Loans to Individual Customers in Retail Banking, APLUS and Shinki | - | 778.5 | - | 844.5 | - | 972.4 | - | 1,174.7 |
| Total Domestic (A) | - | 4,681.7 | - | 5,052.2 | - | 5,326.3 | - | 5,495.3 |
| Overseas Offices (including Japan offshore market account): | | | | | | | | |
| Governments | - | - | - | 0.9 | - | 0.8 | - | 1.1 |
| Financial Institutions | - | - | - | - | - | - | - | - |
| Others | - | 99.6 | - | 93.1 | - | 129.3 | - | 125.6 |
| Total Overseas (B) | - | 99.6 | - | 94.0 | - | 130.1 | - | 126.8 |
| Total (A)+(B) | 4,241.7 | 4,781.4 | 4,977.0 | 5,146.3 | 5,278.5 | 5,456.5 | 5,503.6 | 5,622.2 |

| Intangible Assets | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| Goodwill, Net | 221.4 | 219.4 | 216.2 | 158.0 | 156.4 | 154.1 | 144.5 | 142.2 |
| APLUS | - | 177.5 | - | 117.2 | - | 113.7 | 111.8 | 110.0 |
| Showa Leasing | - | 42.7 | - | 41.5 | - | 40.3 | 39.8 | 39.2 |
| Shinki | - | - | - | - | - | - | (7.1) | (7.0) |
| Others | - | (0.8) | - | (0.7) | - | (0.0) | (0.0) | (0.0) |
| Intangible Assets Related with Acquisitions | 66.0 | 63.8 | 62.0 | 19.8 | 19.1 | 18.4 | 24.6 | 23.6 |
| APLUS | - | 55.7 | - | 12.2 | - | 11.3 | 10.9 | 10.5 |
| Showa Leasing | - | 8.1 | - | 7.6 | - | 7.0 | 6.8 | 6.6 |
| Shinki | - | - | - | - | - | - | 6.7 | 6.4 |
| Other | 67.2 | 67.7 | 65.7 | 66.2 | 64.7 | 66.2 | 67.7 | 67.2 |
| Intangible Assets | 354.7 | 351.0 | 344.0 | 244.1 | 240.4 | 238.8 | 236.8 | 233.1 |

| Tax Loss Carryforwards | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|------------------------|--------|--------|---------|--------|--------|--------|---------|--------|
| Shinsei Bank | - | - | - | 150.0 | - | - | - | 42.3 |
| APLUS | - | - | - | 195.6 | - | - | - | 205.9 |
| Showa Leasing | - | - | - | 41.0 | - | - | - | 37.4 |
| Shinki | - | - | - | - | - | - | - | 20.3 |

| Dividends Per Share (JPY) | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|----------------------------|--------|--------|---------|--------|--------|----------------|---------|----------------|
| Common share | - | 1.66 | - | 1.00 | - | - | - | 2.94 |
| Preferred Shares (Class A) | - | 6.50 | - | 6.50 | - | 6.50 | - | no outstanding |
| Preferred Shares (Class B) | - | 2.42 | - | 2.42 | - | no outstanding | - | no outstanding |

| Risk Monitored Loans (Consolidated) | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|-------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Loans to Bankrupt Obligors | - | 2.0 | - | 1.7 | - | 0.8 | - | 2.1 |
| Non-Accrual Delinquent Loans | - | 19.4 | - | 21.8 | - | 41.6 | - | 42.5 |
| Loans Past Due Three Months or More | - | 4.1 | - | 4.7 | - | 9.9 | - | 4.7 |
| Restructured Loans | - | 38.2 | - | 36.4 | - | 25.5 | - | 54.9 |
| Total (A) | - | 63.8 | - | 64.8 | - | 77.9 | - | 104.4 |
| Loans and Bills Discounted (B) | 4,241.7 | 4,781.4 | 4,977.0 | 5,146.3 | 5,278.5 | 5,456.5 | 5,503.6 | 5,622.2 |
| (A)/(B) X 100 (%) | - | 1.34% | - | 1.26% | - | 1.43% | - | 1.86% |
| Reserve for Credit Losses (C) | 142.1 | 133.8 | 139.8 | 147.2 | 146.0 | 141.7 | 141.6 | 145.9 |
| Reserve Ratios (C)/(A) X 100 (%) | - | 208.6% | - | 227.2% | - | 181.7% | - | 139.7% |

| Overall Funding Composition* | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Total Customer Based Funding | 5,303.0 | 5,704.6 | 5,771.8 | 6,124.2 | 6,235.7 | 6,557.2 | 6,868.7 | 6,469.0 |
| Institutional Deposits | 1,224.7 | 1,558.3 | 1,529.2 | 1,847.1 | 1,982.7 | 2,306.6 | 2,371.7 | 1,812.8 |
| Institutional Debentures | 425.8 | 353.0 | 316.9 | 321.3 | 321.0 | 324.3 | 315.9 | 320.2 |
| Retail Deposits | 3,231.2 | 3,387.3 | 3,529.9 | 3,573.8 | 3,559.2 | 3,563.9 | 3,826.6 | 3,993.7 |
| Structured Deposits | 1,287.4 | 1,383.3 | 1,420.3 | 1,457.9 | 1,499.1 | 1,558.5 | 1,556.2 | 1,564.6 |
| Retail Debentures | 421.2 | 405.8 | 395.6 | 381.9 | 372.7 | 362.2 | 354.4 | 342.2 |
| Commercial Paper | 165.0 | 168.7 | 241.0 | 171.3 | - | - | - | - |
| Borrowed Money | 1,142.0 | 1,213.9 | 1,139.2 | 1,122.6 | 1,099.4 | 1,092.7 | 1,111.9 | 1,127.2 |
| Corporate Bonds | 298.9 | 300.6 | 400.0 | 400.4 | 625.3 | 547.7 | 570.0 | 499.8 |
| Total | 6,908.9 | 7,387.8 | 7,552.0 | 7,818.5 | 7,960.4 | 8,197.6 | 8,551.0 | 8,096.0 |

Section 2. Shinsei Bank Consolidated Business Line Data

Section 2.1 Overall

Unaudited (Billions of Yen)

| Overall* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|----------|----------|------------|----------|----------|----------|------------|----------|
| Total Revenue | 68.1 | 70.3 | 77.2 | 52.6 | 76.5 | 62.2 | 70.2 | 53.8 |
| General and Administrative Expenses | 37.3 | 38.4 | 36.7 | 37.4 | 37.3 | 39.9 | 40.2 | 40.2 |
| Ordinary Business Profit (Loss) | 30.8 | 31.9 | 40.4 | 15.1 | 39.1 | 22.2 | 29.9 | 13.6 |
| Net Credit Costs (Recoveries) | 3.7 | 1.4 | 14.4 | 32.2 | 9.5 | 21.1 | 10.0 | 32.8 |
| Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) | 27.0 | 30.5 | 26.0 | (17.1) | 29.6 | 1.0 | 19.8 | (19.1) |
| Amortization of Goodwill and Other Intangible Assets | 6.2 | 4.3 | 4.9 | 5.3 | 3.0 | 3.0 | 3.3 | 3.0 |
| Minority Interests in Net Income of Subsidiaries | 4.2 | 4.0 | 4.2 | 4.0 | 4.8 | 5.8 | 4.9 | 2.4 |
| Income Taxes and Others | (2.5) | 2.4 | 8.5 | 81.5 | (9.5) | 0.2 | 1.2 | (51.2) |
| Net Income (Loss) | 19.2 | 19.6 | 8.2 | (108.1) | 31.2 | (8.0) | 10.3 | 26.5 |
| Cash Basis Net Income (Loss) | 24.5 | 23.1 | 12.4 | (24.8) | 33.9 | (5.2) | 13.2 | 29.2 |

| Institutional Banking* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|----------|----------|------------|----------|----------|----------|------------|----------|
| Total Revenue | 24.5 | 30.7 | 38.9 | 23.0 | 33.6 | 25.0 | 22.4 | 9.9 |
| General and Administrative Expenses | 10.7 | 11.2 | 11.1 | 10.3 | 12.5 | 13.3 | 12.5 | 11.1 |
| Ordinary Business Profit (Loss) | 13.7 | 19.5 | 27.8 | 12.6 | 21.1 | 11.6 | 9.9 | (1.1) |
| Net Credit Costs (Recoveries) | (5.1) | (12.0) | 2.9 | 10.2 | (3.0) | 7.1 | (1.4) | 16.9 |
| Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) | 18.9 | 31.5 | 24.8 | 2.4 | 24.1 | 4.5 | 11.3 | (18.0) |

| Consumer and Commercial Finance* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|----------|----------|------------|----------|----------|----------|------------|----------|
| Total Revenue | 31.8 | 28.8 | 30.9 | 20.6 | 31.3 | 25.0 | 36.9 | 33.8 |
| General and Administrative Expenses | 17.0 | 17.9 | 16.2 | 16.9 | 15.3 | 15.6 | 17.3 | 17.9 |
| Ordinary Business Profit (Loss) | 14.7 | 10.9 | 14.6 | 3.6 | 16.0 | 9.3 | 19.6 | 15.9 |
| Net Credit Costs (Recoveries) | 8.8 | 11.3 | 11.3 | 22.3 | 12.5 | 12.3 | 11.3 | 16.0 |
| Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) | 5.9 | (0.4) | 3.3 | (18.6) | 3.4 | (2.9) | 8.2 | (0.0) |

| Retail Banking* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|----------|----------|------------|----------|----------|----------|------------|----------|
| Total Revenue | 10.5 | 9.0 | 7.7 | 8.8 | 9.1 | 8.9 | 7.7 | 8.2 |
| General and Administrative Expenses | 9.9 | 9.5 | 9.0 | 9.2 | 9.6 | 10.6 | 10.0 | 9.7 |
| Ordinary Business Profit (Loss) | 0.5 | (0.4) | (1.2) | (0.3) | (0.5) | (1.6) | (2.2) | (1.5) |
| Net Credit Costs (Recoveries) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) | 0.5 | (0.4) | (1.2) | (0.4) | (0.5) | (1.7) | (2.3) | (1.6) |

| ALM/Corporate/Other* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|----------|----------|------------|----------|----------|----------|------------|----------|
| Total Revenue | 1.2 | 1.6 | (0.4) | 0.1 | 2.3 | 3.1 | 2.9 | 1.7 |
| General and Administrative Expenses | (0.4) | (0.3) | 0.3 | 1.0 | (0.1) | 0.2 | 0.2 | 1.3 |
| Ordinary Business Profit (Loss) | 1.7 | 1.9 | (0.7) | (0.8) | 2.4 | 2.8 | 2.6 | 0.3 |
| Net Credit Costs (Recoveries) | 0.0 | 2.0 | 0.1 | (0.3) | (0.1) | 1.6 | 0.1 | (0.3) |
| Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) | 1.6 | (0.1) | (0.8) | (0.5) | 2.5 | 1.2 | 2.5 | 0.6 |

Section 2.2 Business Line Total Revenue

| Institutional Banking Total Revenue* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|
| Net Interest Income | 8.3 | 8.2 | 5.2 | 7.5 | 9.8 | 10.0 | 9.8 | 16.6 |
| Non-Interest Income | 16.1 | 22.4 | 33.7 | 15.5 | 23.8 | 14.9 | 12.6 | (6.6) |
| Institutional Banking Total Revenue | 24.5 | 30.7 | 38.9 | 23.0 | 33.6 | 25.0 | 22.4 | 9.9 |
| Foreign Exchange, Derivatives, Equity-Related | 4.4 | 2.5 | 3.3 | 2.5 | 5.1 | 3.2 | 2.6 | 1.5 |
| Non-Recourse Real Estate Finance | 3.9 | 4.7 | 4.6 | 4.5 | 4.8 | 4.6 | 4.7 | 5.0 |
| Basic Banking | 4.2 | 5.0 | 4.7 | 4.4 | 4.1 | 3.9 | 3.7 | 4.5 |
| Credit Trading | 4.1 | 6.1 | 3.7 | 3.0 | 4.7 | 7.9 | 5.3 | 3.9 |
| Securitization | 2.4 | 1.3 | 6.5 | 0.9 | 1.5 | (1.4) | 0.8 | (0.4) |
| Principal Investments | 3.4 | 5.0 | 2.5 | 3.0 | 7.3 | 4.8 | 1.6 | (2.3) |
| Other Capital Markets | 0.2 | 4.1 | (1.1) | 3.0 | 1.3 | (0.2) | 1.6 | (1.6) |
| Others | 1.5 | 1.6 | 14.4 | 1.5 | 4.4 | 1.9 | 1.7 | (0.6) |
| Institutional Banking Total Revenue | 24.5 | 30.7 | 38.9 | 23.0 | 33.6 | 25.0 | 22.4 | 9.9 |

