

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

四半期データブック 2009年6月末  
(2009年7月30日)

Quarterly Data Book for the First Quarter  
Ended June 30, 2009  
(July 30, 2009)



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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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Financial and operational data that are stated in multiples of 0.1 billion yen have been truncated. All percentages have been rounded to the nearest 0.1%.

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This data book contains financial and operational data that are available at the time of financial results announcement.

\* の項目は経営管理ベースで表示をしております。

\* Management accounting basis

## Section 1. 新生銀行 連結財務関連データ

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

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

財務の概要*	Results of Operations*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
資金利益	Net Interest Income	29.6	40.6	40.5	35.7	34.8	66.8	65.5	57.4
非資金利益	Non-Interest Income	32.5	29.5	13.2	25.2	6.5	21.1	2.2	30.0
役務取引等利益	Net Fees and Commissions	10.3	9.2	8.4	9.3	7.9	4.6	4.6	4.9
特定取引利益	Net Trading Income	2.0	1.3	0.5	2.7	(3.7)	(1.2)	(2.3)	(0.3)
その他業務利益	Net Other Business Income	20.1	19.0	4.2	13.2	2.3	17.7	0.0	25.4
業務粗利益	Total Revenue	62.2	70.2	53.8	61.0	41.3	87.9	67.8	87.5
経費	General and Administrative Expenses	39.9	40.2	40.2	40.9	35.7	50.4	51.5	44.5
実質業務純益	Ordinary Business Profit	22.2	29.9	13.6	20.0	5.5	37.5	16.2	43.0
与信関連費用	Net Credit Costs	21.1	10.0	32.8	8.3	33.2	37.9	49.3	26.0
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	3.0	3.3	3.0	2.9	2.7	4.6	7.1	5.3
その他利益(損失)	Other Gains (Losses)	(0.5)	(0.8)	55.8	6.2	6.4	(4.9)	(59.5)	(4.1)
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	(2.5)	15.7	33.5	14.8	(24.0)	(9.9)	(99.8)	7.4
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.5	0.5	0.2	2.0	0.3	0.4	0.6	0.3
法人税等調整額	Deferred Income Tax (Benefit)	(0.8)	(0.1)	4.3	(2.3)	1.7	(0.2)	7.8	(0.8)
少数株主利益	Minority Interests in Net Income of Subsidiaries	5.8	4.9	2.4	4.2	3.9	2.6	2.6	2.7
四半期純利益(損失)	Net Income (Loss)	(8.0)	10.3	26.5	10.8	(30.1)	(12.8)	(110.9)	5.1
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	(5.2)	13.2	29.2	13.4	(27.7)	(9.0)	(73.6)	9.7

連結損益計算書	Consolidated Statements of Operations	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
資金運用収益	Total Interest Income	58.1	68.2	62.4	60.7	63.6	93.1	85.8	79.3
貸出金利息	Interest on Loans and Bills Discounted	45.4	52.3	50.0	47.3	50.6	81.4	76.6	68.3
有価証券利息配当金	Interest and Dividends on Securities	9.4	11.9	10.2	11.1	9.8	9.1	7.9	8.8
その他の資金運用収益	Other Interest Income	3.2	4.0	2.0	2.3	3.1	2.5	1.2	2.1
役務取引等収益	Fees and Commissions Income	17.0	15.5	15.2	14.9	13.9	11.6	12.0	12.4
特定取引収益	Trading Profits	2.0	1.3	1.1	4.6	0.5	10.5	(3.8)	4.3
その他業務収益	Other Business Income	65.3	56.4	56.4	56.8	55.6	52.2	46.8	56.1
その他経常収益	Other Ordinary Income	10.0	6.1	4.8	4.7	7.5	32.2	(22.4)	3.3
経常収益	Ordinary Income	152.6	147.6	140.1	142.0	141.3	199.8	118.4	155.6
資金調達費用	Total Interest Expenses	28.4	27.5	21.8	25.0	28.8	26.2	20.2	21.8
預金利息	Interest on Deposits	11.0	11.1	11.1	10.8	11.5	12.2	12.6	13.9
債券利息	Interest on Debentures	0.8	0.8	0.9					
借入金利息	Interest on Borrowings	5.3	4.5	1.7	4.2	4.4	4.1	4.1	3.2
社債利息	Interest on Corporate Bonds				4.1	3.1	2.2	1.9	2.0
その他の資金調達費用	Other Interest Expenses	11.2	11.0	7.8	5.8	9.6	7.5	1.4	2.5
役務取引等費用	Fees and Commissions Expenses	6.6	6.3	6.8	5.6	6.0	7.0	7.4	7.5
特定取引費用	Trading Losses	0.0	(0.0)	(0.0)	1.9	4.3	11.7	(1.4)	4.7
その他業務費用	Other Business Expenses	47.2	42.5	53.4	46.5	53.9	51.5	92.8	35.2
営業経費	Total General and Administrative Expenses	43.1	43.6	44.0	44.2	39.0	55.7	60.5	50.5
営業経費(のれん及び無形資産償却を除く)	General and Administrative Expenses	40.0	40.3	40.9	41.2	36.3	51.0	53.4	45.1
のれん償却額	Amortization of Goodwill	2.3	2.3	2.1	2.0	1.8	2.6	5.1	3.3
無形資産償却額	Amortization of Intangible Assets	0.6	0.9	0.9	0.9	0.9	2.0	1.9	2.0
その他経常費用	Other Ordinary Expenses	29.4	12.1	40.4	10.8	41.9	55.1	69.2	39.8
貸倒引当金繰入額	Provision of Reserve for Loan Losses	19.8	9.1	28.5	7.8	30.4	38.6	47.9	24.5
その他	Others	9.5	3.0	11.9	2.9	11.4	16.5	21.2	15.2
経常費用	Ordinary Expenses	155.0	132.2	167.2	134.2	174.1	207.5	249.0	159.7
経常利益(損失)	Net Ordinary Income (Loss)	(2.3)	15.4	(27.1)	7.7	(32.8)	(7.6)	(130.5)	(4.1)
特別利益	Special Gains	1.0	0.3	66.9	11.0	9.2	3.0	77.5	12.6
特別損失	Special Losses	1.2	0.0	6.2	3.9	0.4	5.3	46.9	1.0
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	(2.5)	15.7	33.5	14.8	(24.0)	(9.9)	(99.8)	7.4
税金	Income Taxes (Benefit):								
法人税、住民税及び事業税	Current	0.5	0.5	0.2	2.0	0.3	0.4	0.6	0.3
法人税等調整額	Deferred	(0.8)	(0.1)	4.3	(2.3)	1.7	(0.2)	7.8	(0.8)
少数株主利益	Minority Interests in Net Income of Subsidiaries	5.8	4.9	2.4	4.2	3.9	2.6	2.6	2.7
四半期純利益(損失)	Net Income (Loss)	(8.0)	10.3	26.5	10.8	(30.1)	(12.8)	(110.9)	5.1

非金利利益*	Non-Interest Income*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
役務取引等利益	Net Fees and Commissions	10.3	9.2	8.4	9.3	7.9	4.6	4.6	4.9
特定取引利益	Net Trading Income	2.0	1.3	0.5	2.7	(3.7)	(1.2)	(2.3)	(0.3)
その他業務利益	Net Other Business Income	20.1	19.0	4.2	13.2	2.3	17.7	0.0	25.4
うちリース収益・割賦収益	Income on Leased Assets and Installment Receivables, Net	14.3	12.2	12.6	12.2	12.1	11.9	12.9	11.4
非資金利益	Non-Interest Income	32.5	29.5	13.2	25.2	6.5	21.1	2.2	30.0

経費*	General and Administrative Expenses*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
人件費	Personnel Expenses	16.3	16.4	14.7	17.0	12.7	20.5	18.6	17.0
店舗関連費用	Premises Expenses	4.5	5.2	4.7	5.5	5.6	7.8	8.3	7.1
通信・データ費、システム費	Technology and Data Processing Expenses	5.1	5.8	5.8	5.8	5.6	6.4	6.5	6.1
広告費	Advertising Expenses	2.7	2.3	2.5	2.1	2.1	3.7	4.5	3.0
消費税・固定資産税等	Consumption and Property Taxes	2.2	1.6	2.5	1.8	1.5	2.3	2.4	2.3
預金保険料	Deposit Insurance Premium	0.8	0.8	0.8	0.9	0.9	0.9	0.9	1.0
その他	Other General and Administrative Expenses	8.1	7.7	8.9	7.4	7.0	8.5	10.1	7.6
<b>経費</b>	<b>General and Administrative Expenses</b>	<b>39.9</b>	<b>40.2</b>	<b>40.2</b>	<b>40.9</b>	<b>35.7</b>	<b>50.4</b>	<b>51.5</b>	<b>44.5</b>

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

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

与信関連費用	Net Credit Costs	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	0.0	0.1	2.9	0.6	2.3	(0.0)	0.3	1.4
貸倒引当金繰入	Net Provision (Reversal) of Reserve for Loan Losses	18.8	9.1	35.9	8.1	32.5	38.6	50.4	24.7
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	(3.4)	(2.8)	31.1	(0.5)	19.0	11.9	25.7	2.6
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	22.3	11.9	4.8	8.6	13.4	26.6	24.7	22.1
特定海外債権引当勘定繰入	Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	0.0	-	0.0	-	(0.0)	-	(0.0)	-
その他貸倒引当金繰入	Net Provision of Specific Reserve for Other Credit Losses	1.0	-	(7.3)	(0.2)	(2.0)	-	(2.4)	(0.1)
リース業務関連のその他与信関連費用	Other Credit Costs Relating to Leasing Business	1.2	0.7	1.2	(0.1)	0.4	(0.5)	1.0	0.0
<b>与信関連費用</b>	<b>Net Credit Costs</b>	<b>21.1</b>	<b>10.0</b>	<b>32.8</b>	<b>8.3</b>	<b>33.2</b>	<b>37.9</b>	<b>49.3</b>	<b>26.0</b>

資金運用/調達(リース・割賦売掛金を含む)の状況 (平均残高)*	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance)*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	5,257.1	5,772.7	5,317.8	5,714.7	5,845.9	6,141.8	5,938.7	5,683.9
リース・割賦売掛金	Leased Assets and Installment Receivables	777.8	761.8	738.0	727.4	709.4	688.5	630.7	649.1
有価証券	Securities	2,035.1	2,315.8	1,936.4	2,477.2	2,586.7	2,250.6	2,826.0	3,295.9
その他資金運用勘定	Other Interest-Earning Assets	962.0	1,166.7	1,142.3	994.9	1,153.1	771.8	932.1	702.0
<b>資金運用勘定合計</b>	<b>Total Revenue on Interest-Earning Assets</b>	<b>9,032.1</b>	<b>10,017.2</b>	<b>9,134.7</b>	<b>9,914.4</b>	<b>10,295.3</b>	<b>9,852.9</b>	<b>10,327.6</b>	<b>10,331.0</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金・譲渡性預金	Deposits, Including Negotiable Certificates of Deposit	5,570.9	5,987.2	5,851.3	5,998.1	6,236.3	6,187.4	6,360.7	6,690.5
債券	Debentures	689.6	663.0	668.6	665.7	715.9	735.5	708.2	656.3
借入金	Borrowed Money	1,119.4	1,191.1	1,090.5	1,093.6	1,172.2	1,121.8	1,156.1	982.0
劣後借入	Subordinated Debt	108.0	108.0	108.0	108.0	108.0	108.0	107.8	102.0
その他借入金	Other Borrowed Money	1,011.4	1,083.1	982.5	985.6	1,064.2	1,013.8	1,048.2	880.0
社債	Corporate Bonds	435.3	451.9	367.8	435.6	382.5	259.4	328.9	261.8
劣後社債	Subordinated Bonds	356.5	358.8	285.4	355.8	303.0	179.6	251.1	187.2
その他社債	Other Corporate Bonds	78.8	93.1	82.4	79.7	79.5	79.8	77.7	74.6
その他資金調達勘定	Other Interest-Bearing Liabilities	1,208.4	1,285.1	972.6	1,185.7	1,348.7	702.8	418.8	715.9
<b>資金調達勘定合計</b>	<b>Total Expense on Interest-Bearing Liabilities</b>	<b>9,023.8</b>	<b>9,578.6</b>	<b>8,950.9</b>	<b>9,378.8</b>	<b>9,855.9</b>	<b>9,007.2</b>	<b>8,972.8</b>	<b>9,306.6</b>
<b>非金利負債</b>	<b>Non Interest-Bearing Sources of Funds:</b>								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	(649.7)	(217.1)	(503.1)	(180.1)	(250.7)	181.1	742.3	447.6
純資産の部合計一少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	658.0	655.7	686.8	715.7	690.1	664.5	612.5	576.7
<b>資金調達及び非金利負債合計</b>	<b>Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds:</b>	<b>9,032.1</b>	<b>10,017.2</b>	<b>9,134.7</b>	<b>9,914.4</b>	<b>10,295.3</b>	<b>9,852.9</b>	<b>10,327.6</b>	<b>10,331.0</b>
純資金利鞘(ネットインタレストマージン)	Net Interest Margin	-	-	-	-	-	-	-	-
非金利負債の影響	Impact of Non Interest-Bearing Sources	-	-	-	-	-	-	-	-
<b>資金利益/資金運用利回り(リース・割賦売掛金を含む)</b>	<b>Net Revenue/Yield on Interest-Earning Assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	9,032.1	10,017.2	9,134.7	9,914.4	10,295.3	9,852.9	10,327.6	10,331.0
差引:リース・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	777.8	761.8	738.0	727.4	709.4	688.5	630.7	649.1
<b>経常収益ベース資金運用勘定</b>	<b>Total Interest Income</b>	<b>8,254.3</b>	<b>9,255.3</b>	<b>8,396.7</b>	<b>9,186.9</b>	<b>9,585.8</b>	<b>9,164.3</b>	<b>9,696.9</b>	<b>9,681.9</b>
資金調達費用	Total Interest Expenses	-	-	-	-	-	-	-	-
<b>資金利益</b>	<b>Net Interest Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