| Consumer and Commercial Finance Total Revenue* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Net Interest Income | 10.9 | 12.2 | 10.6 | 9.1 | 11.0 | 9.1 | 17.5 | 15.7 |
| APLUS | 9.9 | 11.4 | 9.7 | 8.2 | 10.7 | 10.5 | 10.5 | 9.9 |
| Showa Leasing | (0.8) | (1.0) | (0.7) | (0.8) | (0.6) | (2.4) | (1.4) | (1.7) |
| Shinki | - | - | - | - | (0.0) | (0.0) | 7.3 | 6.4 |
| Other Subsidiaries | 1.8 | 1.9 | 1.6 | 1.7 | 1.0 | 1.0 | 1.0 | 1.1 |
| Non-Interest Income | 20.8 | 16.6 | 20.2 | 11.4 | 20.3 | 15.9 | 19.3 | 18.0 |
| APLUS | 13.6 | 13.1 | 13.5 | 13.4 | 11.8 | 13.8 | 11.3 | 11.1 |
| Showa Leasing | 6.6 | 8.7 | 6.7 | 6.5 | 7.9 | 9.2 | 7.9 | 7.0 |
| Shinki | 0.2 | (5.6) | (0.6) | (8.5) | 0.5 | (7.3) | (0.3) | (0.2) |
| Other Subsidiaries | 0.2 | 0.3 | 0.7 | (0.0) | 0.0 | 0.2 | 0.4 | 0.1 |
| Consumer and Commercial Finance Total Revenue | 31.8 | 28.8 | 30.9 | 20.6 | 31.3 | 25.0 | 36.9 | 33.8 |
| APLUS | 23.6 | 24.5 | 23.2 | 21.7 | 22.5 | 24.3 | 21.9 | 21.1 |
| Showa Leasing | 5.7 | 7.7 | 5.9 | 5.6 | 7.2 | 6.7 | 6.5 | 5.2 |
| Shinki | 0.2 | (5.6) | (0.6) | (8.5) | 0.4 | (7.3) | 7.0 | 6.2 |
| Other Subsidiaries | 2.1 | 2.2 | 2.3 | 1.7 | 1.0 | 1.2 | 1.4 | 1.2 |
| Consumer and Commercial Finance Total Revenue | 31.8 | 28.8 | 30.9 | 20.6 | 31.3 | 25.0 | 36.9 | 33.8 |

| Retail Banking Total Revenue* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|-------------|------------|------------|------------|------------|------------|------------|------------|
| Net Interest Income | 4.3 | 4.4 | 4.2 | 4.5 | 4.7 | 5.0 | 5.5 | 5.6 |
| Non-Interest Income | 6.1 | 4.6 | 3.4 | 4.2 | 4.3 | 3.9 | 2.2 | 2.5 |
| Retail Banking Total Revenue | 10.5 | 9.0 | 7.7 | 8.8 | 9.1 | 8.9 | 7.7 | 8.2 |
| Deposits and Debentures Net Interest Income | 3.3 | 3.5 | 3.7 | 3.9 | 4.0 | 4.1 | 4.5 | 4.5 |
| Deposit-Related Non-Interest Income | 3.7 | 3.2 | 1.3 | 1.3 | 0.7 | 1.3 | 0.1 | 0.9 |
| Asset Management | 2.1 | 1.6 | 2.3 | 3.1 | 3.0 | 2.6 | 2.1 | 1.7 |
| Loans | 1.2 | 0.6 | 0.3 | 0.4 | 1.3 | 0.6 | 0.8 | 0.8 |
| (Ref) Revenue from Structured Deposits | 4.1 | 3.8 | 1.7 | 1.6 | 1.4 | 2.1 | 0.8 | 1.3 |
| Retail Banking Total Revenue | 10.5 | 9.0 | 7.7 | 8.8 | 9.1 | 8.9 | 7.7 | 8.2 |

| ALM/Corporate/Other Total Revenue* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|--|------------|------------|--------------|------------|------------|------------|------------|------------|
| Net Interest Income | 0.9 | 2.1 | 2.2 | 0.1 | 1.1 | 5.4 | 7.6 | 2.4 |
| Non-Interest Income | 0.3 | (0.5) | (2.6) | 0.0 | 1.1 | (2.3) | (4.7) | (0.6) |
| ALM/Corporate/Other Total Revenue | 1.2 | 1.6 | (0.4) | 0.1 | 2.3 | 3.1 | 2.9 | 1.7 |

| Total Revenue* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Net Interest Income | 24.5 | 27.1 | 22.3 | 21.3 | 26.8 | 29.6 | 40.6 | 40.5 |
| Non-Interest Income | 43.5 | 43.2 | 54.8 | 31.2 | 49.6 | 32.5 | 29.5 | 13.2 |
| Total Revenue | 68.1 | 70.3 | 77.2 | 52.6 | 76.5 | 62.2 | 70.2 | 53.8 |
| Institutional Banking Total Revenue | 24.5 | 30.7 | 38.9 | 23.0 | 33.6 | 25.0 | 22.4 | 9.9 |
| Consumer and Commercial Finance Total Revenue | 31.8 | 28.8 | 30.9 | 20.6 | 31.3 | 25.0 | 36.9 | 33.8 |
| APLUS | 23.6 | 24.5 | 23.2 | 21.7 | 22.5 | 24.3 | 21.9 | 21.1 |
| Showa Leasing | 5.7 | 7.7 | 5.9 | 5.6 | 7.2 | 6.7 | 6.5 | 5.2 |
| Shinki | 0.2 | (5.6) | (0.6) | (8.5) | 0.4 | (7.3) | 7.0 | 6.2 |
| Other Subsidiaries | 2.1 | 2.2 | 2.3 | 1.7 | 1.0 | 1.2 | 1.4 | 1.2 |
| Retail Banking Total Revenue | 10.5 | 9.0 | 7.7 | 8.8 | 9.1 | 8.9 | 7.7 | 8.2 |
| ALM/Corporate/Other Total Revenue | 1.2 | 1.6 | (0.4) | 0.1 | 2.3 | 3.1 | 2.9 | 1.7 |
| Total Revenue | 68.1 | 70.3 | 77.2 | 52.6 | 76.5 | 62.2 | 70.2 | 53.8 |

| General and Administrative Expenses* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Institutional Banking | 10.7 | 11.2 | 11.1 | 10.3 | 12.5 | 13.3 | 12.5 | 11.1 |
| Consumer and Commercial Finance | 17.0 | 17.9 | 16.2 | 16.9 | 15.3 | 15.6 | 17.3 | 17.9 |
| APLUS | 13.3 | 14.2 | 12.5 | 13.1 | 11.3 | 11.5 | 10.6 | 11.5 |
| Showa Leasing | 2.6 | 2.8 | 2.8 | 2.8 | 3.2 | 3.4 | 3.0 | 3.0 |
| Shinki | - | - | - | - | 0.0 | 0.0 | 3.0 | 2.5 |
| Other Subsidiaries | 0.9 | 0.8 | 0.7 | 0.9 | 0.7 | 0.5 | 0.6 | 0.7 |
| Retail Banking | 9.9 | 9.5 | 9.0 | 9.2 | 9.6 | 10.6 | 10.0 | 9.7 |
| ALM/Corporate/Other | (0.4) | (0.3) | 0.3 | 1.0 | (0.1) | 0.2 | 0.2 | 1.3 |
| General and Administrative Expenses | 37.3 | 38.4 | 36.7 | 37.4 | 37.3 | 39.9 | 40.2 | 40.2 |

| Ordinary Business Profit (Loss)* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Institutional Banking | 13.7 | 19.5 | 27.8 | 12.6 | 21.1 | 11.6 | 9.9 | (1.1) |
| Consumer and Commercial Finance | 14.7 | 10.9 | 14.6 | 3.6 | 16.0 | 9.3 | 19.6 | 15.9 |
| APLUS | 10.2 | 10.3 | 10.6 | 8.6 | 11.2 | 12.7 | 11.2 | 9.5 |
| Showa Leasing | 3.0 | 4.8 | 3.1 | 2.7 | 4.0 | 3.2 | 3.5 | 2.2 |
| Shinki | 0.2 | (5.6) | (0.6) | (8.5) | 0.4 | (7.4) | 4.0 | 3.7 |
| Other Subsidiaries | 1.1 | 1.4 | 1.5 | 0.8 | 0.3 | 0.7 | 0.8 | 0.4 |
| Retail Banking | 0.5 | (0.4) | (1.2) | (0.3) | (0.5) | (1.6) | (2.2) | (1.5) |
| ALM/Corporate/Other | 1.7 | 1.9 | (0.7) | (0.8) | 2.4 | 2.8 | 2.6 | 0.3 |
| Ordinary Business Profit (Loss) | 30.8 | 31.9 | 40.4 | 15.1 | 39.1 | 22.2 | 29.9 | 13.6 |

| Net Credit Costs (Recoveries)* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|--------------------------------------|------------|------------|-------------|-------------|------------|-------------|-------------|-------------|
| Institutional Banking | (5.1) | (12.0) | 2.9 | 10.2 | (3.0) | 7.1 | (1.4) | 16.9 |
| Consumer and Commercial Finance | 8.8 | 11.3 | 11.3 | 22.3 | 12.5 | 12.3 | 11.3 | 16.0 |
| APLUS | 8.3 | 9.2 | 10.4 | 21.1 | 9.8 | 9.9 | 8.5 | 9.8 |
| Showa Leasing | (0.1) | 1.6 | 0.3 | 1.1 | 0.6 | 2.3 | 2.7 | 2.9 |
| Shinki | - | - | - | - | - | - | 2.0 | 2.6 |
| Other Subsidiaries | 0.6 | 0.5 | 0.4 | (0.0) | 2.1 | 0.0 | (2.0) | 0.6 |
| Retail Banking | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| ALM/Corporate/Other | 0.0 | 2.0 | 0.1 | (0.3) | (0.1) | 1.6 | 0.1 | (0.3) |
| Net Credit Costs (Recoveries) | 3.7 | 1.4 | 14.4 | 32.2 | 9.5 | 21.1 | 10.0 | 32.8 |

| OBP (Loss) After Net Credit Costs (Recoveries)* | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|-------------|-------------|-------------|---------------|-------------|------------|-------------|---------------|
| Institutional Banking | 18.9 | 31.5 | 24.8 | 2.4 | 24.1 | 4.5 | 11.3 | (18.0) |
| Consumer and Commercial Finance | 5.9 | (0.4) | 3.3 | (18.6) | 3.4 | (2.9) | 8.2 | (0.0) |
| APLUS | 1.9 | 1.0 | 0.2 | (12.5) | 1.3 | 2.8 | 2.6 | (0.2) |
| Showa Leasing | 3.2 | 3.2 | 2.7 | 1.5 | 3.4 | 0.8 | 0.7 | (0.7) |
| Shinki | 0.2 | (5.6) | (0.6) | (8.5) | 0.4 | (7.4) | 1.9 | 1.0 |
| Other Subsidiaries | 0.4 | 0.8 | 1.0 | 0.8 | (1.8) | 0.7 | 2.8 | (0.1) |
| Retail Banking | 0.5 | (0.4) | (1.2) | (0.4) | (0.5) | (1.7) | (2.3) | (1.6) |
| ALM/Corporate/Other | 1.6 | (0.1) | (0.8) | (0.5) | 2.5 | 1.2 | 2.5 | 0.6 |
| OBP (Loss) After Net Credit Costs (Recoveries) | 27.0 | 30.5 | 26.0 | (17.1) | 29.6 | 1.0 | 19.8 | (19.1) |

Section 2.3 Business Line Key Data

Unaudited (Billions of Yen)

| Institutional Banking* | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| Corporate Loans (Basic Banking) | 2,879.2 | 3,006.4 | 2,886.3 | 2,827.3 | 2,842.4 | 2,871.0 | 2,723.1 | 2,856.1 |
| Non-Recourse Lending (Loans and Bonds) | 594.3 | 795.5 | 863.1 | 922.2 | 1,016.4 | 1,062.5 | 919.8 | 974.8 |
| Non-Recourse Loans | 453.0 | 665.8 | 707.6 | 769.5 | 823.8 | 873.4 | 713.4 | 695.6 |
| Non-Recourse Bonds | 141.3 | 129.7 | 155.4 | 152.6 | 192.5 | 189.0 | 206.3 | 279.2 |
| Specialty Finance Loans | 82.0 | 96.8 | 69.3 | 158.2 | 231.4 | 215.9 | 283.9 | 257.1 |
| Other Product Loans | 162.7 | 202.2 | 442.7 | 446.4 | 465.5 | 458.5 | 536.2 | 479.6 |
| CLO (Off Balance) | (254.5) | (154.7) | (141.9) | (119.9) | (128.2) | (75.0) | - | - |
| Institutional Deposits and Negotiable Certificates of Deposit | 1,224.7 | 1,558.3 | 1,529.2 | 1,847.1 | 1,982.7 | 2,306.6 | 2,371.7 | 1,812.8 |
| Institutional Debentures | 425.8 | 353.0 | 316.9 | 321.3 | 321.0 | 324.3 | 315.9 | 320.2 |

| Consumer and Commercial Finance | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|---|--------|--------|---------|--------|--------|--------|---------|--------|
| Loans to Consumer and Commercial Finance Customers* | 391.9 | 416.1 | 428.2 | 424.9 | 345.7 | 334.2 | 425.6 | 426.2 |
| Installment Receivables | 480.0 | 483.9 | 482.9 | 440.8 | 449.2 | 438.5 | 435.8 | 421.8 |
| Tangible Leased Assets | 307.2 | 309.2 | 304.2 | 294.4 | 294.2 | 284.4 | 273.8 | 264.9 |
| Intangible Leased Assets | 42.7 | 42.2 | 41.0 | 41.9 | 40.5 | 41.2 | 40.5 | 39.6 |
| Customers' Liabilities for Acceptances and Guarantees | 808.2 | 789.4 | 773.8 | 754.4 | 745.1 | 725.5 | 713.0 | 701.7 |

| Retail Banking* | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| Retail Loans Outstanding | 527.4 | 548.6 | 584.6 | 639.5 | 697.6 | 778.3 | 821.2 | 907.4 |
| Housing Loan Balance | 479.1 | 497.2 | 515.4 | 562.2 | 619.3 | 692.4 | 730.8 | 811.2 |
| Assets Under Management (AUM) | 4,204.7 | 4,372.4 | 4,544.9 | 4,622.7 | 4,641.6 | 4,670.0 | 4,936.0 | 5,092.2 |
| Retail Deposits | 3,231.2 | 3,387.3 | 3,529.9 | 3,573.8 | 3,559.2 | 3,563.9 | 3,826.6 | 3,993.7 |
| Structured Deposits | 1,287.4 | 1,383.3 | 1,420.3 | 1,457.9 | 1,499.1 | 1,558.5 | 1,556.2 | 1,564.6 |
| Retail Debentures | 421.2 | 405.8 | 395.6 | 381.9 | 372.7 | 362.2 | 354.4 | 342.2 |
| Mutual Funds and Variable Annuities | 516.9 | 544.7 | 585.9 | 634.2 | 678.1 | 713.7 | 725.2 | 727.8 |
| Mutual Funds | 356.1 | 370.8 | 401.1 | 437.3 | 468.2 | 492.6 | 493.6 | 487.6 |
| Variable Annuities | 160.7 | 173.8 | 184.7 | 196.8 | 209.4 | 221.1 | 231.5 | 240.1 |
| Total Number of Retail Accounts (Thousands) | 1,792 | 1,861 | 1,923 | 1,994 | 2,047 | 2,089 | 2,137 | 2,197 |
| Total Number of PowerSmart Housing Loan Customers | 21,447 | 22,543 | 23,686 | 25,842 | 28,393 | 31,703 | 33,568 | 37,015 |

Note: AUM includes unclaimed debentures

| Total Loans and Bills Discounted | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Loans in Institutional Banking: | | | | | | | | |
| Corporate Loans (Basic Banking) | 2,879.2 | 3,006.4 | 2,886.3 | 2,827.3 | 2,842.4 | 2,871.0 | 2,723.1 | 2,856.1 |
| Non-Recourse Loans | 453.0 | 665.8 | 707.6 | 769.5 | 823.8 | 873.4 | 713.4 | 695.6 |
| Specialty Finance Loans | 82.0 | 96.8 | 69.3 | 158.2 | 231.4 | 215.9 | 283.9 | 257.1 |
| Other Product Loans | 162.7 | 202.2 | 442.7 | 446.4 | 465.5 | 458.5 | 536.2 | 479.6 |
| CLO (Off Balance) | (254.5) | (154.7) | (141.9) | (119.9) | (128.2) | (75.0) | - | - |
| Loans in Consumer and Commercial Finance: | | | | | | | | |
| Loans to Consumer and Commercial Finance Customers | 391.9 | 416.1 | 428.2 | 424.9 | 345.7 | 334.2 | 425.6 | 426.2 |
| Loans in Retail Banking: | | | | | | | | |
| Retail Loans Outstanding | 527.4 | 548.6 | 584.6 | 639.5 | 697.6 | 778.3 | 821.2 | 907.4 |
| Housing Loan Balance | 479.1 | 497.2 | 515.4 | 562.2 | 619.3 | 692.4 | 730.8 | 811.2 |
| Total Loans and Bills Discounted | 4,241.7 | 4,781.4 | 4,977.0 | 5,146.3 | 5,278.5 | 5,456.5 | 5,503.6 | 5,622.2 |

| Risk Capital Allocation by Business | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|-------------------------------------|----------|--------------|----------|--------------|--------------|--------------|--------------|--------------|
| Institutional Banking | - | - | - | 291 | - | 301 | - | 333 |
| Consumer and Commercial Finance | - | - | - | 119 | - | 113 | - | 136 |
| Retail Banking | - | - | - | 17 | - | 14 | - | 15 |
| ALM/Corporate/Other | - | - | - | 29 | - | 46 | - | 49 |
| Excess Capital | - | - | - | 163 | - | 171 | - | 144 |
| Tier I Capital | - | 646.8 | - | 620.8 | 649.8 | 647.6 | 651.3 | 679.7 |

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

| Financial Ratios | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|--|----------|----------|------------|----------|----------|----------|------------|----------|
| Return on Assets (Annualized) | 0.8% | 0.8% | 0.3% | (4.3%) | 1.1% | 0.3% | 0.4% | 1.0% |
| Return on Equity (Fully Diluted) (Annualized) | 9.0% | 10.3% | 4.0% | (56.8%) | 19.3% | (4.8%) | 6.3% | 15.0% |
| Cash Basis Return on Assets (Annualized) | 1.1% | 0.9% | 0.4% | (1.0%) | 1.3% | (0.3%) | 0.5% | 1.1% |
| Cash Basis Return on Equity (Fully Diluted) (Annualized) | 11.6% | 12.2% | 6.0% | (11.2%) | 21.0% | (3.1%) | 8.1% | 16.4% |
| Expense-to-Revenue Ratio | 54.8% | 54.6% | 47.5% | 71.1% | 48.8% | 64.3% | 57.4% | 74.7% |

| Risk Capital Allocation by Risk Categories | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|---|----------|--------------|----------|--------------|--------------|--------------|--------------|--------------|
| Credit Risk | - | - | - | 234 | - | 215 | - | 230 |
| Structured Credit and Other Investment Risk | - | - | - | 170 | - | 178 | - | 208 |
| Market Risk | - | - | - | 4 | - | 5 | - | 8 |
| Interest Rate Risk | - | - | - | 5 | - | 7 | - | 11 |
| Liquidity Risk | - | - | - | 19 | - | 30 | - | 33 |
| Operational Risk | - | - | - | 22 | - | 39 | - | 43 |
| Excess Capital | - | - | - | 163 | - | 171 | - | 144 |
| Tier I Capital | - | 646.8 | - | 620.8 | 649.8 | 647.6 | 651.3 | 679.7 |

| Capital Adequacy Data | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|--------|---------|---------|---------|---------|---------|---------|---------|
| Basic Items (Tier I) | - | 646.8 | - | 620.8 | 649.8 | 647.6 | 651.3 | 679.7 |
| Supplementary Items (Tier II) | - | 475.6 | - | 522.0 | 547.4 | 537.0 | 536.7 | 530.2 |
| Deduction | - | (73.4) | - | (137.7) | (124.5) | (131.0) | (130.3) | (128.0) |
| Total Capital | - | 1,049.0 | - | 1,005.0 | 1,072.2 | 1,053.5 | 1,057.6 | 1,081.9 |
| Risk Assets | - | 7,782.7 | - | 7,652.0 | 8,230.3 | 8,494.1 | 8,738.5 | 9,212.5 |
| Capital Adequacy Ratio | - | 13.47% | - | 13.13% | 13.03% | 12.40% | 12.10% | 11.74% |
| Tier I Capital Ratio | - | 8.31% | - | 8.11% | 7.89% | 7.62% | 7.45% | 7.37% |
| Risk Capital | - | 47 | - | 457 | - | 476 | - | 535 |
| Risk Capital as a Percentage of Tier I Capital | - | - | - | 73.6% | - | 73.5% | - | 79.0% |

Unaudited (Billions of Yen)

| Per Share Data (JPY) | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|-------------------------------------|--------|--------|---------|---------|--------|--------|---------|--------|
| Common Equity Per Share | 378.37 | 383.20 | 390.37 | 308.60 | 322.44 | 352.71 | 354.44 | 364.35 |
| Fully Diluted Equity Per Share | 434.81 | 411.58 | 416.47 | 355.09 | 365.25 | 354.04 | 355.25 | 364.35 |
| Basic Net Income (Loss) Per Share | 14.15 | 13.04 | 6.04 | (79.17) | 22.68 | (6.96) | 6.48 | 16.77 |
| Diluted Net Income Per Share | 9.46 | 10.07 | 4.74 | (56.09) | 17.26 | (4.53) | 5.60 | 14.11 |
| Cash Basis: | | | | | | | | |
| Basic Net Income (Loss) Per Share | 18.08 | 15.46 | 9.09 | (18.82) | 24.68 | (5.11) | 8.34 | 18.39 |
| Diluted Net Income (Loss) Per Share | 12.09 | 11.87 | 7.01 | (12.56) | 18.78 | (3.01) | 7.19 | 15.53 |

Unaudited (Billions of Yen)

| Share Data | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Fully Diluted Number of Shares Outstanding at End of Period | 1,951,572,269 | 1,812,055,676 | 1,811,582,326 | 1,811,061,968 | 1,809,537,979 | 1,846,272,673 | 1,846,265,385 | 1,963,910,456 |
| Number of Common Shares | 1,352,364,416 | 1,377,120,055 | 1,377,140,253 | 1,377,145,285 | 1,377,143,785 | 1,577,143,785 | 1,577,136,497 | 1,963,910,456 |
| Number of Class A Preferred Shares After Conversion (*) | 269,128,888 | 269,128,888 | 269,128,888 | 269,128,888 | 269,128,888 | 269,128,888 | 269,128,888 | - |
| Number of Class B Preferred Shares After Conversion (*) | 326,530,612 | 163,265,306 | 163,265,306 | 163,265,306 | 163,265,306 | - | - | - |
| Number of Fully Diluted Stock Options | 3,548,353 | 2,541,427 | 2,047,879 | 1,522,489 | - | - | - | - |
| (Ref) Treasury Shares at End of Period (not included in the above) | 6,173,190 | 181,450,889 | 96,430,691 | 96,425,659 | 96,427,159 | 96,427,159 | 96,434,448 | 96,436,435 |
| Weighted Average Fully Diluted Number of Shares Outstanding | 2,029,659,620 | 1,988,114,411 | 1,941,080,746 | 1,917,803,242 | 1,809,538,751 | 1,821,783,261 | 1,829,973,801 | 1,852,346,309 |
| Weighted Average Number of Common Shares Outstanding | 1,356,915,702 | 1,384,101,579 | 1,381,768,242 | 1,380,628,230 | 1,377,144,557 | 1,443,810,836 | 1,488,414,487 | 1,529,530,977 |