資金運用/調達(リース・割賦売掛金を含む)の状況 (利息)*	Interest-Earning Assets and Interest-Bearing Liabilities (Interest)*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	45.4	52.3	50.0	47.3	50.6	81.4	76.6	68.3
リース・割賦売掛金	Leased Assets and Installment Receivables	14.3	12.2	12.6	12.2	12.1	11.9	12.9	11.4
有価証券	Securities	9.4	11.9	10.2	11.1	9.8	9.1	7.9	8.8
その他資金運用勘定	Other Interest-Earning Assets	3.2	4.0	2.0	2.3	3.1	2.5	1.2	2.1
<b>資金運用勘定合計</b>	<b>Total Revenue on Interest-Earning Assets</b>	<b>72.4</b>	<b>80.5</b>	<b>75.0</b>	<b>72.9</b>	<b>75.8</b>	<b>105.0</b>	<b>98.8</b>	<b>90.8</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金・譲渡性預金	Deposits, Including Negotiable Certificates of Deposit	12.0	12.6	12.3	12.1	12.9	13.7	13.4	14.4
債券	Debentures	0.8	0.8	0.9	0.9	1.2	1.4	1.3	1.2
借入金	Borrowed Money	5.3	4.5	1.7	4.2	4.4	4.1	4.1	3.2
劣後借入	Subordinated Debt	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.3
その他借入金	Other Borrowed Money	5.0	4.1	1.4	3.8	4.0	3.7	3.8	2.9
社債	Corporate Bonds	3.7	3.7	3.6	4.1	3.1	2.2	1.9	2.0
劣後社債	Subordinated Bonds	3.3	3.3	3.2	3.8	2.8	1.9	1.5	1.7
その他社債	Other Corporate Bonds	0.3	0.4	0.3	0.3	0.3	0.3	0.3	0.3
その他資金調達勘定	Other Interest-Bearing Liabilities	6.6	5.7	3.1	3.5	7.0	4.6	(0.6)	0.8
<b>資金調達勘定合計</b>	<b>Total Expense on Interest-Bearing Liabilities</b>	<b>28.4</b>	<b>27.5</b>	<b>21.8</b>	<b>25.0</b>	<b>28.8</b>	<b>26.2</b>	<b>20.2</b>	<b>21.8</b>
<b>非金利負債</b>	<b>Non Interest-Bearing Sources of Funds:</b>								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計一少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
<b>資金調達及び非金利負債合計</b>	<b>Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds:</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
純資金利鞘(ネットインタレストマージン)	Net Interest Margin	-	-	-	-	-	-	-	-
非金利負債の影響	Impact of Non Interest-Bearing Sources	-	-	-	-	-	-	-	-
<b>資金利益/資金運用利回り(リース・割賦売掛金を含む)</b>	<b>Net Revenue/Yield on Interest-Earning Assets</b>	<b>44.0</b>	<b>52.9</b>	<b>53.2</b>	<b>47.9</b>	<b>46.9</b>	<b>78.8</b>	<b>78.5</b>	<b>68.9</b>
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	72.4	80.5	75.0	72.9	75.8	105.0	98.8	90.8
差引:リース・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	14.3	12.2	12.6	12.2	12.1	11.9	12.9	11.4
<b>経常収益ベース資金運用勘定</b>	<b>Total Interest Income</b>	<b>58.1</b>	<b>68.2</b>	<b>62.4</b>	<b>60.7</b>	<b>63.6</b>	<b>93.1</b>	<b>85.8</b>	<b>79.3</b>
資金調達費用	Total Interest Expenses	28.4	27.5	21.8	25.0	28.8	26.2	20.2	21.8
<b>資金利益</b>	<b>Net Interest Income</b>	<b>29.6</b>	<b>40.6</b>	<b>40.5</b>	<b>35.7</b>	<b>34.8</b>	<b>66.8</b>	<b>65.5</b>	<b>57.4</b>

注記: 前期の数字は今期の表記に調整されています。

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

資金運用/調達(リース・割賦売掛金を含む)の状況 (利回り(%))*	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%))*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	3.44	3.61	3.79	3.32	3.44	5.26	5.24	4.83
リース・割賦売掛金	Leased Assets and Installment Receivables	7.34	6.41	6.89	6.73	6.78	6.89	8.35	7.10
有価証券	Securities	1.84	2.04	2.13	1.80	1.51	1.61	1.14	1.08
その他資金運用勘定	Other Interest-Earning Assets	...	...	...	...	...	...	...	...
<b>資金運用勘定合計</b>	<b>Total Revenue on Interest-Earning Assets</b>	<b>3.19</b>	<b>3.20</b>	<b>3.30</b>	<b>2.95</b>	<b>2.92</b>	<b>4.23</b>	<b>3.88</b>	<b>3.53</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金・譲渡性預金	Deposits, Including Negotiable Certificates of Deposit	0.86	0.84	0.85	0.81	0.83	0.88	0.86	0.87
債券	Debentures	0.47	0.52	0.58	0.60	0.69	0.77	0.78	0.77
借入金	Borrowed Money	1.89	1.51	0.66	1.55	1.50	1.48	1.46	1.34
劣後借入	Subordinated Debt	1.11	1.33	1.44	1.41	1.41	1.45	1.05	1.30
その他借入金	Other Borrowed Money	1.98	1.53	0.58	1.57	1.51	1.49	1.50	1.34
社債	Corporate Bonds	3.39	3.34	3.94	3.81	3.30	3.46	2.38	3.15
劣後社債	Subordinated Bonds	3.76	3.73	4.64	4.30	3.73	4.26	2.47	3.67
その他社債	Other Corporate Bonds	1.72	1.80	1.53	1.63	1.66	1.66	2.08	1.85
その他資金調達勘定	Other Interest-Bearing Liabilities	...	...	...	...	...	...	...	...
<b>資金調達勘定合計</b>	<b>Total Expense on Interest-Bearing Liabilities</b>	<b>1.25</b>	<b>1.15</b>	<b>0.98</b>	<b>1.07</b>	<b>1.16</b>	<b>1.16</b>	<b>0.92</b>	<b>0.94</b>
<b>非金利負債</b>	<b>Non Interest-Bearing Sources of Funds:</b>								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計一少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
<b>資金調達及び非金利負債合計</b>	<b>Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds:</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
純資金利鞘(ネットインタレストマージン)	Net Interest Margin	1.94	2.05	2.32	1.88	1.76	3.08	2.96	2.58
非金利負債の影響	Impact of Non Interest-Bearing Sources	0.00	0.05	0.02	0.06	0.05	0.10	0.12	0.09
<b>資金利益/資金運用利回り(リース・割賦売掛金を含む)</b>	<b>Net Revenue/Yield on Interest-Earning Assets</b>	<b>1.94</b>	<b>2.10</b>	<b>2.34</b>	<b>1.94</b>	<b>1.81</b>	<b>3.17</b>	<b>3.09</b>	<b>2.68</b>
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	3.19	3.20	3.30	2.95	2.92	4.23	3.88	3.53
差引:リース・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	7.34	6.41	6.89	6.73	6.78	6.89	8.35	7.10
<b>経常収益ベース資金運用勘定</b>	<b>Total Interest Income</b>	<b>2.80</b>	<b>2.93</b>	<b>2.99</b>	<b>2.65</b>	<b>2.64</b>	<b>4.03</b>	<b>3.59</b>	<b>3.29</b>
資金調達費用	Total Interest Expenses	-	-	-	-	-	-	-	-
<b>資金利益</b>	<b>Net Interest Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

注記:前期の数字は今期の表記に調整されています。

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

連結貸借対照表	Consolidated Balance Sheets	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	394.1	316.1	505.6	544.9	278.4	397.7	605.0	294.9
コールローン及び買入手形	Call Loans	736.1	544.7	-	315.3	199.0	49.0	-	19.6
買現先勘定	Receivables under Resale Agreements	-	3.5	2.0	-	-	-	-	-
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	74.7	93.3	18.7	104.1	19.0	240.6	0.2	235.3
買入金銭債権	Other Monetary Claims Purchased	445.1	467.0	468.8	468.3	454.6	439.7	408.0	415.3
特定取引資産	Trading Assets	251.4	232.3	315.2	270.9	285.1	385.3	375.1	287.8
金銭の信託	Monetary Assets Held in Trust	417.6	400.4	371.5	370.2	377.2	360.4	348.8	339.4
有価証券	Securities	2,368.5	2,047.8	1,980.2	2,587.9	1,994.3	1,932.9	2,174.1	3,262.3
貸出金	Loans and Bills Discounted	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6	5,876.9	5,341.5
外国為替	Foreign Exchanges	26.7	18.8	17.8	13.5	22.4	22.2	37.1	11.9
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	-	-	-	249.9	252.6	241.7	232.5	228.1
その他資産	Other Assets	1,018.4	1,007.2	1,100.1	1,064.1	1,109.7	1,417.2	1,125.7	1,070.5
割賦売掛金	Installment Receivables	438.5	435.8	421.8	408.6	420.6	420.3	404.7	393.3
有形固定資産	Premises and Equipment	372.2	367.0	305.7	74.6	53.7	57.0	50.9	49.6
有形リース資産	Tangible Leased Assets	284.4	273.8	264.9	43.1	11.6	11.8	10.8	9.6
無形固定資産	Intangible Assets	238.8	236.8	233.1	191.5	228.5	219.3	209.1	203.5
のれん	Goodwill, Net	154.1	144.5	142.2	139.9	146.5	140.8	132.9	129.5
無形リース資産	Intangible Leased Assets	41.2	40.5	39.6	1.5	1.5	0.9	0.7	0.4
債券繰延資産	Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	38.7	37.7	28.2	35.6	30.9	22.0	22.2	25.3
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	725.5	713.0	701.7	705.5	695.5	685.0	675.2	666.0
貸倒引当金	Reserve for Credit Losses	(141.7)	(141.6)	(145.9)	(128.4)	(135.1)	(170.4)	(192.5)	(202.5)
<b>資産の部合計</b>	<b>Total Assets</b>	12,423.4	11,848.1	11,525.7	12,532.6	12,446.2	12,231.0	11,949.1	12,249.3
<b>負債及び純資産の部</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
預金	Deposits	5,151.3	5,262.5	5,229.4	5,424.0	5,671.1	5,599.6	6,012.4	6,599.2
譲渡性預金	Negotiable Certificates of Deposit	719.3	935.7	577.1	685.0	744.4	461.3	259.6	395.4
債券	Debentures	686.5	670.3	662.4	684.6	748.2	721.4	675.5	621.5
コールマネー及び売渡手形	Call Money	1,377.4	751.3	632.1	773.8	480.8	159.1	281.5	155.5
売現先勘定	Payables under Repurchase Agreements	-	-	-	-	-	-	53.8	60.9
債券貸借取引受入担保金	Collateral Related to Securities Lending Transactions	285.1	156.9	148.4	863.5	485.2	303.1	569.5	598.8
コマーシャルペーパー	Commercial Paper	-	-	-	-	-	0.0	0.1	0.0
特定取引負債	Trading Liabilities	110.5	127.9	205.0	158.9	178.9	315.1	307.5	217.0
借入金	Borrowed Money	1,092.7	1,111.9	1,127.2	1,060.0	1,062.7	1,469.5	1,012.3	879.5
外国為替	Foreign Exchanges	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
短期社債	Short-Term Corporate Bonds	115.0	126.3	73.6	101.3	90.1	26.6	11.5	23.5
社債	Corporate Bonds	432.7	443.7	426.2	431.4	407.4	324.4	266.4	236.4
その他負債	Other Liabilities	766.1	549.3	708.7	611.0	669.3	999.8	819.9	805.0
賞与引当金	Accrued Employees' Bonuses	8.4	11.3	14.5	6.1	7.1	10.2	10.4	3.8
役員賞与引当金	Accrued Directors' Bonuses	0.2	0.4	0.2	0.0	0.2	0.2	0.3	0.0
退職給付引当金	Reserve for Employees' Retirement Benefits	3.2	3.1	4.6	4.5	9.5	9.2	18.2	17.9
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	0.0	0.1	0.1	0.1	0.2	0.2	0.2	0.2
利息返還損失引当金	Reserve for Losses on Interest Repayments	9.4	43.3	39.3	34.4	256.2	220.6	193.8	157.9
固定資産処分損失引当金	Reserve for Losses on Disposal of Premises and Equipment	-	-	5.0	8.0	7.2	7.8	7.5	7.3
訴訟損失引当金	Reserve for Losses on Litigation	-	-	-	-	-	3.6	3.6	3.6
特別法上の引当金	Reserve under Special Law	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
繰延税金負債	Deferred Tax Liabilities	4.6	4.1	4.2	3.9	13.0	12.3	1.6	1.4
支払承諾	Acceptances and Guarantees	725.5	713.0	701.7	705.5	695.5	685.0	675.2	666.0
<b>負債の部合計</b>	<b>Total Liabilities</b>	11,488.7	10,912.0	10,560.5	11,556.8	11,527.8	11,329.9	11,181.7	11,451.8
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本合計	Total Shareholders' Equity	663.3	673.2	749.8	754.7	724.6	711.7	600.1	605.0
資本金	Capital Stock	451.2	451.2	476.2	476.2	476.2	476.2	476.2	476.2
資本剰余金	Capital Surplus	18.5	18.5	43.5	43.5	43.5	43.5	43.5	43.5
利益剰余金	Retained Earnings	266.0	275.9	302.5	307.4	277.3	264.4	152.8	157.7
自己株式	Treasury Stock, at Cost	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
評価・換算差額等合計	Total Net Unrealized Gain (Loss) and Translation Adjustments	(9.7)	(17.3)	(34.2)	(41.5)	(60.5)	(49.8)	(40.5)	(14.6)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(3.8)	(13.4)	(35.0)	(36.1)	(58.6)	(51.7)	(38.8)	(12.8)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(9.5)	(7.2)	(1.0)	(9.0)	(2.7)	1.5	(2.9)	(3.5)
為替換算調整勘定	Foreign Currency Translation Adjustments	3.6	3.3	1.8	3.6	0.8	0.3	1.2	1.7
新株予約権	Stock Acquisition Rights	0.8	1.0	1.2	1.4	1.5	1.7	1.8	1.6
少数株主持分	Minority Interests in Subsidiaries	280.1	279.1	248.4	261.1	252.8	237.5	206.0	205.4
<b>純資産の部合計</b>	<b>Total Equity</b>	934.6	936.0	965.2	975.8	918.4	901.1	767.4	797.4
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	12,423.4	11,848.1	11,525.7	12,532.6	12,446.2	12,231.0	11,949.1	12,249.3