(*) Based on conversion price at the beginning of each fiscal year

| Credit Ratings | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|--------|--------|---------|--------|--------|--------|---------|--------|
| Moody's | | | | | | | | |
| Short-Term | P-2 | P-2 | P-2 | P-2 | P-1 | P-1 | P-1 | P-1 |
| Long-Term | A3 | A3 | A3 | A3 | A2 | A2 | A2 | A2 |
| Standard and Poor's (S&P) | | | | | | | | |
| Short-Term | A-2 | A-2 | A-2 | A-2 | A-2 | A-2 | A-2 | A-2 |
| Long-Term | BBB+ | BBB+ | BBB+ | BBB+ | A- | A- | A- | A- |
| Fitch Ratings | | | | | | | | |
| Short-Term | F2 | F2 | F2 | F2 | F2 | F2 | F2 | F2 |
| Long-Term | BBB+ | BBB+ | BBB+ | BBB+ | BBB+ | BBB+ | BBB+ | BBB+ |
| Japan Credit Rating Agency, Ltd. (JCR) | | | | | | | | |
| Short-Term | - | - | - | - | - | - | - | - |
| Long-Term | A | A | A | A | A | A | A | A |
| Rating and Investment Information, Inc. (R&I) | | | | | | | | |
| Short-Term | - | - | - | - | - | - | - | - |
| Long-Term | A- | A- | A- | A- | A- | A- | A- | A- |

| Subsidiaries and Affiliates Data | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|---|--------|--------|---------|--------|--------|--------|---------|--------|
| Consolidated Subsidiaries | - | 89 | - | 95 | - | 98 | - | 104 |
| Affiliates Accounted for Using the Equity Method | - | 27 | - | 27 | - | 29 | - | 30 |
| Total Number of Consolidated Subsidiaries and Affiliates | - | 116 | - | 122 | - | 127 | - | 134 |

| Other Key Data | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|---|--------|--------|---------|--------|--------|--------|---------|--------|
| Number of ATMs | - | 355 | - | 369 | - | 372 | - | 380 |
| Total Number of Outlets | - | 42 | - | 42 | - | 43 | - | 42 |
| Shinsei Financial Center (Head Office and Branch) | - | 29 | - | 29 | - | 30 | - | 30 |
| Shinsei Financial Center (Annex) | - | 6 | - | 7 | - | 6 | - | 6 |
| Platinum Center (Located within Branch or Annex) | - | 2 | - | 2 | - | 2 | - | 2 |
| BankSpots | - | 5 | - | 4 | - | 5 | - | 4 |
| Number of Employees (Consolidated Basis) | - | 5,281 | - | 5,364 | - | 4,750 | - | 5,245 |
| Institutional Banking Group | - | 847 | - | 907 | - | 991 | - | 1,094 |
| Shinsei Securities | - | 92 | - | 106 | - | 145 | - | 144 |
| Shinsei Trust & Banking | - | 87 | - | 95 | - | 98 | - | 99 |
| Other | - | 668 | - | 706 | - | 748 | - | 851 |
| Consumer and Commercial Finance Sub-Group | - | 3,085 | - | 3,102 | - | 2,356 | - | 2,736 |
| APLUS | - | 1,922 | - | 1,834 | - | 1,161 | - | 1,148 |
| Showa Leasing | - | 703 | - | 757 | - | 841 | - | 828 |
| Shinki | - | - | - | - | - | - | - | 381 |
| Other Subsidiaries | - | 460 | - | 511 | - | 354 | - | 379 |
| Retail Banking Group | - | 705 | - | 682 | - | 703 | - | 709 |
| Banking Infrastructure Group | - | 287 | - | 309 | - | 336 | - | 319 |
| Corporate/Other | - | 357 | - | 364 | - | 364 | - | 387 |
| Number of Employees (Non-Consolidated Basis) | - | 2,196 | - | 2,248 | - | 2,358 | - | 2,394 |
| Male | - | 1,188 | - | 1,210 | - | 1,266 | - | 1,300 |
| Female | - | 1,008 | - | 1,038 | - | 1,092 | - | 1,094 |

Section 4. Subsidiaries' Financial and Business Data
APLUS Consolidated P/L and B/S Data, after Reclassification to Conform to Bank's Financial Statements, before Consolidating to Shinsei Bank

Unaudited (Billions of Yen)

| Consolidated Statements of Operations | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|----------|----------|------------|----------|----------|----------|------------|----------|
| Total Interest Income | 11.1 | 12.7 | 11.2 | 9.8 | 12.7 | 12.6 | 12.6 | 11.6 |
| Fees and Commissions Income | 8.7 | 8.4 | 8.2 | 7.9 | 7.6 | 7.3 | 7.0 | 6.9 |
| Other Business Income | 7.6 | 7.4 | 7.3 | 8.0 | 6.4 | 6.3 | 6.2 | 6.5 |
| Other Ordinary Income | 0.5 | 0.9 | 0.7 | 0.7 | 0.6 | 3.0 | 0.6 | 0.6 |
| Ordinary Income | 28.1 | 29.6 | 27.5 | 26.5 | 27.5 | 29.3 | 26.6 | 25.7 |
| Total Interest Expenses | 1.1 | 1.3 | 1.5 | 1.5 | 1.7 | 1.7 | 1.7 | 1.7 |
| Fees and Commissions Expenses | 2.9 | 3.0 | 2.5 | 2.6 | 2.7 | 2.7 | 2.4 | 2.5 |
| Other Business Expenses | 0.0 | 0.0 | (0.0) | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total General and Administrative Expenses | 13.3 | 14.1 | 12.5 | 13.0 | 11.1 | 11.4 | 10.4 | 11.7 |
| Other Ordinary Expenses | 8.4 | 9.7 | 18.8 | 21.3 | 10.3 | 11.1 | 9.5 | 11.0 |
| Provision of Reserve for Loan Losses | 1.7 | 15.8 | 10.4 | 21.1 | 9.8 | 9.9 | 8.5 | 9.8 |
| Others | 6.7 | (6.0) | 8.4 | 0.1 | 0.5 | 1.1 | 1.0 | 1.2 |
| Ordinary Expenses | 25.9 | 28.3 | 35.4 | 38.6 | 26.0 | 27.0 | 24.2 | 27.1 |
| Net Ordinary Income (Loss) | 2.2 | 1.2 | (7.8) | (12.0) | 1.4 | 2.2 | 2.3 | (1.4) |
| Special Gains | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Special Losses | 0.0 | 1.4 | 0.0 | 5.9 | 0.0 | - | - | 0.0 |
| Income (Loss) before Income Taxes and Minority Interests | 2.2 | (0.1) | (7.8) | (18.0) | 1.5 | 2.3 | 2.3 | (1.3) |
| Income Taxes (Benefit) | 0.0 | 1.6 | 0.0 | 4.0 | 0.0 | 0.0 | 0.0 | (1.3) |
| Minority Interests in Net Income of Subsidiaries | 0.0 | (0.0) | 0.0 | (0.0) | 0.0 | 0.0 | 0.0 | 0.0 |
| Net Income (Loss) | 2.2 | (1.7) | (7.8) | (22.0) | 1.5 | 2.2 | 2.3 | 0.0 |

| Consolidated Balance Sheets | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| Assets: | | | | | | | | |
| Cash and Due From Banks | 91.7 | 141.7 | 149.2 | 219.6 | 192.4 | 124.3 | 121.2 | 198.0 |
| Other Monetary Claims Purchased | - | - | - | - | - | - | - | 10.5 |
| Monetary Assets Held in Trust | 96.1 | 87.8 | 88.1 | 82.5 | 84.0 | 80.6 | 76.1 | 60.7 |
| Securities | 3.7 | 3.8 | 3.8 | 2.2 | 2.2 | 1.8 | 1.6 | 1.5 |
| Loans and Bills Discounted | 243.6 | 250.4 | 249.9 | 238.3 | 233.5 | 227.2 | 220.1 | 215.3 |
| Other Assets | 408.7 | 407.8 | 407.2 | 328.1 | 329.0 | 370.4 | 375.3 | 301.6 |
| Installment Sales Credit | 338.8 | 336.0 | 334.6 | 276.6 | 271.8 | 263.6 | 261.3 | 242.0 |
| Premises and Equipment | 9.6 | 9.5 | 9.3 | 9.2 | 9.0 | 9.2 | 9.5 | 10.0 |
| Intangible Assets | 17.8 | 17.9 | 17.3 | 16.2 | 15.9 | 15.8 | 15.5 | 15.6 |
| Goodwill, Net | 8.3 | 7.9 | 7.7 | 7.5 | 7.3 | 7.1 | 6.9 | 6.7 |
| Deferred Tax Assets | 15.8 | 14.2 | 14.2 | 10.2 | 10.2 | 10.2 | 10.3 | 11.7 |
| Customers' Liabilities for Acceptances and Guarantees | 738.4 | 724.3 | 711.4 | 694.2 | 687.2 | 669.2 | 658.2 | 654.6 |
| Reserve for Credit Losses | (50.3) | (49.4) | (49.8) | (50.1) | (48.1) | (46.5) | (44.5) | (46.5) |
| Total Assets | 1,575.6 | 1,608.2 | 1,601.1 | 1,550.7 | 1,515.8 | 1,462.4 | 1,443.6 | 1,433.3 |
| Liabilities and Equity | | | | | | | | |
| Liabilities: | | | | | | | | |
| Commercial Paper | 55.0 | 95.7 | 121.0 | 89.3 | - | - | - | - |
| Borrowed Money | 502.6 | 501.6 | 493.0 | 507.3 | 485.7 | 452.8 | 454.5 | 416.3 |
| Short-Term Corporate Bonds | - | - | - | - | 61.8 | 57.0 | 52.3 | 43.6 |
| Corporate Bonds | - | - | - | - | 25.0 | 25.0 | 25.0 | 25.0 |
| Other Liabilities | 201.9 | 207.5 | 199.8 | 188.4 | 185.9 | 185.8 | 181.6 | 171.6 |
| Reserve for Losses on Interest Repayments | - | 2.4 | 10.8 | 10.3 | 9.7 | 9.4 | 9.0 | 8.6 |
| Deferred Tax Liabilities | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 |
| Acceptances and Guarantees | 738.4 | 724.3 | 711.4 | 694.2 | 687.2 | 669.2 | 658.2 | 654.6 |
| Total Liabilities | 1,499.6 | 1,534.2 | 1,537.8 | 1,491.2 | 1,456.5 | 1,400.9 | 1,381.9 | 1,321.7 |
| Equity: | | | | | | | | |
| Total Shareholders' Equity | 76.0 | 74.2 | 63.3 | 59.7 | 59.2 | 61.5 | 61.9 | 111.9 |
| Capital Stock | 15.0 | 15.0 | 15.0 | 25.0 | 15.0 | 15.0 | 15.0 | 40.0 |
| Total Equity | 75.9 | 74.0 | 63.2 | 59.5 | 59.2 | 61.4 | 61.7 | 111.6 |
| Total Liabilities and Equity | 1,575.6 | 1,608.2 | 1,601.1 | 1,550.7 | 1,515.8 | 1,462.4 | 1,443.6 | 1,433.3 |

| Summary of Income Statement (Consolidated) | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|--|-------------|--------------|--------------|---------------|-------------|--------------|-------------|--------------|
| Credit Card Shopping (Sogo) | 2.0 | 2.2 | 2.2 | 2.3 | 2.3 | 2.4 | 2.5 | 2.5 |
| Installment Shopping Credit (Kohin) | 5.2 | 5.0 | 4.8 | 5.4 | 3.9 | 3.7 | 3.5 | 3.6 |
| Auto Credit | 0.8 | 0.9 | 0.9 | 1.2 | 0.6 | 0.5 | 0.6 | 0.7 |
| Other Shopping Credit | 4.3 | 4.0 | 3.8 | 4.1 | 3.2 | 3.1 | 2.9 | 2.9 |
| Credit Guarantee | 7.1 | 6.7 | 6.4 | 6.1 | 5.7 | 5.4 | 5.1 | 4.8 |
| Auto Credit | 2.8 | 2.7 | 2.6 | 2.5 | 2.5 | 2.4 | 2.3 | 2.3 |
| Other Shopping Credit | 3.6 | 3.4 | 3.2 | 2.9 | 2.6 | 2.4 | 2.1 | 2.0 |
| Others | 0.6 | 0.4 | 0.6 | 0.5 | 0.5 | 0.5 | 0.5 | 0.5 |
| Total Loans | 11.1 | 12.7 | 11.2 | 9.8 | 12.7 | 12.5 | 12.6 | 11.6 |
| Consumer Loans | 11.0 | 12.7 | 11.1 | 9.7 | 12.6 | 12.5 | 12.5 | 11.6 |
| Cashing by Credit Card | 4.6 | 5.8 | 5.3 | 4.3 | 5.5 | 5.4 | 5.4 | 5.1 |
| Loan Card | 5.5 | 5.9 | 4.8 | 4.5 | 6.2 | 6.2 | 6.2 | 5.6 |
| Other Consumer Loans | 0.8 | 0.8 | 0.8 | 0.8 | 0.8 | 0.8 | 0.8 | 0.8 |
| Other Loans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Financial Income | 0.5 | 0.5 | 0.6 | 0.6 | 0.6 | 0.5 | 0.6 | 0.5 |
| Others | 2.0 | 1.9 | 2.1 | 2.1 | 2.0 | 2.1 | 2.1 | 2.3 |
| Operating Revenue | 28.1 | 29.2 | 27.5 | 26.4 | 27.5 | 26.9 | 26.6 | 25.7 |
| Total SG&A | 24.5 | 26.8 | 33.6 | 35.6 | 24.3 | 25.2 | 22.5 | 25.1 |
| Net Provision of Allowance for Bad Debts | 8.3 | 9.2 | 10.4 | 19.8 | 9.8 | 9.9 | 8.5 | 9.8 |
| Personnel Expenses | 3.7 | 3.7 | 3.2 | 3.0 | 2.4 | 2.2 | 2.2 | 2.5 |
| Handling Charges | 4.9 | 5.5 | 4.9 | 4.9 | 5.1 | 4.9 | 5.1 | 4.9 |
| Sales Promotion Costs | 1.7 | 1.7 | 1.4 | 2.2 | 1.5 | 1.6 | 0.9 | 1.6 |
| Rent | 1.0 | 1.0 | 1.0 | 0.9 | 0.8 | 0.7 | 0.7 | 0.7 |
| Depreciation and Amortization | 0.6 | 0.6 | 0.6 | 0.7 | 0.6 | 0.6 | 0.7 | 0.7 |
| Communication Costs | 0.9 | 1.0 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 | 0.9 |
| Others | 3.1 | 3.8 | 10.8 | 2.9 | 2.9 | 3.9 | 3.1 | 3.7 |
| Financial Expenses | 1.2 | 1.3 | 1.5 | 1.5 | 1.7 | 1.7 | 1.7 | 1.8 |
| Interest Expenses | 1.1 | 1.3 | 1.5 | 1.5 | 1.7 | 1.7 | 1.7 | 1.7 |
| Others | 0.0 | 0.0 | (0.0) | 0.0 | 0.0 | 0.0 | 0.0 | 0.1 |
| Operating Expenses | 25.7 | 28.1 | 35.2 | 37.2 | 26.0 | 27.0 | 24.2 | 26.9 |
| Operating Income (Loss) | 2.3 | 1.1 | (7.6) | (10.7) | 1.4 | (0.1) | 2.3 | (1.2) |
| Ordinary Income (Loss) | 2.2 | 1.2 | (7.7) | (10.7) | 1.5 | (0.0) | 2.3 | (1.4) |
| Net Extraordinary Profit (Loss) | 0.0 | (1.4) | 0.0 | (7.2) | 0.0 | 2.4 | 0.0 | 0.0 |
| Net Income before Income Taxes and Minority Interests | 2.2 | (0.1) | (7.8) | (18.0) | 1.5 | 2.3 | 2.3 | (1.3) |
| Net Income (Loss) | 2.2 | (1.7) | (7.8) | (22.0) | 1.5 | 2.2 | 2.3 | (0.0) |

| Summary of Major Business Information (Consolidated) | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Total Installment Receivables | 600.6 | 604.7 | 603.3 | 530.1 | 520.8 | 505.3 | 496.2 | 471.8 |
| Credit Card Shopping (Sogo) | 39.7 | 39.4 | 44.0 | 42.1 | 43.8 | 42.8 | 48.3 | 46.6 |
| Installment Shopping Credit (Kohin) | 299.3 | 296.8 | 290.8 | 233.8 | 228.4 | 221.1 | 213.4 | 195.7 |
| Auto Credit | 84.6 | 88.8 | 87.4 | 42.5 | 44.8 | 47.3 | 49.2 | 37.1 |
| Other Shopping Credit | 215.3 | 208.0 | 203.3 | 191.3 | 183.5 | 173.8 | 164.1 | 158.5 |
| Total Loans | 261.4 | 268.2 | 268.3 | 253.9 | 248.3 | 241.2 | 234.4 | 229.4 |
| Consumer Loans | 246.2 | 253.3 | 252.7 | 241.8 | 236.2 | 229.9 | 222.6 | 217.7 |
| Cashing by Credit Card | 69.8 | 70.0 | 67.3 | 63.8 | 67.1 | 65.8 | 62.6 | 60.8 |
| Loan Card | 128.6 | 133.7 | 133.5 | 123.1 | 114.4 | 109.7 | 105.6 | 102.3 |
| Other Consumer Loans | 47.6 | 49.5 | 51.8 | 54.8 | 54.7 | 54.4 | 54.2 | 54.5 |
| Other Loans | 15.1 | 14.9 | 15.6 | 12.1 | 12.1 | 11.2 | 11.8 | 11.6 |
| Others | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.0 | 0.0 |
| Customers' Liabilities for Acceptances and Guarantees | 738.4 | 724.3 | 711.4 | 694.2 | 687.2 | 669.2 | 658.2 | 654.6 |
| Auto Credit | 459.9 | 459.7 | 459.9 | 458.3 | 464.3 | 460.2 | 460.2 | 467.4 |
| Off-Balance Receivables in Credit Guarantee Business | 152.2 | 152.0 | 154.5 | 147.6 | 140.8 | 133.9 | 129.3 | 123.0 |
| Other Shopping Credit | 164.2 | 152.8 | 142.4 | 129.3 | 118.2 | 107.0 | 98.5 | 90.4 |
| Off-Balance Receivables in Credit Guarantee Business | 96.1 | 97.8 | 97.5 | 94.0 | 88.5 | 82.3 | 76.1 | 71.3 |
| Others | 114.1 | 111.7 | 109.0 | 106.6 | 104.5 | 101.9 | 99.5 | 96.7 |
| Total Account Receivables | 1,339.0 | 1,329.1 | 1,314.8 | 1,224.4 | 1,208.0 | 1,174.6 | 1,154.5 | 1,126.5 |
| Number of New Transactions in Shopping Credit Business (Thousands) | - | - | - | - | 91 | 90 | 91 | 92 |
| Installment Shopping Credit | - | - | - | - | 45 | 46 | 44 | 45 |
| Credit Guarantee | - | - | - | - | 46 | 44 | 47 | 47 |
| Number of Merchants (Thousands) | - | 897 | - | 832 | - | 841 | - | 848 |
| Credit Card | - | 427 | - | 375 | - | 378 | - | 381 |
| Shopping Credit | - | 470 | - | 457 | - | 462 | - | 466 |
| Total Available Cardholders (Thousands) | 7,994 | 8,203 | 8,349 | 8,442 | 8,539 | 8,634 | 8,685 | 8,687 |
| Credit Card | 7,087 | 7,324 | 7,507 | 7,644 | 7,791 | 7,930 | 8,021 | 8,055 |
| Loan Card | 906 | 879 | 842 | 797 | 748 | 704 | 664 | 631 |
| Number of New Card Issuance (Thousands) | 482 | 453 | 381 | 364 | 395 | 366 | 305 | 248 |
| Credit Card | 424 | 395 | 352 | 361 | 392 | 362 | 303 | 245 |
| Loan Card | 58 | 57 | 28 | 3 | 2 | 3 | 2 | 3 |
| Loan Receivables Outstanding by Interest Rate Zone | - | 233.3 | - | 219.6 | 218.0 | 216.5 | - | 203.4 |
| ~15.0% | - | 3.3 | - | 3.4 | 3.3 | 3.7 | - | 4.5 |
| ~18.0% | - | 33.7 | - | 31.4 | 31.6 | 31.9 | - | 32.8 |
| ~20.0% | - | 15.9 | - | 16.0 | 15.8 | 15.5 | - | 14.2 |
| ~25.0% | - | 57.8 | - | 55.8 | 56.0 | 54.8 | - | 50.0 |
| ~29.2% | - | 122.3 | - | 112.8 | 111.0 | 110.5 | - | 101.8 |
| Loan Receivables Outstanding by Card Type | - | 233.3 | - | 219.6 | 218.0 | 216.5 | - | 203.4 |
| Cashing by Credit Card | - | 89.6 | - | 84.4 | 84.9 | 85.5 | - | 81.3 |
| Loan Card | - | 143.6 | - | 135.1 | 133.0 | 131.0 | - | 122.1 |
| Number of Active Accounts (Thousands) | - | 621 | - | 588 | 601 | 602 | 602 | 591 |
| Cashing by Credit Card | - | 352 | - | 342 | 353 | 361 | 361 | 362 |
| Loan Card | - | 268 | - | 246 | 247 | 240 | 240 | 229 |
| Credit Outstanding Per Account (Thousands of Yen) | - | 375 | - | 373 | 362 | 359 | - | 343 |
| Cashing by Credit Card | - | 254 | - | 246 | 240 | 236 | - | 224 |
| Loan Card | - | 534 | - | 549 | 537 | 543 | - | 532 |

| Grey Zone Related Information (Consolidated) | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|--------|--------|---------|--------|--------|--------|---------|--------|
| Amount of Refund for Grey Zone Claim | 0.3 | 0.4 | 0.6 | 0.8 | 1.1 | 1.5 | 1.4 | 1.4 |
| Amount of Debt Write-Off | 0.1 | 0.2 | 0.3 | 0.4 | 0.5 | 0.7 | 0.6 | 0.6 |
| Amount of Interest Repayment | 0.1 | 0.2 | 0.2 | 0.4 | 0.6 | 0.8 | 0.8 | 0.7 |
| Reserve for Losses on Interest Repayment | 2.2 | 2.4 | 10.8 | 10.3 | 9.7 | 9.4 | 9.0 | 8.6 |
| Provisions of Reserve for Losses on Interest Repayment | 0.6 | 0.7 | 9.0 | 0.2 | 0.5 | 1.1 | 0.9 | 1.0 |
| Usage of Reserve for Losses on Interest Repayment | 0.3 | 0.4 | 0.6 | 0.7 | 1.1 | 1.3 | 1.4 | 1.4 |
| Number of Claims | - | - | 2,107 | 2,068 | 2,676 | 2,691 | 2,740 | 2,737 |

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.

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

Unaudited (Billions of Yen)

| Consolidated Statements of Income | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|----------|----------|------------|----------|----------|----------|------------|----------|
| Total Interest Income | 0.1 | 0.0 | 0.4 | 0.4 | 0.8 | 0.6 | 1.1 | 0.6 |
| Fees and Commissions Income | 0.2 | 0.3 | 0.1 | 0.0 | 0.3 | 0.2 | 0.4 | 0.3 |
| Other Business Income | 46.9 | 47.7 | 45.3 | 47.7 | 47.6 | 47.8 | 45.3 | 42.8 |
| Other Ordinary Income | 0.0 | 1.6 | 0.1 | 0.3 | 0.0 | 0.3 | 0.1 | 0.1 |
| Ordinary Income | 47.4 | 49.7 | 46.0 | 48.5 | 48.9 | 49.1 | 47.0 | 43.9 |
| Total Interest Expenses | 1.0 | 1.1 | 1.1 | 1.2 | 1.3 | 1.4 | 1.4 | 1.5 |
| Fees and Commissions Expenses | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other Business Expenses | 40.2 | 42.1 | 38.8 | 42.3 | 40.1 | 40.2 | 38.6 | 36.5 |
| Total General and Administrative Expenses | 2.6 | 2.8 | 2.8 | 2.8 | 3.1 | 3.4 | 2.9 | 2.9 |
| Other Ordinary Expenses | 0.0 | 0.7 | 0.2 | 1.3 | 0.6 | 2.8 | 3.0 | 3.1 |
| Provision of Reserve for Loan Losses | (0.3) | 0.6 | 0.1 | 0.5 | 0.5 | 1.2 | 2.0 | 1.7 |
| Others | 0.3 | 0.1 | 0.0 | 0.7 | 0.1 | 1.6 | 0.9 | 1.4 |
| Ordinary Expenses | 44.0 | 46.9 | 43.2 | 47.8 | 45.3 | 47.9 | 46.1 | 44.2 |
| Net Ordinary Income | 3.3 | 2.7 | 2.8 | 0.6 | 3.6 | 1.1 | 0.8 | (0.3) |
| Special Gains | 3.4 | 0.0 | 0.0 | 0.3 | 0.0 | 0.0 | 0.1 | 0.0 |
| Special Losses | 0.0 | 0.0 | 0.0 | 0.7 | 0.0 | 0.0 | 0.0 | 0.0 |
| Income (Loss) before Income Taxes and Minority Interests | 6.8 | 2.8 | 2.8 | 0.3 | 3.6 | 1.2 | 1.0 | (0.2) |
| Income Taxes (Benefit) | 0.2 | 0.0 | 0.0 | 0.1 | 0.1 | 0.0 | 0.0 | (0.3) |
| Minority Interests in Net Income of Subsidiaries | - | - | (0.0) | - | - | - | - | - |
| Net Income (Loss) | 6.5 | 2.8 | 2.8 | 0.2 | 3.5 | 1.1 | 1.0 | 0.0 |

| Consolidated Balance Sheets | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|-------------------------------------|--------|--------|---------|--------|--------|--------|---------|--------|
| Assets: | | | | | | | | |
| Cash and Due From Banks | 2.7 | 3.5 | 3.6 | 8.3 | 3.7 | 4.4 | 3.6 | 8.2 |
| Securities | 11.9 | 8.9 | 9.0 | 8.2 | 8.7 | 7.6 | 6.6 | 7.6 |
| Loans and Bills Discounted | 5.3 | 6.5 | 18.7 | 17.1 | 25.0 | 23.4 | 23.0 | 26.5 |
| Other Assets | 184.3 | 189.3 | 186.7 | 198.1 | 216.6 | 208.3 | 211.8 | 212.2 |
| Installment Sales Credit | 154.0 | 159.1 | 158.2 | 172.6 | 184.7 | 181.3 | 180.1 | 184.7 |
| Premises and Equipment | 306.3 | 308.4 | 303.7 | 294.3 | 294.3 | 284.4 | 273.7 | 264.7 |
| Intangible Assets | 42.7 | 43.5 | 42.3 | 43.2 | 41.8 | 42.5 | 42.0 | 41.3 |
| Deferred Tax Assets | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | 0.1 | 0.1 | 0.9 |
| Reserve for Credit Losses | (2.3) | (2.7) | (5.3) | (4.1) | (5.1) | (4.8) | (6.1) | (10.3) |
| Total Assets | 551.2 | 557.8 | 563.7 | 570.4 | 590.6 | 573.4 | 562.3 | 560.8 |
| Liabilities and Equity | | | | | | | | |
| Liabilities: | | | | | | | | |
| Commercial Paper | 110.0 | 73.0 | 120.0 | 82.0 | - | - | - | - |
| Borrowed Money | 352.3 | 378.3 | 341.8 | 375.9 | 348.9 | 390.3 | 366.8 | 413.0 |
| Short-Term Corporate Bonds | - | - | - | - | 119.5 | 58.0 | 74.0 | 30.0 |
| Corporate Bonds | 2.7 | 10.0 | 10.0 | 10.0 | 10.0 | 10.0 | 10.0 | 10.0 |
| Other Liabilities | 45.4 | 54.8 | 47.2 | 57.8 | 63.6 | 65.7 | 62.0 | 58.5 |
| Deferred Tax Liabilities | 1.8 | 1.0 | 1.1 | 1.0 | 1.2 | 0.9 | 0.5 | 0.3 |
| Total Liabilities | 514.4 | 519.2 | 522.3 | 528.9 | 545.3 | 527.3 | 515.7 | 514.5 |
| Equity: | | | | | | | | |
| Total Shareholders' Equity | 34.1 | 36.9 | 39.7 | 39.9 | 43.5 | 39.9 | 45.7 | 45.8 |
| Capital Stock | 24.3 | 24.3 | 24.3 | 24.3 | 24.3 | 24.3 | 24.3 | 24.3 |
| Total Equity | 36.7 | 38.5 | 41.3 | 41.4 | 45.3 | 46.0 | 46.5 | 46.2 |
| Total Liabilities and Equity | 551.2 | 557.8 | 563.7 | 570.4 | 590.6 | 573.4 | 562.3 | 560.8 |