買入金銭債権	Other Monetary Claims Purchased	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
売買目的の買入金銭債権	Trading Purpose	252.6	n/a	280.6	n/a	274.4	n/a	212.1	n/a
その他の買入金銭債権	Other	192.4	n/a	188.2	n/a	180.0	n/a	195.9	n/a
<b>買入金銭債権</b>	<b>Total Other Monetary Claims Purchased</b>	<b>445.1</b>	<b>467.0</b>	<b>468.8</b>	<b>468.3</b>	<b>454.6</b>	<b>439.7</b>	<b>408.0</b>	<b>415.3</b>
金銭の信託	Monetary Asset Held in Trust	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
運用目的の金銭の信託	Trading Purpose	268.6	n/a	248.7	n/a	255.1	n/a	235.7	n/a
その他の金銭の信託	Other	149.0	n/a	122.8	n/a	122.0	n/a	113.0	n/a
<b>金銭の信託</b>	<b>Total Monetary Assets Held In Trust</b>	<b>417.6</b>	<b>400.4</b>	<b>371.5</b>	<b>370.2</b>	<b>377.2</b>	<b>360.4</b>	<b>348.8</b>	<b>339.4</b>
有価証券	Securities	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
国債	Japanese National Government Bonds	884.0	n/a	645.3	n/a	797.2	n/a	1,204.2	n/a
地方債	Japanese Local Government Bonds	114.9	n/a	2.2	n/a	1.7	n/a	1.7	n/a
社債	Japanese Corporate Bonds	510.5	n/a	560.4	n/a	513.9	n/a	442.9	n/a
株式	Japanese Equity Securities	39.3	n/a	34.3	n/a	33.3	n/a	26.9	n/a
その他の証券	Foreign Bonds and Other	819.7	n/a	737.7	n/a	648.0	n/a	498.2	n/a
<b>有価証券</b>	<b>Total Securities</b>	<b>2,368.5</b>	<b>2,047.8</b>	<b>1,980.2</b>	<b>2,587.9</b>	<b>1,994.3</b>	<b>1,932.9</b>	<b>2,174.1</b>	<b>3,262.3</b>
有価証券保有区分別残高	Securities by Category	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
売買目的有価証券のうち有価証券に含まれるもの	Trading Securities	116.1	n/a	63.1	n/a	36.9	n/a	17.3	n/a
満期保有目的の債券	Securities Being Held to Maturity	438.8	n/a	390.4	n/a	330.9	n/a	362.7	n/a
満期保有目的の債券で時価のあるもの	Securities Being Held to Maturity with Readily Determinable Fair Value	438.8	n/a	390.4	n/a	330.9	418.4	362.6	560.3
国債	Japanese National Government Bonds	324.4	n/a	304.3	n/a	244.2	244.2	229.1	427.3
社債	Japanese Corporate Bonds	101.6	n/a	75.1	n/a	75.2	75.2	75.2	75.3
その他	Other	12.7	n/a	11.0	n/a	11.5	99.0	58.2	57.6
満期保有目的の債券で時価のないもの	Securities Being Held to Maturity whose Fair Value is not Readily Determinable	-	n/a	-	n/a	0.0	n/a	0.0	n/a
社債	Japanese Corporate Bonds	-	n/a	-	n/a	0.0	n/a	0.0	n/a
その他有価証券	Securities Available-for-Sale	1,762.9	n/a	1,484.5	n/a	1,584.3	n/a	1,760.9	n/a
その他有価証券で時価のあるもの	Marketable Securities, at Fair Value	1,433.0	n/a	1,055.6	n/a	1,100.7	980.2	1,300.0	2,203.3
株式	Equity Securities	23.5	n/a	19.1	n/a	17.2	13.8	15.0	16.0
国債	Japanese National Government Bonds	559.5	n/a	341.0	n/a	553.0	648.8	975.0	1,872.0
地方債	Japanese Local Government Bonds	114.9	n/a	2.2	n/a	1.7	1.7	1.7	1.7
社債	Japanese Corporate Bonds	206.1	n/a	201.6	n/a	114.2	51.6	35.0	16.8
その他	Other, Mainly Foreign Debt Securities	528.8	n/a	491.5	n/a	414.5	264.1	273.1	296.5
外国証券	Foreign Securities	527.1	n/a	487.9	n/a	411.3	261.9	272.2	295.6
外貨外国公社債	Foreign Currency Denominated Foreign Corporate and Government Bonds	399.9	n/a	329.2	n/a	258.1	119.8	136.3	161.3
邦貨外国公社債	Yen-Denominated Foreign Corporate and Government Bonds	109.9	n/a	139.2	n/a	135.8	130.6	123.7	121.1
外国株式	Foreign Equity Securities	10.3	n/a	12.8	n/a	11.6	6.3	6.6	9.1
その他証券	Other Securities	1.7	n/a	3.5	n/a	3.2	2.2	0.9	0.9
時価評価されていない有価証券	Book Value of Securities whose Fair Value is not Readily Determinable	329.8	n/a	428.9	n/a	483.6	n/a	460.8	n/a
非上場株式	Equity Securities	15.2	n/a	14.9	n/a	15.9	n/a	11.7	n/a
非上場地方債	Japanese Local Government Bonds	0.0	n/a	0.0	n/a	0.0	n/a	-	n/a
非上場社債	Japanese Corporate Bonds	193.6	n/a	283.7	n/a	324.4	n/a	332.5	n/a
非上場外国証券	Foreign Securities	84.7	n/a	65.3	n/a	79.2	n/a	57.6	n/a
その他	Other	36.1	n/a	64.8	n/a	63.9	n/a	58.9	n/a
非連結子会社・関連会社株式	Investments in Unconsolidated Subsidiaries, at Cost and Affiliates	50.6	n/a	42.1	n/a	42.0	n/a	33.1	n/a
<b>有価証券</b>	<b>Total Securities</b>	<b>2,368.5</b>	<b>2,047.8</b>	<b>1,980.2</b>	<b>2,587.9</b>	<b>1,994.3</b>	<b>1,932.9</b>	<b>2,174.1</b>	<b>3,262.3</b>
有価証券満期別残高	Securities by Maturity	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
1年以内	One Year or Less	n/a	n/a	491.0	n/a	n/a	n/a	562.7	n/a
1~3年	Over One Year to Three Years	n/a	n/a	511.8	n/a	n/a	n/a	953.7	n/a
3~5年	Over Three Years to Five Years	n/a	n/a	373.1	n/a	n/a	n/a	244.0	n/a
5~7年	Over Five Years to Seven Years	n/a	n/a	59.4	n/a	n/a	n/a	40.9	n/a
7~10年	Over Seven Years to Ten Years	n/a	n/a	141.2	n/a	n/a	n/a	120.5	n/a
10年超	Over Ten Years	n/a	n/a	216.6	n/a	n/a	n/a	113.5	n/a
期限なし	Unspecified Term	n/a	n/a	186.8	n/a	n/a	n/a	138.5	n/a
<b>有価証券</b>	<b>Total Securities</b>	<b>2,368.5</b>	<b>2,047.8</b>	<b>1,980.2</b>	<b>2,587.9</b>	<b>1,994.3</b>	<b>1,932.9</b>	<b>2,174.1</b>	<b>3,262.3</b>

業種別貸出内訳	Loans by Borrower Industry	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
国内(除く特別国際金融取引勘定分)	Domestic offices (excluding Japan offshore market account):								
製造業	Manufacturing	280.8	n/a	191.8	202.4	224.0	247.2	243.1	252.0
農業、林業	Agriculture, forestry	0.0	n/a	0.0	0.0	0.0	0.0	0.0	0.0
漁業	Fishery	0.8	n/a	2.9	2.8	2.8	2.7	2.7	2.6
鉱業、砕石業、砂利採取業	Mining, quarrying, gravel extraction	5.6	n/a	4.5	4.5	4.6	4.6	3.6	3.5
建設業	Construction	16.1	n/a	20.4	18.2	15.3	19.9	13.0	8.7
電気・ガス・熱供給・水道業	Electric power, gas, heat supply and water supply	77.8	n/a	74.6	75.7	66.8	53.2	45.4	43.7
情報通信業	Information and communications	56.7	n/a	50.0	48.9	47.5	49.0	48.1	30.2
運輸業、郵便業	Transportation, postal service	381.3	n/a	379.4	368.7	362.9	352.8	336.9	324.7
卸売業、小売業	Wholesale and retail	108.5	n/a	138.0	134.1	129.0	134.2	132.1	127.7
金融業、保険業	Finance and insurance	1,051.0	n/a	1,248.0	1,040.9	1,179.9	946.9	1,152.7	782.9
不動産業	Real estate	1,453.3	n/a	1,295.1	1,278.7	1,270.0	1,103.5	1,011.3	992.3
各種サービス業	Services	364.0	n/a	374.0	359.9	373.2	362.9	332.7	301.3
地方公共団体	Local government	60.8	n/a	118.1	283.2	301.1	182.7	156.5	172.4
その他	Others	1,469.0	n/a	1,597.9	1,703.2	2,460.9	2,354.4	2,280.8	2,191.0
個人向け貸出(リテールバンキング、 新生フィナンシャル、アプラス及びシンキ)	Loans to individual customers in retail banking, Shinsei Financial, APLUS and Shinki	972.4	n/a	1,174.7	1,239.7	2,008.6	1,972.4	1,887.6	1,808.8
国内合計 (A)	Total domestic (A)	5,326.3	n/a	5,495.3	5,521.8	6,438.5	5,814.6	5,759.5	5,233.4
海外及び特別国際金融取引勘定分	Overseas offices (including Japan offshore market account):								
政府等	Governments	0.8	n/a	1.1	1.3	1.2	1.3	1.4	1.6
金融機関	Financial institutions	-	n/a	-	-	-	-	-	-
その他	Others	129.3	n/a	125.6	140.9	139.8	114.6	115.8	106.4
海外合計 (B)	Total overseas (B)	130.1	n/a	126.8	142.2	141.1	115.9	117.3	108.0
合計 (A)+(B)	Total (A)+(B)	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6	5,876.9	5,341.5

注記: 項目名については2009.6の表示区分の変更に沿って表示しておりますが、重要性に鑑み、2009.3以前につきましては、従来の開示計数を表示しております。

Note: While names of items reflect changes made for the 2009.6 period, figures for periods before 2009.3 are disclosed under the previous format from a view of materiality

無形固定資産	Intangible Assets	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
のれん	Goodwill, Net	154.1	144.5	142.2	139.9	146.5	140.8	132.9	129.5
新生フィナンシャル	Shinsei Financial					10.4	7.5	32.7	31.1
アプラス	APLUS	113.7	111.8	110.0	108.2	106.5	104.7	72.0	70.7
昭和リース	Showa Leasing	40.3	39.8	39.2	38.6	36.3	35.4	34.8	34.2
シンキ	Shinki		(7.1)	(7.0)	(6.9)	(6.8)	(6.7)	(6.7)	(6.6)
その他	Others	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
連結に伴う無形資産	Intangible Assets Related with Acquisitions	18.4	24.6	23.6	22.7	48.8	46.7	44.7	42.7
新生フィナンシャル	Shinsei Financial					27.0	25.8	24.7	23.5
アプラス	APLUS	11.3	10.9	10.5	10.1	9.7	9.4	9.0	8.6
昭和リース	Showa Leasing	7.0	6.8	6.6	6.3	6.0	5.9	5.7	5.5
シンキ	Shinki		6.7	6.4	6.1	5.8	5.5	5.2	5.0
その他	Other	66.2	67.7	67.2	28.8	33.2	31.6	31.4	31.2
無形固定資産	Intangible Assets	238.8	236.8	233.1	191.5	228.5	219.3	209.1	203.5

繰越欠損金	Tax Loss Carryforwards	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
新生銀行	Shinsei Bank	n/a	n/a	39.8	n/a	n/a	n/a	127.0	n/a
新生フィナンシャル	Shinsei Financial					n/a	n/a	92.9	n/a
アプラス	APLUS	n/a	n/a	207.5	n/a	n/a	n/a	198.7	n/a
昭和リース	Showa Leasing	n/a	n/a	37.6	n/a	n/a	n/a	33.6	n/a
シンキ	Shinki		n/a	19.4	n/a	n/a	n/a	28.3	n/a

1株当たり配当金(円)	Dividends Per Share (JPY)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
普通株	Common share	-	-	2.94	-	-	-	-	-
第二回甲種優先株式	Preferred Shares (Class A)	6.50	-						
第三回乙種優先株式	Preferred Shares (Class B)								残高なし

リスク管理債権	Risk Monitored Loans	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
破綻先債権額	Loans to Bankrupt Obligors	0.8	n/a	2.1	2.7	26.4	35.1	39.5	39.5
延滞債権額	Non-Accrual Delinquent Loans	41.6	n/a	42.5	53.9	64.8	115.3	178.5	213.2
3か月以上延滞債権額	Loans Past Due Three Months or More	9.9	n/a	4.7	5.1	1.5	12.3	5.9	13.8
貸出条件緩和債権額	Restructured Loans	25.5	n/a	54.9	31.2	73.4	61.2	59.6	61.6
合計 (A)	Total (A)	77.9	n/a	104.4	93.0	166.2	223.9	283.6	328.3
貸出金残高 (B)	Loans and Bills Discounted (B)	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6	5,876.9	5,341.5
貸出残高比 (A)/(B)	(A)/(B)	1.43%	n/a	1.86%	1.64%	2.53%	3.78%	4.83%	6.15%
貸倒引当金 (C)	Reserve for Credit Losses (C)	141.7	141.6	145.9	128.4	135.1	170.4	192.5	202.5
引当率 (C)/(A)	Reserve Ratios (C)/(A)	181.7%	n/a	139.7%	138.0%	81.3%	76.1%	67.9%	61.7%

子会社別連結リスク管理債権	Risk Monitored Loans Breakdown for Large Entities	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
新生銀行単体	Shinsei Bank	45.6	n/a	53.0	n/a	52.4	n/a	141.0	n/a
新生フィナンシャル	Shinsei Financial					48.5	n/a	66.6	n/a
アプラス	APLUS	26.1	n/a	26.3	n/a	29.3	n/a	30.2	n/a
シンキ	Shinki			12.2	n/a	11.2	n/a	11.2	n/a
その他子会社	Other Subsidiaries	6.2	n/a	12.7	n/a	24.7	n/a	34.4	n/a
<b>合計</b>	<b>Risk-Monitored Loans Breakdown For Large Entities</b>	<b>77.9</b>	<b>n/a</b>	<b>104.4</b>	<b>93.0</b>	<b>166.2</b>	<b>223.9</b>	<b>283.6</b>	<b>328.3</b>

連結リスク管理債権に準ずる割賦売掛金	Risk Monitored Installment Receivables Included in Other Assets	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
新生フィナンシャル	Shinsei Financial					0.1	n/a	0.4	n/a
アプラス	APLUS	11.3	n/a	9.8	n/a	6.1	n/a	5.3	n/a
昭和リース	Showa Leasing	4.7	n/a	5.7	n/a	8.6	n/a	8.2	n/a
その他子会社	Other Subsidiaries	-	n/a	0.0	n/a	0.0	n/a	1.4	n/a
<b>合計</b>	<b>Risk-Monitored Installment Receivables Included in Other Assets</b>	<b>16.0</b>	<b>n/a</b>	<b>15.6</b>	<b>n/a</b>	<b>15.0</b>	<b>n/a</b>	<b>15.5</b>	<b>n/a</b>