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

Unaudited (Billions of Yen)

| Consolidated Statements of Income | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|---|----------|----------|------------|----------|----------|----------|------------|----------|
| Total Interest Income | - | - | - | - | - | - | 7.8 | 6.9 |
| Fees and Commissions Income | - | - | - | - | - | - | 0.0 | 0.0 |
| Other Business Income | - | - | - | - | - | - | - | - |
| Other Ordinary Income | - | - | - | - | - | - | 0.0 | 0.0 |
| Ordinary Income | - | - | - | - | - | - | 7.9 | 7.0 |
| Total Interest Expenses | - | - | - | - | - | - | 0.4 | 0.4 |
| Fees and Commissions Expenses | - | - | - | - | - | - | 0.2 | 0.2 |
| Other Business Expenses | - | - | - | - | - | - | 0.0 | 0.0 |
| Total General and Administrative Expenses | - | - | - | - | - | - | 3.1 | 2.5 |
| Other Ordinary Expenses | - | - | - | - | - | - | 2.1 | 2.5 |
| Provision of Reserve for Loan Losses | - | - | - | - | - | - | 1.9 | 1.0 |
| Others | - | - | - | - | - | - | 0.2 | 1.5 |
| Ordinary Expenses | - | - | - | - | - | - | 5.9 | 5.8 |
| Net Ordinary Income | - | - | - | - | - | - | 2.0 | 1.2 |
| Special Gains | - | - | - | - | - | - | 0.2 | 0.3 |
| Special Losses | - | - | - | - | - | - | 0.0 | 0.4 |
| Income (Loss) before Income Taxes and Minority Interests | - | - | - | - | - | - | 2.2 | 1.1 |
| Income Taxes (Benefit) | - | - | - | - | - | - | 0.3 | 0.3 |
| Minority Interests in Net Income of Subsidiaries | - | - | - | - | - | - | - | - |
| Net Income (Loss) | - | - | - | - | - | - | 1.9 | 0.8 |

| Consolidated Balance Sheets | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|---|--------|--------|---------|--------|--------|--------|---------|--------|
| Assets: | | | | | | | | |
| Cash and Due from Banks | - | - | - | - | - | - | 11.3 | 10.8 |
| Securities | - | - | - | - | - | - | 0.6 | 0.5 |
| Loans and Bills Discounted | - | - | - | - | - | - | 137.8 | 130.8 |
| Other Assets | - | - | - | - | - | - | 6.0 | 6.4 |
| Premises and Equipment | - | - | - | - | - | - | 7.3 | 7.1 |
| Intangible Assets | - | - | - | - | - | - | 2.1 | 1.8 |
| Deferred Tax Assets | - | - | - | - | - | - | 4.1 | 3.1 |
| Reserve for Credit Losses | - | - | - | - | - | - | (27.8) | (26.7) |
| Total Assets | - | - | - | - | - | - | 141.7 | 134.2 |
| Liabilities and Equity | | | | | | | | |
| Liabilities: | | | | | | | | |
| Commercial Paper | - | - | - | - | - | - | - | - |
| Borrowed Money | - | - | - | - | - | - | 65.7 | 61.9 |
| Corporate Bonds | - | - | - | - | - | - | 19.8 | 19.8 |
| Other Liabilities | - | - | - | - | - | - | 4.5 | 3.6 |
| Reserve for Losses on Interest Repayments | - | - | - | - | - | - | 34.3 | 30.6 |
| Deferred Tax Liabilities | - | - | - | - | - | - | 0.7 | 0.7 |
| Total Liabilities | - | - | - | - | - | - | 125.3 | 117.1 |
| Equity: | | | | | | | | |
| Total Shareholders' Equity | - | - | - | - | - | - | 16.9 | 17.7 |
| Capital Stock | - | - | - | - | - | - | 16.7 | 16.7 |
| Total Equity | - | - | - | - | - | - | 16.4 | 17.1 |
| Total Liabilities and Equity | - | - | - | - | - | - | 141.7 | 134.2 |

Shinki Data Disclosed by Shinki

| Summary of Major Business Information (Consolidated) | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|--------|--------|---------|--------|--------|--------|---------|--------|
| Total Consumer Loans | 146.0 | 141.9 | 134.7 | 125.9 | 118.1 | 109.6 | 101.1 | 95.0 |
| Unsecured Loans | 145.1 | 141.0 | 133.9 | 125.2 | 117.4 | 109.0 | 100.5 | 94.4 |
| Secured Loans | 0.9 | 0.8 | 0.7 | 0.7 | 0.6 | 0.6 | 0.5 | 0.5 |
| Total Business Loans | 60.0 | 57.5 | 53.6 | 50.6 | 46.3 | 42.4 | 38.4 | 35.6 |
| Loans on Deeds | 0.5 | 0.4 | 0.4 | 0.3 | 0.3 | 0.2 | 0.2 | 0.2 |
| NOLOAN Business | 59.3 | 56.9 | 53.1 | 50.1 | 46.0 | 42.0 | 38.1 | 35.3 |
| Secured Loans | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Loan Receivables Outstanding | 206.0 | 199.5 | 188.3 | 176.5 | 164.5 | 152.0 | 139.5 | 130.6 |

| Weighted Average Rate of Loan Interest Rate (%) (Non-Consolidated) | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|--------|--------|---------|--------|--------|--------|---------|--------|
| Consumer Loans | 27.18 | 27.18 | 27.06 | 27.11 | 26.25 | 25.67 | 24.93 | 24.46 |
| Unsecured Loans | 27.58 | 27.59 | 27.42 | 27.50 | 26.68 | 26.15 | 25.46 | 24.99 |
| Secured Loans | 27.64 | 27.65 | 27.50 | 27.58 | 26.75 | 26.22 | 25.53 | 25.06 |
| Business Loans | 11.28 | 11.07 | 14.27 | 13.96 | 14.15 | 14.11 | 13.99 | 13.88 |
| Loans on Deeds | 26.29 | 26.24 | 26.19 | 26.14 | 25.17 | 24.43 | 23.53 | 23.03 |
| NOLOAN Business | 21.22 | 21.29 | 21.50 | 21.66 | 21.87 | 21.96 | 21.95 | 22.31 |
| Secured Loans | 26.36 | 26.30 | 26.25 | 26.19 | 25.21 | 24.46 | 23.56 | 23.05 |
| Weighted Average Rate of Funding Rate (%) (Non-Consolidated) | 11.54 | 11.54 | 11.33 | 11.32 | 11.29 | 11.30 | 11.30 | 12.89 |
| During the Fiscal Year | 1.62 | 1.64 | 1.65 | 1.66 | 1.68 | 1.72 | 1.77 | 1.81 |
| As of the Fiscal Year End | 1.64 | 1.68 | 1.68 | 1.69 | 1.70 | 1.85 | 1.91 | 1.99 |
| Number of Branch Offices | 580 | 572 | 572 | 544 | 539 | 538 | 508 | 445 |
| Number of Application (NOLOAN) | 61,536 | 56,267 | 53,973 | 56,763 | 66,375 | 56,270 | 47,286 | 49,058 |
| Acceptance Rate (NOLOAN) (%) | 19.1 | 22.5 | 21.6 | 17.5 | 16.1 | 17.0 | 17.4 | 18.1 |

| Grey Zone Related Information (Consolidated) | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|--------|--------|---------|--------|--------|--------|---------|--------|
| Amount of Refund for Grey Zone Claim | - | - | 1.7 | 2.4 | 3.2 | 3.4 | 3.9 | 3.6 |
| Amount of Debt Write-Off | - | - | 0.9 | 1.2 | 1.5 | 1.5 | 1.6 | 1.4 |
| Amount of Interest Repayment | 0.7 | 0.6 | 0.8 | 1.1 | 1.6 | 1.8 | 2.2 | 2.1 |
| Reserve for Losses on Interest Repayment | 2.6 | 18.0 | 19.7 | 36.4 | 33.1 | 38.2 | 34.3 | 30.6 |
| Provisions of Reserve for Losses on Interest Repayment | 0.7 | 16.0 | 3.4 | 19.1 | 0.0 | 8.4 | 0.0 | 0.0 |
| Usage of Reserve for Losses on Interest Repayment | 0.7 | 0.6 | 1.7 | 2.4 | 3.2 | 3.4 | 3.9 | 3.6 |
| Number of Claims | - | - | - | - | 13,466 | 11,397 | 11,669 | 10,256 |

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

Unaudited (Billions of Yen)

| Results of Operations (Non-Consolidated) | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
|--|-----------------|-----------------|-------------------|-----------------|-----------------|-----------------|-------------------|-----------------|
| Total Gross Business Profit | 31.1 | 36.1 | 34.1 | 31.1 | 42.2 | 34.7 | 40.5 | 34.6 |
| Net Interest Income | 13.6 | 16.7 | 14.7 | 14.6 | 19.0 | 20.4 | 30.9 | 37.0 |
| Net Fees and Commissions | 9.1 | 12.4 | 13.8 | 10.3 | 15.6 | 13.6 | 10.1 | 9.4 |
| Net Trading Income | 5.1 | 3.9 | 3.1 | 2.7 | 3.0 | 1.8 | 1.2 | 0.8 |
| Net Other Business Income | 3.1 | 2.9 | 2.4 | 3.4 | 4.4 | (1.2) | (1.8) | (12.6) |
| Total Expenses | 20.1 | 19.5 | 19.2 | 18.7 | 20.3 | 22.0 | 20.9 | 21.3 |
| Net Business Profit (Jisshitsu Gyomu Jun-eki) | 10.9 | 16.6 | 14.8 | 12.4 | 21.8 | 12.6 | 19.4 | 13.2 |
| Other Operating Expenses, Net | (0.9) | (0.3) | (1.9) | (4.5) | (1.1) | (9.8) | (0.2) | (23.5) |
| Net Ordinary Income | 9.9 | 16.3 | 12.8 | 7.8 | 20.7 | 2.8 | 19.2 | (10.2) |
| Extraordinary Income (Loss) | 4.8 | 7.5 | 8.7 | (123.3) | 1.1 | (27.7) | (35.0) | 52.4 |
| Income (Loss) before Income Taxes | 14.8 | 23.9 | 21.6 | (115.4) | 21.8 | (24.9) | 19.2 | 42.1 |
| Current Income Taxes (Benefit) | (1.2) | (0.3) | (0.6) | (0.5) | (8.5) | 0.8 | (0.4) | 0.5 |
| Deferred Income Taxes Expense (Benefit) | - | (1.1) | - | (9.1) | 6.5 | 0.2 | 0.0 | 6.0 |
| Net Income (Loss) | 16.1 | 25.4 | 22.2 | (105.8) | 23.8 | (25.9) | 19.7 | 35.6 |
| Non-Consolidated Statements of Operations | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
| Total Interest Income | 26.7 | 32.5 | 33.8 | 35.8 | 42.8 | 44.3 | 54.9 | 57.6 |
| Interest on Loans and Bills Discounted | 14.5 | 17.1 | 20.6 | 22.9 | 25.2 | 27.8 | 29.0 | 28.3 |
| Interest and Dividends on Securities | 8.7 | 11.9 | 10.2 | 9.4 | 14.4 | 13.2 | 21.9 | 27.3 |
| Other Interest Income | 3.4 | 3.3 | 2.9 | 3.4 | 3.2 | 3.2 | 3.8 | 1.9 |
| Fees and Commissions Income | 5.4 | 6.5 | 9.0 | 7.1 | 8.2 | 6.8 | 5.7 | 6.5 |
| Trading Profits | 5.1 | 4.1 | 3.2 | 2.7 | 3.0 | 1.8 | 1.2 | 0.9 |
| Other Business Income | 4.6 | 6.0 | 3.9 | 4.0 | 5.0 | 2.5 | (0.8) | (2.9) |
| Other Ordinary Income | 9.3 | 14.8 | 9.2 | 7.3 | 11.9 | 12.5 | 9.5 | 7.3 |
| Ordinary Income | 51.3 | 64.0 | 59.4 | 57.2 | 71.2 | 68.2 | 70.6 | 69.5 |
| Total Interest Expenses | 14.0 | 18.1 | 21.4 | 23.9 | 26.2 | 26.2 | 26.2 | 22.2 |
| Interest on Deposits | 5.4 | 7.9 | 9.1 | 10.6 | 10.1 | 11.1 | 11.1 | 11.1 |
| Interest on Debentures | 0.8 | 0.7 | 0.7 | 0.7 | 0.7 | 0.8 | 0.8 | 0.9 |
| Other Interest Expenses | 7.7 | 9.3 | 11.5 | 12.6 | 15.3 | 14.3 | 14.2 | 10.0 |
| Fees and Commissions Expenses | 2.2 | 3.4 | 3.4 | 3.9 | 2.7 | 4.6 | 4.6 | 3.9 |
| Trading Losses | 0.0 | 0.1 | 0.1 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Other Business Expenses | 1.4 | 3.0 | 1.4 | 0.6 | 0.5 | 3.8 | 1.0 | 9.6 |
| General and Administrative Expenses | 20.1 | 19.6 | 19.3 | 18.6 | 20.4 | 22.1 | 21.0 | 22.0 |
| Other Ordinary Expenses | 3.3 | 3.2 | 0.6 | 2.0 | 0.4 | 8.5 | (1.6) | 21.8 |
| Provision of Reserve for Loan Losses | - | - | - | - | - | 5.9 | (1.3) | 14.6 |
| Others | 3 | 3.2 | 1 | 2.0 | 0 | 2.5 | (0.2) | 7.1 |
| Ordinary Expenses | 41.3 | 47.7 | 46.5 | 49.3 | 50.5 | 65.4 | 51.3 | 79.8 |
| Net Ordinary Income | 9.9 | 16.3 | 12.8 | 7.8 | 20.7 | 2.8 | 19.2 | (10.2) |
| Special Gains | 4.9 | 7.9 | 8.8 | (7.3) | 1.1 | 0.0 | 0.0 | 66.5 |
| Special Losses | 0.0 | 0.3 | 0.1 | 116.0 | 0.0 | 27.7 | 0.0 | 14.0 |
| Income (Loss) before Income Taxes | 14.8 | 23.9 | 21.6 | (115.4) | 21.8 | (24.9) | 19.2 | 42.1 |
| Income Taxes (Benefit): | | | | | | | | |
| Current | (1.2) | (0.3) | (0.6) | (0.5) | (8.5) | 0.8 | (0.4) | 0.5 |
| Deferred | - | (1.1) | - | (9.1) | 6.5 | 0.2 | - | 6.0 |
| Net Income (Loss) | 16.1 | 25.4 | 22.2 | (105.8) | 23.8 | (25.9) | 19.7 | 35.6 |
| Net Credit Costs (Recoveries) (Non-Consolidated) | 2006.4-6 | 2006.7-9 | 2006.10-12 | 2007.1-3 | 2007.4-6 | 2007.7-9 | 2007.10-12 | 2008.1-3 |
| Losses on Write-Off of Loans | 0.0 | 0.8 | - | 1.0 | - | 0.0 | - | 1.2 |
| Net Provision (Reversal) of Reserve for Loan Losses | (4.9) | (7.9) | 2.6 | 8.0 | (0.9) | 6.9 | (1.3) | 14.6 |
| Net (Reversal) Provision of General Reserve for Loan Losses | (2.3) | 3.2 | 2.6 | 1.7 | (0.8) | (4.1) | (1.5) | 30.5 |
| Net (Reversal) Provision of Specific Reserve for Loan Losses | (2.5) | (11.1) | 0.0 | 6.3 | (0.0) | 11.1 | 0.2 | (15.8) |
| Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries | - | 0.0 | 0.0 | 0.0 | - | 0.0 | (0.0) | 0.0 |
| Net credit costs (Recoveries) | (4.9) | (7.0) | 2.6 | 9.1 | (0.9) | 6.9 | (1.3) | 15.9 |

| Interest-Earning Assets and Interest-Bearing Liabilities | 2006.4-6 | | 2006.7-9 | | 2006.10-12 | | 2007.1-3 | |
|---|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|----------------|
| | Average Balance | Yield/Rate (%) | Average Balance | Yield/Rate (%) | Average Balance | Yield/Rate (%) | Average Balance | Yield/Rate (%) |
| Interest-Earning Assets: | | | | | | | | |
| Cash and Due From Banks | 149.1 | 1.83 | 35.9 | 6.63 | 127.6 | 2.82 | 183.0 | 3.27 |
| Call Loans | 113.7 | 0.05 | 60.8 | 0.56 | 31.0 | 0.27 | 78.2 | 0.45 |
| Receivables Under Resale Agreements | - | - | - | - | - | - | - | - |
| Collateral Related to Securities Borrowing Transactions | 116.9 | 0.21 | 182.2 | 0.31 | 126.3 | 0.36 | 82.9 | 0.75 |
| Securities | 1,842.4 | 1.90 | 1,957.5 | 2.42 | 2,136.7 | 1.90 | 2,156.9 | 1.77 |
| Loans and Bills Discounted | 3,967.4 | 1.46 | 4,280.3 | 1.59 | 4,634.6 | 1.76 | 4,896.0 | 1.90 |
| Other Interest-Earning Assets | 54.3 | 2.18 | 62.4 | 2.42 | 75.8 | 2.67 | 78.5 | 2.65 |
| Interest Rate and Funding Swaps | - | - | - | - | - | - | - | - |
| Total Interest-Earning Assets | 6,244.0 | 1.71 | 6,579.5 | 1.96 | 7,132.2 | 1.88 | 7,475.7 | 1.94 |
| Interest-Bearing Liabilities: | | | | | | | | |
| Deposits | 4,099.7 | 0.53 | 4,454.5 | 0.71 | 4,715.5 | 0.77 | 4,980.6 | 0.86 |
| Negotiable Certificates of Deposit | 205.1 | 0.08 | 306.4 | 0.30 | 391.3 | 0.38 | 425.7 | 0.49 |
| Debentures | 927.8 | 0.34 | 818.5 | 0.36 | 732.9 | 0.39 | 708.3 | 0.41 |
| Call Money | 67.9 | 0.80 | 245.4 | 1.39 | 613.6 | 1.36 | 689.5 | 1.48 |
| Payable Under Repurchase Agreements | - | - | - | - | - | - | - | - |
| Collateral Related to Securities Lending Transactions | 58.4 | 0.09 | 81.7 | 0.28 | 133.1 | 0.33 | 62.1 | 0.40 |
| Borrowed Money | 259.7 | 0.75 | 299.3 | 0.61 | 298.2 | 0.74 | 275.9 | 0.92 |
| Corporate Bonds | 446.7 | 4.04 | 453.5 | 4.12 | 487.8 | 4.37 | 562.3 | 4.45 |
| Other Interest-Bearing Liabilities | 0.3 | n.m. | 0.2 | n.m. | 0.3 | n.m. | 0.3 | n.m. |
| Interest Rate and Funding Swaps | - | - | - | - | - | - | - | - |
| Total Interest-Bearing Liabilities | 6,065.9 | 0.92 | 6,659.8 | 1.07 | 7,373.0 | 1.15 | 7,705.1 | 1.26 |
| Net Interest Income/Yield on Interest-Earning Assets | 6,244.0 | 0.81 | 6,579.5 | 0.87 | 7,132.2 | 0.69 | 7,475.7 | 0.64 |

| Interest-Earning Assets and Interest-Bearing Liabilities | 2007.4-6 | | 2007.7-9 | | 2007.10-12 | | 2008.1-3 | |
|---|-----------------|----------------|-----------------|----------------|-----------------|----------------|-----------------|-----------------|
| | Average Balance | Yield/Rate (%) | Average Balance | Yield/Rate (%) | Average Balance | Yield/Rate (%) | Average Balance | Average Balance |
| Interest-Earning Assets: | | | | | | | | |
| Cash and Due From Banks | 135.5 | 4.16 | 210.1 | 2.98 | 188.1 | 2.45 | 99.0 | 2.21 |
| Call Loans | 48.3 | 0.54 | 117.9 | 0.67 | 219.3 | 0.62 | 281.2 | 0.60 |
| Receivables Under Resale Agreements | - | - | 0.0 | 5.21 | 2.2 | 3.62 | 0.6 | 2.00 |
| Collateral Related to Securities Borrowing Transactions | 21.6 | 3.12 | 109.5 | 0.77 | 149.7 | 0.59 | 236.8 | 0.62 |
| Securities | 2,122.6 | 2.72 | 2,268.2 | 2.32 | 2,498.4 | 3.49 | 2,375.7 | 4.63 |
| Loans and Bills Discounted | 5,074.8 | 1.99 | 5,167.2 | 2.14 | 5,264.1 | 2.19 | 5,227.2 | 2.17 |
| Other Interest-Bearing Assets | 108.6 | 3.31 | 172.0 | 2.83 | 196.7 | 3.93 | 168.4 | 2.77 |
| Interest Rate and Funding Swaps | - | - | - | - | - | - | - | - |
| Total Interest-Earning Assets | 7,511.7 | 2.29 | 8,045.1 | 2.19 | 8,518.8 | 2.56 | 8,389.2 | 2.76 |
| Interest-Bearing Liabilities: | | | | | | | | |
| Deposits | 5,017.2 | 0.80 | 5,076.8 | 0.86 | 5,196.0 | 0.85 | 5,425.7 | 0.83 |
| Negotiable Certificates of Deposit | 539.1 | 0.60 | 565.4 | 0.65 | 840.3 | 0.73 | 590.3 | 0.78 |
| Debentures | 696.8 | 0.43 | 691.4 | 0.46 | 661.5 | 0.51 | 671.8 | 0.57 |
| Call Money | 690.5 | 2.35 | 900.9 | 1.88 | 1,015.8 | 1.59 | 839.7 | 1.20 |
| Payable Under Repurchase Agreements | - | - | - | - | 0.1 | 3.73 | 0.3 | 3.64 |
| Collateral Related to Securities Lending Transactions | 18.1 | 1.87 | 177.4 | 1.03 | 143.5 | 1.14 | 104.6 | 0.87 |
| Borrowed Money | 273.6 | 1.03 | 295.9 | 1.20 | 276.3 | 1.43 | 300.2 | 1.60 |
| Corporate Bonds | 572.4 | 5.02 | 577.5 | 4.27 | 563.3 | 4.42 | 542.9 | 3.64 |
| Other Interest-Bearing Liabilities | 0.3 | n.m. | 0.3 | n.m. | 0.2 | n.m. | 0.2 | n.m. |
| Interest Rate and Funding Swaps | - | - | - | - | - | - | - | - |
| Total Interest-Bearing Liabilities | 7,808.3 | 1.34 | 8,286.1 | 1.25 | 8,697.5 | 1.20 | 8,476.2 | 1.05 |
| Net Interest Income/Yield on Interest-Earning Assets | 7,511.7 | 0.88 | 8,045.1 | 0.89 | 8,518.8 | 1.33 | 8,389.2 | 1.69 |