貸倒引当金	Reserve for Credit Losses	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
一般貸倒引当金	General Reserve for Loan Losses	83.1	n/a	96.6	82.1	82.0	95.2	105.6	109.8
個別貸倒引当金	Specific Reserve for Loan Losses	58.5	n/a	49.3	46.2	53.0	75.2	86.8	92.6
特定海外債権引当金	Reserve for Loans to Restructuring Countries	0.0	n/a	0.0	0.0	0.0	0.0	0.0	0.0
<b>貸倒引当金合計</b>	<b>Total</b>	<b>141.7</b>	<b>141.6</b>	<b>145.9</b>	<b>128.4</b>	<b>135.1</b>	<b>170.4</b>	<b>192.5</b>	<b>202.5</b>

資金調達内訳*	Overall Funding Composition*	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
顧客からの資金調達	Total Customer Based Funding	6,557.2	6,868.7	6,469.0	6,793.7	7,163.8	6,782.4	6,947.6	7,616.1
法人預金	Institutional Deposits	2,381.4	2,449.7	1,872.5	2,061.4	2,232.8	1,589.8	1,249.0	1,337.8
法人債券	Institutional Debentures	324.3	315.9	320.2	351.4	423.3	403.5	367.4	319.7
リテール預金	Retail Deposits	3,489.1	3,748.6	3,934.1	4,047.7	4,182.7	4,471.2	5,023.0	5,656.7
仕組預金	Structured Deposits	1,532.5	1,530.6	1,538.0	1,547.9	1,575.6	1,593.3	1,619.2	1,612.7
リテール債券	Retail Debentures	362.2	354.4	342.2	333.1	324.9	317.8	308.1	301.8
コールマネー及び売渡手形	Call Money	1,377.4	751.3	632.1	773.8	480.8	159.1	281.5	155.5
売現先勘定	Payables under Repurchase Agreements	-	-	-	-	-	-	53.8	60.9
債券貸借取引受入担保金	Collateral Related Securities Lending Transactions	285.1	156.9	148.4	863.5	485.2	303.1	569.5	598.8
コマーシャルペーパー	Commercial Paper	-	-	-	-	-	0.0	0.1	0.0
借入金	Borrowed Money	1,092.7	1,111.9	1,127.2	1,060.0	1,062.7	1,469.5	1,012.3	879.5
社債及び短期社債	Corporate Bonds and Short-Term Corporate Bonds	547.7	570.0	499.8	532.7	497.5	351.0	277.9	259.9
<b>合計</b>	<b>Total</b>	<b>9,860.1</b>	<b>9,458.8</b>	<b>8,876.5</b>	<b>10,023.7</b>	<b>9,690.0</b>	<b>9,065.1</b>	<b>9,142.7</b>	<b>9,570.7</b>

預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
預金	Deposits	5,151.3	n/a	5,229.4	n/a	5,671.1	5,599.6	6,012.4	6,599.2
流動性預金	Liquid (Current, Ordinary, Note) Deposits	1,537.9	n/a	1,421.3	n/a	1,375.7	1,374.4	1,315.0	1,304.9
定期性預金	Time Deposits	3,153.3	n/a	3,523.7	n/a	4,054.9	3,977.4	4,435.7	5,043.2
その他	Other	459.9	n/a	284.3	n/a	240.4	247.7	261.6	251.0
譲渡性預金	Negotiable Certificates of Deposits (NCDs)	719.3	n/a	577.1	n/a	744.4	461.3	259.6	395.4
<b>合計</b>	<b>Total</b>	<b>5,870.6</b>	<b>6,198.2</b>	<b>5,806.6</b>	<b>6,109.0</b>	<b>6,415.6</b>	<b>6,061.0</b>	<b>6,272.1</b>	<b>6,994.6</b>

定期預金の残存期間別残高	Time Deposits by Maturity	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
3カ月未満	Less than three months	n/a	n/a	695.0	n/a	n/a	n/a	710.1	n/a
3カ月以上6カ月未満	Three months or more, but less than six months	n/a	n/a	503.8	n/a	n/a	n/a	636.8	n/a
6カ月以上1年未満	Six months or more, but less than one year	n/a	n/a	734.3	n/a	n/a	n/a	995.2	n/a
1年以上2年未満	One year or more, but less than two years	n/a	n/a	695.5	n/a	n/a	n/a	884.7	n/a
2年以上3年未満	Two years or more, but less than three years	n/a	n/a	580.9	n/a	n/a	n/a	487.9	n/a
3年以上	Three years or more	n/a	n/a	313.9	n/a	n/a	n/a	720.7	n/a
<b>合計</b>	<b>Total</b>	<b>n/a</b>	<b>n/a</b>	<b>3,523.7</b>	<b>n/a</b>	<b>n/a</b>	<b>n/a</b>	<b>4,435.7</b>	<b>n/a</b>

債券の残存期間別残高	Maturity Schedule of Debentures	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
1年以下	One year or less	160.5	n/a	147.6	n/a	228.8	n/a	201.4	n/a
1年超2年以下	Over one year to two years	147.9	n/a	122.6	n/a	141.9	n/a	186.1	n/a
2年超3年以下	Over two years to three years	129.4	n/a	175.0	n/a	177.6	n/a	115.1	n/a
3年超4年以下	Over three years to four years	130.2	n/a	111.7	n/a	97.8	n/a	85.8	n/a
4年超	Over four years	118.3	n/a	105.2	n/a	101.9	n/a	86.9	n/a
<b>合計</b>	<b>Total</b>	<b>686.5</b>	<b>670.3</b>	<b>662.4</b>	<b>684.6</b>	<b>748.2</b>	<b>721.4</b>	<b>675.5</b>	<b>621.5</b>

借入金の残存期間別残高	Maturity Schedule of Borrowed Money	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
1年以下	One year or less	407.6	n/a	472.7	n/a	477.9	n/a	534.8	n/a
1年超2年以下	Over one year to two years	214.3	n/a	183.2	n/a	222.6	n/a	174.9	n/a
2年超3年以下	Over two years to three years	163.0	n/a	181.4	n/a	82.2	n/a	77.8	n/a
3年超4年以下	Over three years to four years	49.4	n/a	50.3	n/a	61.7	n/a	48.6	n/a
4年超	Over four years	258.1	n/a	239.4	n/a	218.1	n/a	176.0	n/a
<b>合計</b>	<b>Total</b>	1,092.7	1,111.9	1,127.2	1,060.0	1,062.7	1,469.5	1,012.3	879.5

社債の残存期間別残高	Maturity Schedule of Corporate Bonds	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
1年以下	One year or less	2.7	n/a	21.3	n/a	21.5	n/a	17.2	n/a
1年超2年以下	Over one year to two years	13.3	n/a	14.9	n/a	33.2	n/a	25.2	n/a
2年超3年以下	Over two years to three years	28.4	n/a	33.0	n/a	6.4	n/a	1.2	n/a
3年超4年以下	Over three years to four years	9.2	n/a	1.3	n/a	4.8	n/a	4.9	n/a
4年超	Over four years	378.9	n/a	355.5	n/a	341.4	n/a	217.7	n/a
<b>合計</b>	<b>Total</b>	432.7	443.7	426.2	431.4	407.4	324.4	266.4	236.4

## Section 2. 新生銀行 連結部門別データ

## Section 2. Shinsei Bank Consolidated Business Line Data

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

## Section 2.1 概要

## Section 2.1 Overall

概要*	Overall*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
業務粗利益	Total Revenue	62.2	70.2	53.8	61.0	41.3	87.9	67.8	87.5
経費	General and Administrative Expenses	39.9	40.2	40.2	40.9	35.7	50.4	51.5	44.5
実質業務純益	Ordinary Business Profit	22.2	29.9	13.6	20.0	5.5	37.5	16.2	43.0
与信関連費用	Net Credit Costs	21.1	10.0	32.8	8.3	33.2	37.9	49.3	26.0
実質業務純益(損失) + 与信関連費用	Ordinary Business Profit (Loss) After Net Credit Costs	1.0	19.8	(19.1)	11.6	(27.7)	(0.4)	(33.0)	16.9
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	3.0	3.3	3.0	2.9	2.7	4.6	7.1	5.3
その他利益(損失)	Other Gains (Losses)	(0.5)	(0.8)	55.8	6.2	6.4	(4.9)	(59.5)	(4.1)
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.5	0.5	0.2	2.0	0.3	0.4	0.6	0.3
法人税等調整額	Deferred Income Tax (Benefit)	(0.8)	(0.1)	4.3	(2.3)	1.7	(0.2)	7.8	(0.8)
少数株主利益	Minority Interests in Net Income of Subsidiaries	5.8	4.9	2.4	4.2	3.9	2.6	2.6	2.7
四半期純利益(損失)	Net Income (Loss)	(8.0)	10.3	26.5	10.8	(30.1)	(12.8)	(110.9)	5.1
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	(5.2)	13.2	29.2	13.4	(27.7)	(9.0)	(73.6)	9.7

法人・商品部門*	Institutional Group*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
業務粗利益	Total Revenue	32.1	29.5	15.9	22.6	4.7	(8.1)	(48.6)	20.7
経費	General and Administrative Expenses	17.0	15.8	14.4	16.8	13.1	14.5	13.2	11.5
実質業務純益(損失)	Ordinary Business Profit (Loss)	15.0	13.6	1.4	5.8	(8.3)	(22.7)	(61.9)	9.2
与信関連費用	Net Credit Costs	9.5	1.2	19.9	(0.6)	27.4	20.1	33.9	9.0
実質業務純益(損失) + 与信関連費用	Ordinary Business Profit (Loss) After Net Credit Costs	5.5	12.4	(18.4)	6.5	(35.7)	(42.8)	(95.9)	0.1

注記: 前期の数字は今期の表記に調整されています。

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

個人部門*	Individual Group*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
業務粗利益	Total Revenue	27.2	38.2	36.8	36.0	35.2	68.3	63.8	58.9
経費	General and Administrative Expenses	22.7	24.2	24.5	23.8	23.3	35.2	37.7	33.3
実質業務純益	Ordinary Business Profit	4.5	13.9	12.2	12.2	11.8	33.0	26.1	25.6
与信関連費用	Net Credit Costs	10.0	8.6	13.1	9.0	7.6	17.8	14.9	17.0
実質業務純益(損失) + 与信関連費用	Ordinary Business Profit (Loss) After Net Credit Costs	(5.4)	5.2	(0.9)	3.2	4.2	15.2	11.1	8.6

注記: 前期の数字は今期の表記に調整されています。

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

経営勘定/その他*	Corporate/Other*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
業務粗利益	Total Revenue	2.7	2.4	1.1	2.2	1.3	27.7	52.6	7.8
経費	General and Administrative Expenses	0.1	0.1	1.2	0.3	(0.7)	0.5	0.5	(0.3)
実質業務純益(損失)	Ordinary Business Profit (Loss)	2.6	2.2	(0.1)	1.9	2.0	27.1	52.1	8.1
与信関連費用	Net Credit Costs	1.6	0.1	(0.3)	0.0	(1.7)	(0.0)	0.4	(0.0)
実質業務純益 + 与信関連費用	Ordinary Business Profit After Net Credit Costs	0.9	2.1	0.1	1.8	3.8	27.2	51.6	8.2

## Section 2.2 部門別業務粗利益

## Section 2.2 Business Line Total Revenue

法人・商品部門 業務粗利益*	Institutional Group Total Revenue*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
資金利益	Net Interest Income	10.7	14.0	16.8	11.8	11.7	9.4	11.6	8.7
法人向け銀行業務	Institutional Banking	13.1	15.4	18.5	13.2	12.8	10.7	12.9	9.8
昭 and リース	Showa Leasing	(2.4)	(1.4)	(1.7)	(1.4)	(1.0)	(1.3)	(1.2)	(1.1)
非資金利益	Non-Interest Income	21.4	15.4	(0.9)	10.8	(6.9)	(17.5)	(60.3)	12.0
法人向け銀行業務	Institutional Banking	12.1	7.5	(7.9)	3.5	(13.3)	(23.0)	(67.3)	6.3
昭 and リース	Showa Leasing	9.2	7.9	7.0	7.3	6.3	5.4	7.0	5.7
法人・商品部門 業務粗利益	Institutional Group Total Revenue	32.1	29.5	15.9	22.6	4.7	(8.1)	(48.6)	20.7
為替、デリバティブ、株式関連	Foreign Exchange, Derivatives, Equity-Related	3.2	2.6	1.5	1.5	(4.0)	(11.4)	(5.4)	2.8
不動産ファイナンス	Real Estate Finance	5.1	5.1	5.3	5.7	6.3	5.7	6.2	4.9
ベーシック・バンキング	Basic Banking	3.4	3.4	4.0	3.3	3.0	1.9	3.0	3.3
クレジット・トレーディング	Credit Trading	7.9	5.3	3.9	4.6	5.1	4.7	(3.1)	1.3
証券化	Securitization	(1.4)	0.8	(0.4)	(3.7)	(3.3)	(6.6)	1.7	(0.9)
プリンシパル・インベストメンツ	Principal Investments	4.8	1.6	(2.3)	4.5	(3.9)	(7.4)	(6.8)	(5.2)
その他キャピタル・マーケット	Other Capital Markets	(0.2)	1.6	(1.6)	0.0	(7.2)	(1.5)	(52.4)	9.3
ALM業務関連取引	ALM Activities	0.3	0.5	0.6	(0.0)	2.7	2.1	0.3	(0.6)
その他	Others	1.9	1.6	(0.5)	0.7	0.8	0.0	1.8	1.1
リース(昭 and リース)	Leasing (Showa Leasing)	6.7	6.5	5.2	5.9	5.2	4.1	5.7	4.5
法人・商品部門 業務粗利益	Institutional Group Total Revenue	32.1	29.5	15.9	22.6	4.7	(8.1)	(48.6)	20.7

注記: 前期の数字は今期の表記に調整されています。主な修正として具体的には、2009.4-6より、従来「不動産ノンリコースローン」としていた項目を「不動産ファイナンス」に変更し、従来「ベーシック・バンキング」に含まれていた不動産ファイナンス関連収益を「不動産ファイナンス」に含めて開示しております。

Note: Previous periods have been adjusted to conform to current period presentation. "Non-Recourse Real Estate Finance" has been changed to "Real Estate Finance" from 2009.4-6, and revenue related to Real Estate Finance, previously disclosed under "Basic Banking," is now disclosed under "Real Estate Finance."



個人部門 業務粗利益*	Individual Group Total Revenue*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
資金利益	Net Interest Income	16.6	24.5	23.1	22.0	22.2	56.2	52.2	48.4
リテールバンキング	Retail Banking	5.0	5.5	5.6	5.7	7.0	7.6	8.0	7.9
新生フィナンシャル	Shinsei Financial						34.0	31.2	28.4
アプラス	APLUS	10.5	10.5	9.9	9.2	8.9	8.4	7.6	7.4
シンキ	Shinki	(0.0)	7.3	6.4	5.9	5.4	5.1	4.5	4.3
その他子会社・関連会社	Other Subsidiaries	1.0	1.0	1.1	1.0	0.9	1.0	0.6	0.2
非資金利益	Non-Interest Income	10.6	13.6	13.6	14.0	12.9	12.0	11.6	10.4
リテールバンキング	Retail Banking	3.9	2.2	2.5	3.6	2.9	2.1	2.3	2.7
新生フィナンシャル	Shinsei Financial						0.5	(0.9)	(0.8)
アプラス	APLUS	13.8	11.3	11.1	10.3	10.3	9.7	10.2	8.7
シンキ	Shinki	(7.3)	(0.3)	(0.2)	(0.2)	(0.4)	(0.3)	(0.2)	(0.2)
その他子会社・関連会社	Other Subsidiaries	0.2	0.4	0.1	0.2	0.1	(0.0)	0.2	0.0
<b>個人部門 業務粗利益</b>	<b>Individual Group Total Revenue</b>	<b>27.2</b>	<b>38.2</b>	<b>36.8</b>	<b>36.0</b>	<b>35.2</b>	<b>68.3</b>	<b>63.8</b>	<b>58.9</b>
リテールバンキング	Retail Banking	8.9	7.7	8.2	9.4	9.9	9.8	10.4	10.7
預金・債券関連金利収益	Deposits and Debentures Net Interest Income	4.1	4.5	4.5	4.5	5.5	5.9	6.3	6.3
預金・債券関連非金利収益	Deposits and Debentures Non-Interest Income	1.3	0.1	0.9	1.0	1.7	1.6	1.7	1.8
アセットマネジメント	Asset Management	2.6	2.1	1.7	1.7	1.3	0.7	0.8	1.1
貸出	Loans	0.6	0.8	0.8	2.0	1.3	1.4	1.4	1.3
(参考)仕組預金関連収益	(Ref) Revenue from Structured Deposits	2.1	0.8	1.3	1.3	1.7	1.7	2.1	2.3
新生フィナンシャル	Shinsei Financial						34.6	30.3	27.5
アプラス	APLUS	24.3	21.9	21.1	19.6	19.2	18.1	17.8	16.2
シンキ	Shinki	(7.3)	7.0	6.2	5.6	5.0	4.7	4.2	4.1
その他子会社・関連会社	Other Subsidiaries	1.3	1.4	1.2	1.2	1.0	0.9	0.9	0.3
<b>個人部門 業務粗利益</b>	<b>Individual Group Total Revenue</b>	<b>27.2</b>	<b>38.2</b>	<b>36.8</b>	<b>36.0</b>	<b>35.2</b>	<b>68.3</b>	<b>63.8</b>	<b>58.9</b>

注記: 前期の数字は今期の表記に調整されています。

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

経営勘定/その他 業務粗利益*	Corporate/Other Total Revenue*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
資金利益	Net Interest Income	2.3	2.0	0.5	1.8	0.8	1.1	1.6	0.3
非資金利益	Non-Interest Income	0.4	0.4	0.5	0.4	0.4	26.5	51.0	7.4
<b>経営勘定/その他 業務粗利益</b>	<b>Corporate/Other Total Revenue</b>	<b>2.7</b>	<b>2.4</b>	<b>1.1</b>	<b>2.2</b>	<b>1.3</b>	<b>27.7</b>	<b>52.6</b>	<b>7.8</b>

業務粗利益*	Total Revenue*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
資金利益	Net Interest Income	29.6	40.6	40.5	35.7	34.8	66.8	65.5	57.4
非資金利益	Non-Interest Income	32.5	29.5	13.2	25.2	6.5	21.1	2.2	30.0
<b>業務粗利益</b>	<b>Total Revenue</b>	<b>62.2</b>	<b>70.2</b>	<b>53.8</b>	<b>61.0</b>	<b>41.3</b>	<b>87.9</b>	<b>67.8</b>	<b>87.5</b>
法人・商品部門	Institutional Group	32.1	29.5	15.9	22.6	4.7	(8.1)	(48.6)	20.7
法人向け銀行業務	Institutional Banking	25.3	23.0	10.6	16.7	(0.4)	(12.3)	(54.4)	16.2
昭和リース	Showa Leasing	6.7	6.5	5.2	5.9	5.2	4.1	5.7	4.5
個人部門	Individual Group	27.2	38.2	36.8	36.0	35.2	68.3	63.8	58.9
リテールバンキング	Retail Banking	8.9	7.7	8.2	9.4	9.9	9.8	10.4	10.7
新生フィナンシャル	Shinsei Financial						34.6	30.3	27.5
アプラス	APLUS	24.3	21.9	21.1	19.6	19.2	18.1	17.8	16.2
シンキ	Shinki	(7.3)	7.0	6.2	5.6	5.0	4.7	4.2	4.1
その他子会社・関連会社	Other Subsidiaries	1.3	1.4	1.2	1.2	1.0	0.9	0.9	0.3
経営勘定/その他	Corporate/Other Total Revenue	2.7	2.4	1.1	2.2	1.3	27.7	52.6	7.8
<b>業務粗利益</b>	<b>Total Revenue</b>	<b>62.2</b>	<b>70.2</b>	<b>53.8</b>	<b>61.0</b>	<b>41.3</b>	<b>87.9</b>	<b>67.8</b>	<b>87.5</b>

注記: 前期の数字は今期の表記に調整されています。

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

経費*	General and Administrative Expenses*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
法人・商品部門	Institutional Group	17.0	15.8	14.4	16.8	13.1	14.5	13.2	11.5
法人向け銀行業務	Institutional Banking	13.5	12.7	11.3	13.6	10.0	12.3	11.0	9.5
昭和リース	Showa Leasing	3.4	3.0	3.0	3.1	3.1	2.2	2.2	1.9
個人部門	Individual Group	22.7	24.2	24.5	23.8	23.3	35.2	37.7	33.3
リテールバンキング	Retail Banking	10.6	10.0	9.7	9.7	9.1	9.2	9.2	8.9
新生フィナンシャル	Shinsei Financial						12.1	14.4	12.0
アプラス	APLUS	11.5	10.6	11.5	10.7	10.9	10.6	10.9	9.9
シンキ	Shinki	0.0	3.0	2.5	2.8	2.7	2.6	2.6	2.3
その他子会社・関連会社	Other Subsidiaries	0.4	0.5	0.6	0.5	0.5	0.5	0.3	0.0
経営勘定/その他	Corporate/Other	0.1	0.1	1.2	0.3	(0.7)	0.5	0.5	(0.3)
<b>経費</b>	<b>General and Administrative Expenses</b>	<b>39.9</b>	<b>40.2</b>	<b>40.2</b>	<b>40.9</b>	<b>35.7</b>	<b>50.4</b>	<b>51.5</b>	<b>44.5</b>

注記: 前期の数字は今期の表記に調整されています。

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

実質業務純益(損失)*	Ordinary Business Profit (Loss)*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
法人・商品部門	Institutional Group	15.0	13.6	1.4	5.8	(8.3)	(22.7)	(61.9)	9.2
法人向け銀行業務	Institutional Banking	11.7	10.2	(0.7)	3.1	(10.4)	(24.6)	(65.4)	6.6
昭和リース	Showa Leasing	3.2	3.4	2.2	2.7	2.1	1.9	3.4	2.5
個人部門	Individual Group	4.5	13.9	12.2	12.2	11.8	33.0	26.1	25.6
リテールバンキング	Retail Banking	(1.6)	(2.2)	(1.5)	(0.3)	0.8	0.5	1.2	1.7
新生フィナンシャル	Shinsei Financial						22.4	15.8	15.4
アプラス	APLUS	12.7	11.2	9.5	8.9	8.3	7.4	6.8	6.3
シンキ	Shinki	(7.4)	4.0	3.7	2.8	2.2	2.1	1.6	1.7
その他子会社・関連会社	Other Subsidiaries	0.8	0.9	0.5	0.7	0.4	0.3	0.5	0.2
経営勘定/その他	Corporate/Other	2.6	2.2	(0.1)	1.9	2.0	27.1	52.1	8.1
<b>実質業務純益(損失)</b>	<b>Ordinary Business Profit (Loss)</b>	<b>22.2</b>	<b>29.9</b>	<b>13.6</b>	<b>20.0</b>	<b>5.5</b>	<b>37.5</b>	<b>16.2</b>	<b>43.0</b>

注記:前期の数字は今期の表記に調整されています。

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

与信関連費用*	Net Credit Costs*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
法人・商品部門	Institutional Group	9.5	1.2	19.9	(0.6)	27.4	20.1	33.9	9.0
法人向け銀行業務	Institutional Banking	7.1	(1.4)	16.9	(2.0)	24.9	21.0	28.7	6.9
昭和リース	Showa Leasing	2.3	2.7	2.9	1.3	2.4	(0.8)	5.1	2.0
個人部門	Individual Group	10.0	8.6	13.1	9.0	7.6	17.8	14.9	17.0
リテールバンキング	Retail Banking	0.0	0.0	0.1	0.0	0.0	(0.0)	(0.0)	(0.0)
新生フィナンシャル	Shinsei Financial						10.6	4.3	8.9
アプラス	APLUS	9.9	8.5	9.8	7.3	4.8	6.0	6.0	6.2
シンキ	Shinki	(0.1)	(0.0)	2.6	1.0	1.8	(0.4)	1.4	1.6
その他子会社・関連会社	Other Subsidiaries	0.0	0.0	0.6	0.5	0.9	1.5	3.1	0.1
経営勘定/その他	Corporate/Other	1.6	0.1	(0.3)	0.0	(1.7)	(0.0)	0.4	(0.0)
<b>与信関連費用</b>	<b>Net Credit Costs</b>	<b>21.1</b>	<b>10.0</b>	<b>32.8</b>	<b>8.3</b>	<b>33.2</b>	<b>37.9</b>	<b>49.3</b>	<b>26.0</b>

注記:前期の数字は今期の表記に調整されています。

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

与信関連費用加算後 実質業務純益(損失)*	Ordinary Business Profit (Loss) After Net Credit Costs*	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
法人・商品部門	Institutional Group	5.5	12.4	(18.4)	6.5	(35.7)	(42.8)	(95.9)	0.1
法人向け銀行業務	Institutional Banking	4.6	11.6	(17.7)	5.2	(35.4)	(45.7)	(94.2)	(0.3)
昭和リース	Showa Leasing	0.8	0.7	(0.7)	1.3	(0.3)	2.8	(1.7)	0.4
個人部門	Individual Group	(5.4)	5.2	(0.9)	3.2	4.2	15.2	11.1	8.6
リテールバンキング	Retail Banking	(1.7)	(2.3)	(1.6)	(0.4)	0.7	0.5	1.2	1.7
新生フィナンシャル	Shinsei Financial						11.8	11.5	6.4
アプラス	APLUS	2.8	2.6	(0.2)	1.5	3.4	1.4	0.8	0.0
シンキ	Shinki	(7.3)	4.0	1.0	1.7	0.4	2.5	0.1	0.1
その他子会社・関連会社	Other Subsidiaries	0.7	0.9	(0.0)	0.2	(0.4)	(1.1)	(2.6)	0.0
経営勘定/その他	Corporate/Other	0.9	2.1	0.1	1.8	3.8	27.2	51.6	8.2
<b>実質業務純益(損失) + 与信関連費用</b>	<b>Ordinary Business Profit (Loss) After Net Credit Costs</b>	<b>1.0</b>	<b>19.8</b>	<b>(19.1)</b>	<b>11.6</b>	<b>(27.7)</b>	<b>(0.4)</b>	<b>(33.0)</b>	<b>16.9</b>

注記:前期の数字は今期の表記に調整されています。

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

## Section 2.3 部門別主要データ

## Section 2.3 Business Line Key Data

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

法人・商品部門*	Institutional Group*	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	2,666.5	2,582.2	2,665.8	2,623.0	2,777.0	2,288.0	2,409.8	2,004.9
不動産ファイナンス	Real Estate Finance	1,284.6	1,131.4	1,232.1	1,207.4	1,258.5	1,237.7	1,154.0	1,129.7
不動産ノンリコースファイナンス(ローン形態)	Real Estate Non-Recourse Loans	873.4	713.4	695.6	676.0	708.9	670.5	644.8	631.8
不動産ノンリコースファイナンス(私募債形態)	Real Estate Non-Recourse Bonds	189.0	206.3	279.2	290.7	320.2	341.4	328.2	324.5
その他不動産ファイナンスローン	Other Real Estate Finance Loans	222.1	211.6	257.3	240.6	229.4	225.6	180.9	173.3
その他プロダクトローン	Other Product Loans	737.5	834.6	759.8	828.8	789.7	708.8	697.7	666.6
CLO(貸出債権証券化)	CLO (Off Balance)	(74.9)	-	-	-	-	(0.0)	-	-
コーポラルファイナンス子会社顧客向け貸出	Loans to Commercial Finance Subsidiaries' Customers	23.0	22.7	26.2	23.7	41.2	42.4	35.7	35.3
<b>貸出及び私募債形態ノンリコースファイナンス</b>	<b>Total Loans and Non-Recourse Bonds</b>	<b>4,636.7</b>	<b>4,571.1</b>	<b>4,684.0</b>	<b>4,683.1</b>	<b>4,866.5</b>	<b>4,277.0</b>	<b>4,297.3</b>	<b>3,836.7</b>
有形リース資産	Tangible Leased Assets	284.4	273.8	264.9	-	-	-	-	-
無形リース資産	Intangible Leased Assets	41.2	40.5	39.6	-	-	-	-	-
<b>リース資産</b>	<b>Total Leased Assets</b>	<b>325.6</b>	<b>314.4</b>	<b>304.6</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	-	-	-	249.9	252.6	241.7	232.5	228.1
割賦売掛金(コーポラルファイナンス)	Installment Receivables (Commercial Finance)	180.7	179.5	184.2	170.3	166.4	157.0	145.3	132.2
法人預金(含む譲渡性預金)	Institutional Deposits and Negotiable Certificates of Deposit	2,381.4	2,449.7	1,872.5	2,061.4	2,232.8	1,589.8	1,249.0	1,337.8
法人債券	Institutional Debentures	324.3	315.9	320.2	351.4	423.3	403.5	367.4	319.7
<b>預金・債券</b>	<b>Total Deposits and Debentures</b>	<b>2,705.7</b>	<b>2,765.7</b>	<b>2,192.7</b>	<b>2,412.8</b>	<b>2,656.2</b>	<b>1,993.3</b>	<b>1,616.4</b>	<b>1,657.5</b>

注記:1. 新リース会計適用により、リース資産の重要性がなくなったことから、2008.6からリース資産の開示を省略しております。

2. 前期の数字は当期の表記に調整されています。

3. 2009.6より、従来「ノンリコースファイナンス」としていた項目を「不動産ファイナンス」に変更し、その他不動産ファイナンスローンを含めて開示をしております。

4. 2009.6より、従来「スペシャルティファイナンスローン」、「その他プロダクトローン」と表示していたものを、ウェルスマネジメントローンと合算して「その他プロダクトローン」として開示をしております。

Note: 1. Disclosure of leased assets is omitted as it became less material by the introduction of new lease accounting.