n.m. is not meaningful

| Non-Consolidated Balance Sheets | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|----------------|----------------|----------------|----------------|----------------|-----------------|----------------|----------------|
| Assets: | | | | | | | | |
| Cash and Due From Banks | 135.3 | 137.8 | 235.0 | 190.0 | 193.1 | 238.0 | 161.9 | 272.9 |
| Call Loans | 175.7 | 20.0 | 71.0 | 43.1 | 67.1 | 736.1 | 544.7 | - |
| Receivables Under Resale Agreements | - | - | - | - | - | - | 3.5 | 2.0 |
| Collateral Related to Securities Borrowing Transactions | 80.2 | 27.2 | 103.9 | 11.0 | 47.6 | 73.4 | 92.5 | 13.8 |
| Other Monetary Claims Purchased | 52.4 | 63.7 | 68.0 | 69.8 | 161.6 | 171.1 | 151.0 | 161.3 |
| Trading Assets | 350.9 | 393.6 | 348.4 | 284.1 | 284.0 | 207.3 | 199.5 | 275.1 |
| Monetary Assets Held in Trust | 547.1 | 628.3 | 690.6 | 687.3 | 674.6 | 603.5 | 625.3 | 606.0 |
| Securities | 1,849.6 | 2,049.1 | 2,150.0 | 2,062.0 | 2,063.2 | 2,590.9 | 2,300.4 | 2,300.3 |
| Valuation Allowance for Investments | - | - | - | (15.9) | (15.9) | - | - | (3.3) |
| Loans and Bills Discounted | 4,099.4 | 4,683.7 | 4,847.0 | 5,075.2 | 5,178.7 | 5,335.1 | 5,273.4 | 5,356.3 |
| Foreign Exchanges | 9.6 | 13.9 | 10.7 | 15.0 | 30.5 | 26.7 | 18.8 | 17.8 |
| Other Assets | 257.5 | 238.5 | 284.1 | 325.6 | 373.6 | 437.7 | 429.7 | 577.8 |
| Premises and Equipment | 21.3 | 21.3 | 21.1 | 20.7 | 21.3 | 21.0 | 21.9 | 20.8 |
| Intangible Fixed Assets | 14.4 | 13.6 | 13.0 | 13.4 | 13.5 | 14.1 | 14.7 | 14.5 |
| Deferred Issuance Expenses for Debentures | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 | 0.1 |
| Deferred Tax Assets | 29.0 | 29.5 | 26.7 | 35.5 | 28.8 | 30.9 | 28.6 | 14.6 |
| Customers' Liabilities for Acceptances and Guarantees | 30.3 | 21.5 | 19.5 | 18.3 | 19.4 | 19.4 | 16.5 | 11.7 |
| Reserve for Credit Losses | (106.4) | (98.4) | (101.1) | (106.9) | (105.9) | (100.5) | (99.6) | (93.6) |
| Total Assets | 7,547.0 | 8,243.9 | 8,788.6 | 8,728.9 | 9,035.9 | 10,405.3 | 9,783.5 | 9,548.6 |
| Liabilities and Equity | | | | | | | | |
| Liabilities: | | | | | | | | |
| Deposits | 4,283.4 | 4,665.6 | 4,807.9 | 4,991.2 | 5,101.5 | 5,192.8 | 5,300.8 | 5,287.9 |
| Negotiable Certificates of Deposit | 237.9 | 348.3 | 315.1 | 480.1 | 474.9 | 719.3 | 935.7 | 577.1 |
| Debentures | 848.4 | 759.5 | 713.2 | 703.9 | 694.3 | 687.8 | 671.6 | 663.1 |
| Call Money | 79.2 | 449.9 | 808.1 | 692.7 | 698.0 | 1,377.4 | 751.3 | 632.1 |
| Collateral Related to Securities Lending Transactions | 76.0 | 41.4 | 180.8 | 8.3 | 78.4 | 287.6 | 157.6 | 148.4 |
| Bills Sold | 50.0 | - | - | - | - | - | - | - |
| Trading Liabilities | 144.2 | 98.0 | 94.7 | 87.3 | 117.5 | 99.5 | 124.6 | 203.7 |
| Borrowed Money | 279.5 | 320.8 | 287.3 | 276.7 | 295.9 | 293.2 | 294.0 | 304.0 |
| Foreign Exchanges | 0.2 | 0.2 | 0.6 | 0.3 | 0.3 | 0.2 | 0.3 | 0.2 |
| Corporate Bonds | 451.6 | 459.4 | 561.2 | 562.4 | 589.0 | 566.5 | 561.0 | 519.9 |
| Other Liabilities | 218.4 | 328.5 | 226.5 | 237.6 | 295.7 | 510.3 | 303.4 | 450.6 |
| Accrued Employees' Bonuses | 3.4 | 5.3 | 8.0 | 9.8 | 3.4 | 5.8 | 8.5 | 10.3 |
| Reserve for Retirement Benefits | 0.1 | 0.1 | 0.1 | 0.7 | 0.6 | 0.4 | 0.3 | 1.5 |
| Reserve For Loss on Disposal of Premises and Equipment | - | - | - | - | - | - | - | 4.9 |
| Acceptances and Guarantees | 30.3 | 21.5 | 19.5 | 18.3 | 19.4 | 19.4 | 16.5 | 11.7 |
| Total Liabilities | 6,703.2 | 7,499.3 | 8,023.6 | 8,070.0 | 8,369.5 | 9,760.8 | 9,126.3 | 8,815.9 |
| Equity: | | | | | | | | |
| Total Shareholders' Equity | 858.0 | 751.4 | 770.2 | 664.4 | 685.6 | 659.6 | 678.9 | 764.5 |
| Capital Stock | 451.2 | 451.2 | 451.2 | 451.2 | 451.2 | 451.2 | 451.2 | 476.2 |
| Capital Surplus | 18.5 | 18.5 | 18.5 | 18.5 | 18.5 | 18.5 | 18.5 | 43.5 |
| Additional Paid-in Capital | 18.5 | 18.5 | 18.5 | 18.5 | 18.5 | 18.5 | 18.5 | 43.5 |
| Retained Earnings | 392.7 | 418.1 | 372.9 | 267.1 | 288.3 | 262.4 | 281.6 | 317.2 |
| Legal Reserve | 8.5 | 8.5 | 9.2 | 9.2 | 9.7 | 9.7 | 9.8 | 9.8 |
| Other Retained Earnings | 384.1 | 409.5 | 363.6 | 257.8 | 278.5 | 252.6 | 271.7 | 307.3 |
| Unappropriated Retained Earnings | 384.1 | 409.5 | 363.6 | 257.8 | 278.5 | 252.6 | 271.7 | 307.3 |
| Treasury Stock, at Cost | (4.5) | (136.5) | (72.5) | (72.5) | (72.5) | (72.5) | (72.5) | (72.5) |
| Total Net Unrealized Gain (Loss) | (14.2) | (7.0) | (5.7) | (6.0) | (19.9) | (16.0) | (22.6) | (33.1) |
| Unrealized Gain (Loss) on Available-For-Sale Securities | 1.1 | (1.3) | 3.6 | 4.1 | 5.0 | (4.4) | (13.4) | (35.0) |
| Deferred Gain (Loss) on Derivatives Under Hedge Accounting | (15.3) | (5.6) | (9.4) | (10.2) | (25.0) | (11.6) | (9.2) | 1.8 |
| Stock Acquisition Rights | 0.0 | 0.2 | 0.4 | 0.5 | 0.6 | 0.8 | 1.0 | 1.2 |
| Total Equity | 843.7 | 744.6 | 764.9 | 658.8 | 666.3 | 644.5 | 657.2 | 732.7 |
| Total Liabilities and Equity | 7,547.0 | 8,243.9 | 8,788.6 | 8,728.9 | 9,035.9 | 10,405.3 | 9,783.5 | 9,548.6 |

Problem Claims (Non-Consolidated)

| (i) Claims Classified Under the Financial Revitalization Law | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| Claims Against Bankrupt and Quasi-Bankrupt Obligors | 0.5 | 0.3 | 0.9 | 0.9 | 0.6 | 9.9 | 9.9 | 8.0 |
| Doubtful Claims | 20.2 | 8.3 | 6.0 | 10.8 | 10.7 | 23.5 | 23.2 | 15.5 |
| Substandard Claims | 21.1 | 17.3 | 15.8 | 16.2 | 15.9 | 12.6 | 6.2 | 29.6 |
| Total (A) | 41.9 | 26.0 | 22.7 | 27.9 | 27.2 | 45.9 | 39.3 | 53.1 |
| Total Claims (B) | 4,253.8 | 4,806.5 | 4,974.4 | 5,294.6 | 5,469.9 | 5,630.1 | 5,546.1 | 5,566.0 |
| (A)/(B) X 100 (%) | 0.98% | 0.54% | 0.46% | 0.53% | 0.50% | 0.82% | 0.71% | 0.95% |
| Reserve for Credit Losses (C) | 106.4 | 98.4 | 101.1 | 106.9 | 105.9 | 100.5 | 99.6 | 93.6 |
| Reserve Ratios (C)/(A) X 100 (%) | 253.9% | 378.5% | 445.4% | 383.2% | 389.3% | 219.1% | 253.4% | 176.3% |
| (Ref.) Amount of Write-Off | 2.4 | 3.4 | 3.4 | 6.4 | 6.5 | 15.8 | 15.7 | 34.6 |
| (Ref.) Below Need Caution Level | - | 99.8 | - | 151.5 | - | 148.4 | - | 159.3 |

| (ii) Risk Monitored Loans (Non-Consolidated) | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| Loans to Bankrupt Obligors | 0.3 | 0.2 | 0.8 | 0.6 | 0.3 | 0.3 | 0.3 | 0.5 |
| Non-Accrual Delinquent Loans | 20.0 | 8.1 | 5.7 | 10.6 | 10.5 | 32.7 | 32.4 | 22.8 |
| Loans Past Due Three Months or More | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 6.0 | 0.0 | 0.1 |
| Restructured Loans | 21.0 | 17.2 | 15.7 | 16.1 | 15.8 | 6.4 | 6.0 | 29.4 |
| Total (A) | 41.4 | 25.6 | 22.3 | 27.4 | 26.7 | 45.6 | 38.8 | 53.0 |
| Loans and Bills Discounted (B) | 4,099.4 | 4,683.7 | 4,847.0 | 5,075.2 | 5,178.7 | 5,335.1 | 5,273.4 | 5,356.3 |
| (A)/(B) X 100 (%) | 1.01% | 0.55% | 0.46% | 0.54% | 0.52% | 0.86% | 0.74% | 0.99% |
| Reserve for Credit Losses (C) | 106.4 | 98.4 | 101.1 | 106.9 | 105.9 | 100.5 | 99.6 | 93.6 |
| Reserve Ratios (C)/(A) X 100 (%) | 256.7% | 384.2% | 452.2% | 389.2% | 396.0% | 220.4% | 256.4% | 176.5% |

| (iii) Reserve for Credit Losses (Non-Consolidated) | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|--------|---------|---------|---------|--------|---------|---------|---------|
| Reserve for Loan Losses (A) | - | 65.2 | - | 74.5 | - | 67.1 | - | 67.6 |
| General Reserve for Loan Losses | - | 61.0 | - | 65.4 | - | 48.0 | - | 57.9 |
| Specific Reserve for Loan Losses | - | 4.1 | - | 9.1 | - | 19.0 | - | 9.6 |
| Reserve for Loans to Restructuring Countries | - | 0.0 | - | 0.0 | - | 0.0 | - | 0.0 |
| Specific Reserve for Other Credit Losses | - | 33.2 | - | 32.4 | - | 33.4 | - | 26.0 |
| Total Reserve for Credit Losses (B) | 106.4 | 98.4 | 101.1 | 106.9 | 105.9 | 100.5 | 99.6 | 93.6 |
| Total Claims (C) | - | 4,806.4 | - | 5,294.6 | - | 5,630.0 | - | 5,566.0 |
| Ratio of Total Reserve for Loan Losses to Total Claims (A)/(C)X100 (%) | - | 1.4% | - | 1.4% | - | 1.2% | - | 1.2% |
| Ratio of Total Reserve for Credit Losses to Total Claims (B)/(C)X100 (%) | - | 2.0% | - | 2.0% | - | 1.8% | - | 1.7% |

| Housing Loans (Non-Consolidated) | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|----------------------------------|--------|--------|---------|--------|--------|--------|---------|--------|
| Housing Loans | 479.1 | 497.2 | 515.4 | 562.2 | 619.3 | 692.4 | 730.8 | 811.1 |

| Loans to Small and Medium Sized Entities (SME) | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|--------|---------|---------|---------|--------|---------|---------|---------|
| Loans to Small- and Medium-Sized Entities (SMEs) | - | 2,587.6 | - | 2,881.2 | - | 3,046.6 | - | 3,001.6 |
| % of Loans to Small- and Medium-Sized Entities | - | 56.02 | - | 57.60 | - | 58.18 | - | 56.9 |

| Balance of Deposits (Non-Consolidated) | 2006.6 | 2006.9 | 2006.12 | 2007.3 | 2007.6 | 2007.9 | 2007.12 | 2008.3 |
|--|---------|---------|---------|---------|---------|---------|---------|---------|
| Balance of Deposits (Including NCDs) | 4,521.3 | 5,014.0 | 5,123.1 | 5,471.4 | 5,576.5 | 5,912.1 | 6,236.6 | 5,865.1 |
| Balance of Deposits from Individuals | 3,209.2 | 3,363.9 | 3,504.3 | 3,545.8 | 3,530.5 | 3,537.2 | 3,798.2 | 3,960.1 |