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

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

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

個人部門*	Individual Group*	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
リテール顧客向け貸出	Retail Banking Loans Outstanding	697.7	735.9	817.3	882.9	916.1	902.0	891.0	844.0
住宅ローン	Housing Loan Balance	692.4	730.8	811.2	876.9	909.2	894.6	882.6	835.7
コンシューマーファイナンス子会社顧客向け貸出	Loans to Consumer Finance Subsidiaries' Customers	311.1	402.9	400.0	388.7	1,117.1	1,092.9	1,016.7	985.3
新生フィナンシャル顧客向け	Shinsei Financial's Customers	-	-	-	-	743.6	735.7	673.6	657.7
アプラス顧客向け	APLUS' Customers	223.3	216.6	212.1	208.9	207.7	201.6	198.1	191.0
シンキ顧客向け	Shinki's Customers	23.0	112.2	108.5	101.3	96.1	93.1	89.3	84.6
その他顧客向け	Other's Customers	64.8	74.0	79.4	78.4	69.5	62.4	55.5	51.8
<b>貸出</b>	<b>Total Loans</b>	<b>1,008.9</b>	<b>1,138.9</b>	<b>1,217.3</b>	<b>1,271.7</b>	<b>2,033.3</b>	<b>1,995.0</b>	<b>1,907.8</b>	<b>1,829.3</b>
割賦売掛金(コンシューマーファイナンス)	Installment Receivables (Consumer Finance)	257.8	256.2	237.6	238.3	254.2	263.2	259.3	261.0
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	725.5	713.0	701.7	705.5	695.5	685.0	675.2	666.0
預り総資産	Assets under Management (AUM)	4,577.6	4,842.6	5,020.5	5,133.8	5,248.3	5,508.2	6,047.2	6,683.3
リテール預金	Retail Deposits	3,489.1	3,748.6	3,934.1	4,047.7	4,182.7	4,471.2	5,023.0	5,656.7
仕組預金	Structured Deposits	1,532.5	1,530.6	1,538.0	1,547.9	1,575.6	1,593.3	1,619.2	1,612.7
リテール債券	Retail Debentures	362.2	354.4	342.2	333.1	324.9	317.8	308.1	301.8
投信/年金	Mutual Funds and Variable Annuities	696.1	710.3	715.7	725.2	714.0	694.7	692.6	702.9
投資信託	Mutual Funds	476.5	479.7	476.6	476.6	459.6	439.2	436.0	443.4
変額年金	Variable Annuities	219.5	230.5	239.1	248.5	254.3	255.5	256.5	259.5
<b>支払承諾</b>	<b>Acceptances and Guarantees</b>	<b>725.5</b>	<b>713.0</b>	<b>701.7</b>	<b>705.5</b>	<b>695.5</b>	<b>685.0</b>	<b>675.2</b>	<b>666.0</b>
リテール口座数(千口座)	Total Number of Retail Accounts (Thousands)	2,089.4	2,137.4	2,196.7	2,233.7	2,269.7	2,324.0	2,401.9	2,475.3
パワースマート住宅ローン顧客数(千人)	Total Number of PowerSmart Housing Loan Customers (Thousands)	31.7	33.5	37.0	39.9	41.6	41.7	41.3	40.6
新生フィナンシャル顧客数(千人)	Shinsei Financial's Number of Customers (Thousands)	-	-	-	-	1,827.5	1,718.5	1,599.0	1,446.0
無担保パーソナルローン	Unsecured Personal Loans	-	-	-	-	1,049.9	1,024.2	997.2	966.5
クレジットカード(有効会員数)	Credit Card (valid customer)	-	-	-	-	708.1	631.7	553.9	427.9
クレジットカード(残あり顧客数)	Credit Card (on book customer)	-	-	-	-	224.4	219.2	206.8	185.6
信販事業(残あり顧客数)	Installment Sales Finance (valid customer)	-	-	-	-	56.5	49.6	35.3	39.2
住宅ローン(HPL)	Mortgage (Home Property Loans)	-	-	-	-	3.8	3.9	4.1	4.0
不動産担保ローン(HEL)	Mortgage (home Equity Loans)	-	-	-	-	9.1	8.7	8.5	8.1
アプラス 有効カード会員数(千人)	APLUS' Total Available Cardholders (Thousands)	8,634.4	8,685.9	8,687.0	8,581.8	8,496.2	8,391.1	8,366.3	8,332.1
シンキ 顧客数(千人)	Shinki's Number of Customers (Thousands)	280.6	263.5	252.9	241.0	233.8	226.6	221.8	212.9

注記:1. 預り総資産残高には未償還債券残高を含んでおります。

2. 前期の数字は当期の表記に調整されています。

3. 持分法適用会社であった期間(〜2007.9)のシンキ顧客向け残高の欄には当行からのシンキ向けローン貸出残高を記載しております。

Note: 1. AUM includes unclaimed debentures

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

3. Shinsei Bank's loan amounts to Shinki is in "Shinki's Customers" until 2007.9. Shinki is an affiliated company in this term.

貸出残高	Total Loans and Bills Discounted	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
法人・商品部門	Loans in Institutional Group	4,447.6	4,364.7	4,404.8	4,392.3	4,546.3	3,935.5	3,969.0	3,512.1
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	2,666.5	2,582.2	2,665.8	2,623.0	2,777.0	2,288.0	2,409.8	2,004.9
不動産ノンリコースファイナンス(ローン形態)	Real Estate Non-Recourse Loans	873.4	713.4	695.6	676.0	708.9	670.5	644.8	631.8
その他不動産ファイナンスローン	Other Real Estate Finance Loans	222.1	211.6	257.3	240.6	229.4	225.6	180.9	173.3
その他プロダクトローン	Other Product Loans	737.5	834.6	759.8	828.8	789.7	708.8	697.7	666.6
CLO(貸出債権証券化)	CLO (Off Balance)	(74.9)	-	-	-	-	(0.0)	-	-
コマーシャルファイナンス子会社顧客向け貸出	Loans to Commercial Finance Subsidiaries' Customers	23.0	22.7	26.2	23.7	41.2	42.4	35.7	35.3
個人部門	Loans in Individual Group	1,008.9	1,138.9	1,217.3	1,271.7	2,033.3	1,995.0	1,907.8	1,829.3
リテール顧客向け貸出	Retail Banking Loans Outstanding	697.7	735.9	817.3	882.9	916.1	902.0	891.0	844.0
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新生フィナンシャル顧客向け	Shinsei Financial's Customers					743.6	735.7	673.6	657.7
アプラス顧客向け	APLUS' Customers	223.3	216.6	212.1	208.9	207.7	201.6	198.1	191.0
シンキ顧客向け	Shinki's Customers	23.0	112.2	108.5	101.3	96.1	93.1	89.3	84.6
その他顧客向け	Other's Customers	64.8	74.0	79.4	78.4	69.5	62.4	55.5	51.8
貸出残高	Total Loans and Bills Discounted	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6	5,876.9	5,341.5

注記: 1. 前期の数字は今期の表記に調整されています。

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

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

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

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

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

部門別、配賦リスク資本	Risk Capital Allocation by Business	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
法人・商品部門	Institutional Group	373	n/a	408	n/a	440	n/a	485	n/a
個人部門	Individual Group	102	n/a	126	n/a	241	n/a	229	n/a
経営勘定/その他	Corporate/Other	0	n/a	0	n/a	0	n/a	0	n/a
配賦可能資本	Excess Capital	171	n/a	144	n/a	0	n/a	0	n/a
Tier I 資本	Tier I Capital	647.6	651.3	679.7	699.9	613.6	642.1	580.0	581.3

注記: 前期の数字は今期の表記に調整されています。

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

Section 3. 連結財務諸比率、自己資本、1株当たり数値、格付け情報他

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

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

財務比率	Financial Ratios	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
ROA (年換算後)	Return on Assets (Annualized)	0.3%	0.4%	1.0%	0.4%	(1.0%)	(0.4%)	(3.8%)	0.2%
ROE (潜在株式調整後) (年換算後)	Return on Equity (Fully Diluted) (Annualized)	(4.8%)	6.3%	15.0%	6.1%	(17.1%)	(7.4%)	(72.1%)	3.6%
ROA(キャッシュベース四半期純利益) (年換算後)	Cash Basis Return on Assets (Annualized)	(0.3%)	0.5%	1.1%	0.5%	(0.9%)	(0.3%)	(2.6%)	0.3%
ROE(潜在株式調整後) (キャッシュベース四半期純利益) (年換算後)	Cash Basis Return on Equity (Fully Diluted) (Annualized)	(3.1%)	8.1%	16.4%	7.6%	(15.7%)	(5.2%)	(48.0%)	6.8%
経費率	Expense-to-Revenue Ratio	64.3%	57.4%	74.7%	67.2%	86.6%	57.3%	76.0%	50.9%

リスク分類別リスク資本の配賦	Risk Capital Allocation by Risk Categories	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
信用リスク	Credit Risk	215	n/a	230	n/a	365	n/a	388	n/a
ストラクチャードクレジット/その他投資リスク	Structured Credit and Other Investment Risk	178	n/a	208	n/a	221	n/a	231	n/a
市場リスク	Market Risk	5	n/a	8	n/a	9	n/a	8	n/a
金利リスク	Interest Rate Risk	7	n/a	11	n/a	16	n/a	11	n/a
流動性リスク	Liquidity Risk	30	n/a	33	n/a	19	n/a	24	n/a
オペレーショナル・リスク	Operational Risk	39	n/a	43	n/a	50	n/a	50	n/a
配賦可能資本	Excess Capital	171	n/a	144	n/a	0	n/a	0	n/a
<b>Tier I 資本</b>	<b>Tier I Capital</b>	<b>647.6</b>	<b>651.3</b>	<b>679.7</b>	<b>699.9</b>	<b>613.6</b>	<b>642.1</b>	<b>580.0</b>	<b>581.3</b>

自己資本関連情報	Capital Adequacy Data	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
基本的項目 (Tier I)	Basic Items (Tier I)	647.6	651.3	679.7	699.9	613.6	642.1	580.0	581.3
補完的項目 (Tier II)	Amount Eligible for Inclusion in Capital (Tier II)	537.0	536.7	530.2	544.5	499.8	441.3	327.3	310.5
控除項目	Deduction	(131.0)	(130.3)	(128.0)	(135.3)	(110.8)	(115.4)	(103.9)	(102.4)
自己資本金額	Total Capital	1,053.5	1,057.6	1,081.9	1,109.1	1,002.6	968.0	803.4	789.4
リスクアセット	Risk Assets	8,494.1	8,738.5	9,212.5	9,231.9	9,558.9	9,670.0	9,621.0	8,491.2
自己資本比率	Capital Adequacy Ratio	12.40%	12.10%	11.74%	12.01%	10.48%	10.01%	8.35%	9.29%
Tier I 比率	Tier I Capital Ratio	7.62%	7.45%	7.37%	7.58%	6.41%	6.64%	6.02%	6.84%
コアTier I 比率	Core Tier I Capital Ratio	4.08%	4.05%	5.52%	5.55%	4.62%	5.16%	4.03%	4.58%
リスク資本	Risk Capital	476	n/a	535	n/a	682	n/a	714	n/a
Tier I に対するリスク資本の割合	Risk Capital as a Percentage of Tier I Capital	73.5%	n/a	79.0%	n/a	111.1%	n/a	123.1%	n/a
TCE レシオ	TCE Ratio	2.62%	2.78%	4.28%	4.24%	3.58%	3.70%	3.00%	3.22%

注記: 1. コアTier I 比率 = (Tier I 資本(除く優先出資証券、非転換型優先株式) - 繰延税金資産の純額) / リスクアセット

2. TCE (Tangible common equity) レシオ = (純資産-優先株式-無形固定資産-少数株主持分) / (総資産 - 無形固定資産)

Note: 1. Core Tier I ratio: Tier I, excluding preferred securities and non-convertible preferred stock minus deferred tax assets (net) divided by risk weighted assets.

2. TCE (Tangible Common Equity) ratio: Net assets minus preferred stock, intangible assets and minority interests divided by total assets, excluding intangible assets.

1株当たり数値(円)	Per Share Data (JPY)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
1株当たり純資産	Common Equity Per Share	352.71	354.44	364.35	363.15	338.12	337.02	284.95	300.62
潜在株式調整後1株当たり純資産	Fully Diluted Equity Per Share	354.04	355.25	364.35	363.15	338.12	337.02	284.95	300.62
1株当たり四半期純利益	Basic Net Income (Loss) Per Share	(6.96)	6.48	16.77	5.53	(15.35)	(6.54)	(56.49)	2.63
潜在株式調整後1株当たり四半期純利益	Diluted Net Income Per Share	(4.53)	5.60	14.11	5.53	(15.35)	(6.54)	(56.49)	2.63
キャッシュベース:	Cash Basis:								
1株当たり四半期純利益	Basic Net Income (Loss) Per Share	(5.11)	8.43	18.39	6.86	(14.14)	(4.59)	(37.51)	4.96
潜在株式調整後1株当たり四半期純利益	Diluted Net Income (Loss) Per Share	(3.01)	7.19	15.53	6.86	(14.14)	(4.59)	(37.51)	4.96

株式数	Share Data	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
潜在株式調整後期末発行済普通株式数	Fully Diluted Number of Shares Outstanding at End of Period	1,846,272,673	1,846,265,385	1,963,910,456	1,963,909,876	1,963,922,463	1,963,920,673	1,963,919,853	1,963,919,453
期末発行済普通株式数	Number of Common Shares	1,577,143,785	1,577,136,497	1,963,910,456	1,963,909,876	1,963,922,463	1,963,920,673	1,963,919,853	1,963,919,453
甲種優先株式の潜在株式数(*)	Number of Class A Preferred Shares After Conversion (*)	269,128,888	269,128,888	-	-	-	-	-	-
乙種優先株式の潜在株式数(*)	Number of Class B Preferred Shares After Conversion (*)	-	-	-	-	-	-	-	-
ストックオプションによる潜在株式数	Number of Fully Diluted Stock Options	-	-	-	-	-	-	-	-
(参考) 期末自己株式数	(Ref) Treasury Shares at End of Period (not included in the above)	96,427,159	96,434,447	96,436,435	96,437,015	96,424,428	96,426,218	96,427,038	96,427,438
潜在株式調整後期中平均普通株式数	Weighted Average Fully Diluted Number of Shares Outstanding	1,821,783,259	1,829,973,801	1,852,346,309	1,963,909,970	1,963,911,372	1,963,914,775	1,963,916,133	1,963,919,704
期中平均普通株式数	Weighted Average Number of Common Shares Outstanding	1,443,810,834	1,488,414,487	1,529,530,977	1,963,909,970	1,963,911,372	1,963,914,775	1,963,916,133	1,963,919,704

(\*) 各年度の開始時点における転換価格にて計算

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

格付け(新生銀行)	Credit Ratings (Shinsei Bank)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
<b>Moody's</b>	<b>Moody's</b>								
短期	Short-Term	P-1	P-1	P-1	P-1	P-1	P-2	P-2	P-2
長期	Long-Term	A2 (安定的) (Stable)	A2 (安定的) (Stable)	A2 (安定的) (Stable)	A2 (安定的) (Stable)	A2 (安定的) (Stable)	A3 (安定的) (Stable)	A3 (ネガティブ) (Negative)	A3 (ネガティブ) (Negative)
<b>Standard and Poor's (S&amp;P)</b>	<b>Standard and Poor's (S&amp;P)</b>								
短期	Short-Term	A-2	A-2	A-2	A-2	A-2	A-2	A-2	A-2
長期	Long-Term	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)
<b>Fitch Ratings</b>	<b>Fitch Ratings</b>								
短期	Short-Term	F2	F2	F2	F2	F2	F2	F2	F2
長期	Long-Term	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (弱含み) (Negative)	BBB+ (弱含み) (Negative)	BBB (弱含み) (Negative)	BBB (弱含み) (Negative)
<b>日本格付研究所 (JCR)</b>	<b>Japan Credit Rating Agency, Ltd. (JCR)</b>								
短期	Short-Term	-	-	-	-	-	J-1	J-1	J-2
長期	Long-Term	A (安定的) (Stable)	A (安定的) (Stable)	A (安定的) (Stable)	A (安定的) (Stable)	A (安定的) (Stable)	A (ネガティブ) (Negative)	A- (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)
<b>格付投資情報センター (R&amp;I)*</b>	<b>Rating and Investment Information, Inc. (R&amp;I)</b>								
短期	Short-Term	-	-	-	-	-	a-1	a-1	a-1
長期	Long-Term	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (ネガティブ) (Negative)	A- (ネガティブ) (Negative)

注記: 2009年7月1日付けでS&Pは長期格付けを格上げ方向で「クレジット・ウォッチ」に指定、R&Iは長期格付けおよび短期格付けを格下げ方向で「レーティング・モニター」に指定。

Note: On July 1, 2009, S&P placed its long-term ratings on "CreditWatch with positive implications" and R&I placed its long-term and short-term ratings on "Rating Monitor with negative implications."

格付け(アプラス)	Credit Ratings (APLUS)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
<b>格付投資情報センター (R&amp;I)</b>	<b>Rating and Investment Information, Inc. (R&amp;I)</b>								
短期	Short-Term	a-1	a-1	a-1	a-1	a-1	a-1	a-1	a-1
長期	Long-Term	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (ネガティブ) (Negative)	A- (ネガティブ) (Negative)

注記: 2009年7月1日付けでR&Iは長期格付けおよび短期格付けを格下げ方向で「レーティング・モニター」に指定。

Note: On July 1, 2009, R&I placed its long-term and short-term ratings on "Rating Monitor with negative implications."

格付け(シンキ)	Credit Ratings (Shinki)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
<b>日本格付研究所 (JCR)</b>	<b>Japan Credit Rating Agency, Ltd. (JCR)</b>								
短期	Short-Term	J-3	J-2	J-2	J-2	J-2	J-2	J-2	J-2
長期	Long-Term	BB+ (ネガティブ) (Negative)	BBB- (ネガティブ) (Negative)	BBB- (ネガティブ) (Negative)	BBB- (ネガティブ) (Negative)	BBB- (ネガティブ) (Negative)	BBB- (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB (ネガティブ) (Negative)
<b>格付投資情報センター (R&amp;I)</b>	<b>Rating and Investment Information, Inc. (R&amp;I)</b>								
短期	Short-Term	-	-	-	-	-	a-2	a-2	a-2
長期	Long-Term	-	-	-	-	-	BBB- (安定的) (Stable)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)

注記: 2009年7月21日に格付けを取り下げ。

Note: Shinki withdrew credit ratings on July 21 2009.

格付け(昭和リース)	Credit Ratings (Showa Leasing)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
<b>日本格付研究所 (JCR)</b>	<b>Japan Credit Rating Agency, Ltd. (JCR)</b>								
短期	Short-Term	J-1	J-1	J-1	J-1	J-1	J-1	J-2	J-2
長期	Long-Term	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB (ネガティブ) (Negative)

連結対象会社数	Subsidiaries and Affiliates Data	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
連結子会社数	Consolidated Subsidiaries	98	n/a	104	n/a	116	124	126	125
持分法適用会社数	Affiliates Accounted for Using the Equity Method	29	n/a	30	n/a	30	30	30	27
<b>連結対象会社数</b>	<b>Total Number of Consolidated Subsidiaries and Affiliates</b>	<b>127</b>	<b>n/a</b>	<b>134</b>	<b>n/a</b>	<b>146</b>	<b>154</b>	<b>156</b>	<b>152</b>
その他主要データ	Other Key Data	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
ATM台数	Number of ATMs	372	n/a	380	n/a	358	n/a	355	312
店舗数	Total Number of Outlets	43	n/a	42	n/a	36	n/a	35	36
新生フィナンシャルセンター(本支店)	Shinsei Financial Center (Head Office and Branch)	30	n/a	30	n/a	30	n/a	31	30
新生フィナンシャルセンター(出張所)	Shinsei Financial Center (Annex)	6	n/a	6	n/a	4	n/a	2	2
プラチナセンター(支店または出張所に併設)	Platinum Center (Located within Branch or Annex)	2	n/a	2	n/a	2	n/a	2	2
コンサルティングスポット(支店に併設または出張所)	Consulting Spot (Stand-alone Annex, or located within Branch)	-	-	-	-	-	-	-	2
バンクスポット	BankSpots	5	n/a	4	n/a	0	n/a	0	0
従業員数(連結)	Number of Employees (Consolidated Basis)	4,750	n/a	5,245	5,282	7,273	7,209	7,006	6,970
法人・商品部門	Institutional Group	1,832	n/a	1,922	1,909	2,039	2,031	1,937	1,895
新生証券	Shinsei Securities	145	n/a	144	131	129	119	116	98
新生信託銀行	Shinsei Trust & Banking	98	n/a	99	92	81	76	72	74
昭和リース	Showa Leasing	841	n/a	828	833	600	553	531	531
その他	Others	748	n/a	851	853	1,229	1,283	1,218	1,192
個人部門	Individual Group	2,218	n/a	2,617	2,598	4,452	4,417	4,318	4,311
リテールバンキング	Retail Banking	703	n/a	709	715	664	650	633	660
新生フィナンシャル	Shinsei Financial					1,946	1,913	1,889	1,894
アプラス	APLUS	1,420	n/a	1,415	1,415	1,385	1,397	1,374	1,390
シンキ	Shinki	-	n/a	386	384	373	375	326	311
その他子会社・関連会社	Other Subsidiaries	95	n/a	107	84	84	82	96	56
金融インフラグループ	Banking Infrastructure Group	336	n/a	319	340	350	333	327	333
経営勘定/その他	Corporate/Other	364	n/a	387	435	432	428	424	431
従業員数(単体)	Number of Employees (Non-Consolidated Basis)	2,358	n/a	2,394	2,452	2,381	2,316	2,259	2,233
男性	Male	1,266	n/a	1,300	1,336	1,288	1,236	1,208	1,190
女性	Female	1,092	n/a	1,094	1,116	1,093	1,080	1,051	1,043

Section 4. 主要子会社の財務データ他

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

Section 4. Subsidiaries' Financial and Business Data

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

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

連結損益計算書	Consolidated Statements of Income	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
資金運用収益	Total Interest Income						34.8	31.6	29.1
役務取引等収益	Fees and Commissions Income						0.3	0.2	0.1
その他業務収益	Other Business Income						0.8	0.7	0.7
その他経常収益	Other Ordinary Income						0.2	0.2	0.3
<b>経常収益</b>	<b>Ordinary Income</b>						36.2	32.9	30.3
資金調達費用	Total Interest Expenses						0.3	0.3	0.3
役務取引等費用	Fees and Commissions Expenses						0.6	1.6	1.5
その他業務費用	Other Business Expenses						-	-	0.0
営業経費	Total General and Administrative Expenses						12.2	13.9	11.7
その他経常費用	Other Ordinary Expenses						10.0	2.5	10.1
貸倒引当金繰入額	Provision of Reserve for Loan Losses						10.6	4.3	8.9
その他	Others						(0.5)	(1.8)	1.1
<b>経常費用</b>	<b>Ordinary Expenses</b>						23.3	18.4	23.7
<b>経常利益</b>	<b>Net Ordinary Income</b>						12.9	14.4	6.5
特別利益	Special Gains						4.8	1.7	2.4
特別損失	Special Losses						1.3	64.3	0.0
<b>税引前四半期純利益</b>	<b>Income before Income Taxes and Minority Interests</b>						16.5	(48.1)	9.0
税金	Income Taxes (Benefit)						0.0	15.9	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries						-	-	-
<b>四半期純利益</b>	<b>Net Income</b>						16.4	(32.2)	9.0

連結貸借対照表	Consolidated Balance Sheets	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks					33.1	32.9	25.6	25.7
有価証券	Securities					0.3	0.5	2.1	2.1
貸出金	Loans and Bills Discounted					466.6	383.9	387.6	425.9
その他資産	Other Assets					43.0	53.8	40.9	37.1
割賦売掛金	Installment Sales Credit					20.0	20.3	18.7	16.8
有形固定資産	Premises and Equipment					16.1	15.5	15.3	15.4
無形固定資産	Intangible Assets					2.6	2.0	1.5	1.5
繰延税金資産	Deferred Tax Assets					-	-	15.8	15.8
貸倒引当金	Reserve for Credit Losses					(62.2)	(61.3)	(100.6)	(98.0)
<b>資産の部合計</b>	<b>Total Assets</b>					499.5	427.4	388.5	425.8
<b>負債及び純資産</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
借入金	Borrowed Money					84.3	80.1	76.4	148.0
その他負債	Other Liabilities					85.6	33.2	53.8	45.4
利息返還損失引当金	Reserve for Losses on Interest Repayments					225.4	192.1	161.0	126.5
<b>負債の部合計</b>	<b>Total Liabilities</b>					402.4	313.8	307.4	335.7
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本合計	Total Shareholders' Equity					97.1	113.5	81.3	90.2
資本金	Capital Stock					100.7	100.7	66.5	66.5
<b>純資産の部合計</b>	<b>Total Equity</b>					97.1	113.5	81.1	90.1
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>					499.5	427.4	388.5	425.8

利息返還関連	Grey Zone Related Information	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
利息返還額	Amount of Refund for Grey Zone Claim						30.2	31.6	35.5
債権放棄額	Amount of Debt Write-Off						13.6	13.2	14.4
キャッシュアウト利息返還額	Amount of Interest Repayment						16.6	18.3	21.1
利息返還損失引当金	Reserve for Losses on Interest Repayment					225.4	192.1	161.0	126.5
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment						-	0.5	1.0
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment						30.2	31.6	35.5

注記: 2008年9月末から12月末の利息返還損失引当金残高の変動には、利息返還損失引当金の取り崩し29億円が含まれております。

Note: The difference between the outstanding reserves for losses on interest repayments between September 30, 2008 and December 31, 2008 is due to the reversal of reserve for losses on interest repayments of 2.9 billion yen.



新生フィナンシャル主要計数

Shinsei Financial Summary of Major Business Information

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

営業債権残高	Principal Balance(*)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保パーソナルローン	Unsecured Personal Loans (UPL)					643.7	619.4	595.7	571.7
クレジットカード	Credit Card					60.6	58.1	52.8	46.2
信販事業	Installment Sales Finance					11.5	10.7	9.4	8.2
住宅ローン(HPL)	Mortgage (Home Property Loans)					69.0	74.6	76.5	76.3
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)					38.4	36.7	34.9	32.9
<b>営業債権残高</b>	<b>Total Principal Balance</b>					<b>823.5</b>	<b>799.6</b>	<b>769.2</b>	<b>735.4</b>

(\*) 証券化実施分を含む残高であります

(\*) Balance before securitization

顧客数(千人)	Number of Customers (Thousands)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保パーソナルローン	Unsecured Personal Loans (UPL)					1,049.9	1,024.2	997.2	966.5
クレジットカード(有効会員数)	Credit Card (Valid Customer)					708.1	631.7	553.9	427.9
クレジットカード(残あり顧客数)	Credit Card (On Book Customer)					224.4	219.2	206.8	185.6
信販事業(残あり顧客数)	Installment Sales Finance (Valid Customer)					56.5	49.6	35.3	39.2
住宅ローン(HPL)	Mortgage (Home Property Loans)					3.8	3.9	4.1	4.0
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)					9.1	8.7	8.5	8.1
<b>顧客数合計</b>	<b>Total Customers</b>					<b>1,827.5</b>	<b>1,718.5</b>	<b>1,599.0</b>	<b>1,446.0</b>

店舗・チャネル	Number of Branches and Channels	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
店舗数(箇所)	Branches					1,139	1,140	1,047	947
無担保パーソナルローン 有人店舗	Manned Branches for Unsecured Personal Loans (UPL)					42	42	42	7
無担保パーソナルローン 無人店舗	Unmanned Branches for Unsecured Personal Loans (UPL)					1,089	1,090	997	940
住宅ローン サービスプラザ	Mortgage Service Plaza					8	8	8	0
CD・ATM台数:	CD/ATMs:								
自社分(台)	Own					1,149	1,153	1,063	978
提携分:	Tie-up:								
無担保パーソナルローン(千台)	Unsecured Personal Loans (UPL) (Thousands)					100	109	106	107
クレジットカード(千台)	Credit Card (Thousands)					108	107	104	55
無担保パーソナルローン 自動契約機台数(台)	Automated Contract Machines for Unsecured Personal Loans (UPL)					1,138	1,139	1,046	954

注記: 住宅ローンサービスプラザについては、5月末に1店舗閉鎖し、その他7店舗については6月30日をもって閉鎖しております。

Note: One "Mortgage Service Plaza" was closed at the end of May 2009, and the remaining seven plazas were closed at the end of June 2009.

新生フィナンシャル 無担保パーソナルローンビジネス計数 Shinsei Financial Unsecured Personal Loans (UPL) Business Information

新規獲得顧客数(千人)	Number of Newly Acquired Customers (Thousands)	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
無担保パーソナルローン	Unsecured Personal Loans (UPL)						46.7	43.9	40.1

成約率	Approval Rate	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
無担保パーソナルローン	Unsecured Personal Loans (UPL)						38.8%	36.2%	37.6%

平均貸出金利	Average Lending Rates	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保パーソナルローン	Unsecured Personal Loans (UPL)					22.2%	21.6%	21.0%	17.1%

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
<b>無担保パーソナルローン</b>	<b>Unsecured personal loans (UPL)</b>								
<b>残高:</b>	<b>Outstanding:</b>								
~ 15%	~ 15%					125.9	140.7	157.3	279.8
~ 18%	~ 18%					82.8	89.9	94.7	170.3
~ 20%	~ 20%					15.3	14.2	13.1	6.9
~ 25%	~ 25%					105.7	96.3	86.4	40.7
~ 29.2%	~ 29.2%					313.8	278.1	244.2	73.8
>= 29.2%	Over 29.2%					0.0	0.0	0.0	0.0
<b>合計</b>	<b>Total</b>					<b>643.7</b>	<b>619.4</b>	<b>595.7</b>	<b>571.7</b>
<b>比率:</b>	<b>Ratios:</b>								
~ 15%	~ 15%					19.6%	22.7%	26.4%	48.9%
~ 18%	~ 18%					12.9%	14.5%	15.9%	29.8%
~ 20%	~ 20%					2.4%	2.3%	2.2%	1.2%
~ 25%	~ 25%					16.4%	15.5%	14.5%	7.1%
~ 29.2%	~ 29.2%					48.7%	44.9%	41.0%	12.9%
>= 29.2%	Over 29.2%					0.0%	0.0%	0.0%	0.0%
<b>合計</b>	<b>Total</b>					<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

延滞残高、比率	Balance and Ratio of Delinquent Unsecured Personal Loans	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保パーソナルローン	Unsecured Personal Loans (UPL):								
残高	Outstanding					643.7	619.4	595.7	571.7
91~180日延滞残高	91-180 Days Delinquency Amount					9.8	11.2	10.7	15.9
91~180日延滞比率	91-180 Days Delinquency Ratio					1.5%	1.8%	1.8%	2.8%

年齢別残高構成比	Balance by Age	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
<30	<30					15.4%	16.0%	16.7%	17.4%
<40	<40					26.3%	26.2%	26.0%	25.9%
<50	<50					23.3%	23.3%	23.1%	23.1%
<60	<60					22.2%	21.8%	21.3%	21.0%
>= 60	Over 60					12.7%	12.7%	12.8%	12.6%
合計	Total					100.0%	100.0%	100.0%	100.0%

性別、既婚・未婚別残高構成比	Balance by Gender and Marital Status	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
男性独身	Single male					38.6%	38.8%	39.1%	39.4%
男性既婚	Married male					36.5%	36.1%	35.7%	35.3%
女性独身	Single female					11.1%	11.3%	11.5%	11.7%
女性既婚	Married female					13.8%	13.8%	13.7%	13.7%
合計	Total					100.0%	100.0%	100.0%	100.0%

実行残高別残高構成比	Balance by Amount of Origination	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
10万円以下	Less than or equal to JPY 100K					1.0%	1.1%	1.1%	1.1%
10万円超、30万円以下	Over JPY 100K and less than or equal to JPY 300K					7.2%	7.3%	7.5%	7.7%
30万円超、50万円以下	Over JPY 300K and less than or equal to JPY 500K					21.8%	22.0%	21.8%	21.9%
50万円超、100万円以下	Over JPY 500K and less than or equal to JPY 1M					28.8%	29.0%	29.4%	29.7%
100万円超	Over JPY 1M					41.2%	40.7%	40.1%	39.6%
合計	Total					100.0%	100.0%	100.0%	100.0%

年収別残高構成比	Balance by Annual Income	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
年収2百万円未満	Less than JPY 2M					18.7%	18.9%	19.5%	20.0%
年収2百万円以上、5百万円未満	Over JPY 2M and less than JPY 5M					55.4%	55.7%	55.9%	56.1%
年収5百万円以上、7百万円未満	Over JPY 5M and less than JPY 7M					16.9%	16.5%	16.0%	15.6%
年収7百万円以上	Over JPY 7M					9.0%	8.8%	8.5%	8.3%
合計	Total					100.0%	100.0%	100.0%	100.0%

連結損益計算書	Consolidated Statements of Operations	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
資金運用収益	Total Interest Income	12.6	12.6	11.6	11.5	11.1	10.7	10.0	9.7
役務取引等収益	Fees and Commissions Income	7.3	7.0	6.9	6.6	6.5	6.3	6.1	6.1
その他業務収益	Other Business Income	6.3	6.2	6.5	6.0	6.2	6.5	5.3	5.5
その他経常収益	Other Ordinary Income	3.0	0.6	0.6	0.5	0.5	0.5	0.6	0.5
<b>経常収益</b>	<b>Ordinary Income</b>	<b>29.3</b>	<b>26.6</b>	<b>25.7</b>	<b>24.7</b>	<b>24.4</b>	<b>24.1</b>	<b>22.1</b>	<b>21.9</b>
資金調達費用	Total Interest Expenses	1.7	1.7	1.7	1.7	1.7	1.7	1.5	1.1
役務取引等費用	Fees and Commissions Expenses	2.7	2.4	2.5	2.5	2.6	2.5	2.7	3.3
その他業務費用	Other Business Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4
営業経費	Total General and Administrative Expenses	11.4	10.4	11.7	10.5	10.7	10.5	11.3	9.8
その他経常費用	Other Ordinary Expenses	11.1	9.5	11.0	7.9	7.6	7.1	11.5	6.2
貸倒引当金繰入額	Provision of Reserve for Loan Losses	9.9	8.5	9.8	7.3	4.8	6.0	6.0	6.2
その他	Others	1.1	1.0	1.2	0.6	2.7	1.1	5.4	0.0
<b>経常費用</b>	<b>Ordinary Expenses</b>	<b>27.0</b>	<b>24.2</b>	<b>27.1</b>	<b>22.8</b>	<b>22.7</b>	<b>22.0</b>	<b>27.1</b>	<b>21.0</b>
<b>経常利益</b>	<b>Net Ordinary Income</b>	<b>2.2</b>	<b>2.3</b>	<b>(1.4)</b>	<b>1.8</b>	<b>1.6</b>	<b>2.0</b>	<b>(4.9)</b>	<b>0.8</b>
特別利益	Special Gains	0.0	0.0	0.0	0.0	0.0	0.1	0.9	0.0
特別損失	Special Losses	-	-	0.0	0.7	0.0	0.0	0.0	0.0
<b>税引前四半期純利益</b>	<b>Income before Income Taxes and Minority Interests</b>	<b>2.3</b>	<b>2.3</b>	<b>(1.3)</b>	<b>1.1</b>	<b>1.6</b>	<b>2.1</b>	<b>(4.0)</b>	<b>0.8</b>
税金	Income Taxes (Benefit)	0.0	0.0	(1.3)	0.0	0.0	0.0	(0.5)	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>四半期純利益</b>	<b>Net Income</b>	<b>2.2</b>	<b>2.3</b>	<b>0.0</b>	<b>1.1</b>	<b>1.6</b>	<b>2.1</b>	<b>(3.4)</b>	<b>0.8</b>

連結貸借対照表	Consolidated Balance Sheets	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	124.3	121.2	198.0	137.6	119.7	154.1	203.6	198.4
買入金銭債権	Other Monetary Claims Purchased	-	-	10.5	9.5	8.6	8.0	7.6	6.1
金銭の信託	Monetary Assets Held in Trust	80.6	76.1	60.7	61.6	58.5	59.7	58.6	58.2
有価証券	Securities	1.8	1.6	1.5	1.5	1.5	1.2	0.9	1.1
貸出金	Loans and Bills Discounted	227.2	220.1	215.3	211.9	210.4	204.1	200.3	193.0
その他資産	Other Assets	370.4	375.3	301.6	352.0	353.1	322.4	270.5	271.5
割賦売掛金	Installment Sales Credit	263.6	261.3	242.0	242.2	238.8	205.5	207.3	211.0
有形固定資産	Premises and Equipment	9.2	9.5	10.0	10.4	10.5	10.4	10.3	9.9
無形固定資産	Intangible Assets	15.8	15.5	15.6	15.4	15.6	15.5	16.2	16.4
のれん	Goodwill, Net	7.1	6.9	6.7	6.5	6.3	6.0	5.8	5.6
繰延税金資産	Deferred Tax Assets	10.2	10.3	11.7	11.7	11.6	11.6	12.2	12.2
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	669.2	658.2	654.6	652.3	648.1	634.5	628.4	619.5
貸倒引当金	Reserve for Credit Losses	(46.5)	(44.5)	(46.5)	(44.5)	(45.8)	(43.3)	(42.4)	(41.2)
<b>資産の部合計</b>	<b>Total Assets</b>	<b>1,462.4</b>	<b>1,443.6</b>	<b>1,433.3</b>	<b>1,429.1</b>	<b>1,400.9</b>	<b>1,386.2</b>	<b>1,373.7</b>	<b>1,351.7</b>
<b>負債及び純資産</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	452.8	454.5	416.3	403.8	372.1	415.7	345.7	334.6
短期社債	Short-Term Corporate Bonds	57.0	52.3	43.6	47.3	53.6	11.6	10.5	14.5
社債	Corporate Bonds	25.0	25.0	25.0	25.0	25.0	25.0	16.6	16.6
その他負債	Other Liabilities	185.8	181.6	171.6	180.8	179.6	177.9	251.5	250.1
利息返還損失引当金	Reserve for Losses on Interest Repayments	9.4	9.0	8.6	7.5	7.7	7.1	11.0	9.4
繰延税金負債	Deferred Tax Liabilities	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.1
支払承諾	Acceptances and Guarantees	669.2	658.2	654.6	652.3	648.1	634.5	628.4	619.5
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>1,400.9</b>	<b>1,381.9</b>	<b>1,321.7</b>	<b>1,318.1</b>	<b>1,288.1</b>	<b>1,273.2</b>	<b>1,265.5</b>	<b>1,246.4</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本合計	Total Shareholders' Equity	61.5	61.9	111.9	111.1	112.8	112.9	108.2	105.2
資本金	Capital Stock	15.0	15.0	40.0	40.0	15.0	15.0	47.2	47.2
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>61.4</b>	<b>61.7</b>	<b>111.6</b>	<b>110.9</b>	<b>112.8</b>	<b>112.9</b>	<b>108.2</b>	<b>105.3</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>1,462.4</b>	<b>1,443.6</b>	<b>1,433.3</b>	<b>1,429.1</b>	<b>1,400.9</b>	<b>1,386.2</b>	<b>1,373.7</b>	<b>1,351.7</b>

アプラス開示の連結データ

APLUS Consolidated Data Disclosed by APLUS

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

連結損益の概要	Summary of Income Statement	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
総合あっせん	Credit Card Shopping (Sogo)	2.4	2.5	2.5	2.6	2.7	2.7	2.4	2.6
個品あっせん	Installment Shopping Credit (Kohin)	3.7	3.5	3.6	3.1	3.1	3.4	2.6	2.8
オートクレジット	Auto Credit	0.5	0.6	0.7	0.5	0.6	0.7	0.6	0.7
その他ショッピングクレジット	Other Shopping Credit	3.1	2.9	2.9	2.6	2.4	2.7	2.0	2.0
信用保証	Credit Guarantee	5.4	5.1	4.8	4.6	4.5	4.3	4.2	4.1
オートクレジット	Auto Credit	2.4	2.3	2.3	2.3	2.4	2.4	2.3	2.4
その他ショッピングクレジット	Other Shopping Credit	2.4	2.1	2.0	1.7	1.6	1.4	1.3	1.2
その他信用保証	Others	0.5	0.5	0.5	0.5	0.5	0.4	0.4	0.4
融資	Total Loans	12.5	12.6	11.6	11.4	11.0	10.6	9.9	9.6
消費者金融	Consumer Loans	12.5	12.5	11.6	11.3	11.0	10.6	9.9	9.6
カードキャッシング	Cashing by Credit Card	5.4	5.4	5.1	4.9	4.8	4.6	4.3	4.2
ローンカード	Loan Card	6.2	6.2	5.6	5.5	5.3	5.1	4.7	4.5
その他消費者金融	Other Consumer Loans	0.8	0.8	0.8	0.8	0.8	0.8	0.7	0.7
その他融資	Other Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
金融収益	Financial Income	0.5	0.6	0.5	0.6	0.5	0.4	0.5	0.5
その他	Others	2.1	2.1	2.3	2.2	2.3	2.2	2.2	2.0
営業収益	Operating Revenue	26.9	26.6	25.7	24.7	24.4	24.1	22.0	21.9
販売費及び一般管理費	Total SG&A	25.2	22.5	25.1	21.0	20.3	19.9	25.0	19.3
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	9.9	8.5	9.8	7.3	4.8	6.0	6.0	6.2
従業員給料・賞与	Personnel Expenses	2.2	2.2	2.5	2.3	2.3	2.0	2.3	2.4
支払手数料	Handling Charges	4.9	5.1	4.9	4.7	4.9	4.7	4.6	4.4
販売促進費	Sales Promotion Costs	1.6	0.9	1.6	1.1	1.1	1.1	1.5	1.2
賃借料	Rent	0.7	0.7	0.7	0.5	0.6	0.5	0.5	0.5
減価償却額	Depreciation and Amortization	0.6	0.7	0.7	0.9	0.8	0.9	0.8	0.8
通信費	Communication Costs	0.9	0.9	0.9	0.9	0.9	0.9	0.8	0.9
その他	Others	3.9	3.1	3.7	3.0	4.7	3.6	8.0	2.6
金融費用	Financial Expenses	1.7	1.7	1.8	1.7	1.7	1.7	1.7	1.6
支払利息	Interest Expenses	1.7	1.7	1.7	1.7	1.7	1.7	1.5	1.1
その他	Others	0.0	0.0	0.1	0.0	0.0	0.0	0.1	0.4
営業費用	Operating Expenses	27.0	24.2	26.9	22.8	22.1	21.7	26.7	21.0
営業利益(損失)	Operating Income(Loss)	(0.1)	2.3	(1.2)	1.9	2.2	2.3	(4.7)	0.8
経常利益(損失)	Ordinary Income(Loss)	(0.0)	2.3	(1.4)	1.9	2.2	2.4	(4.8)	0.8
特別損益(損失)	Net Extraordinary Profit (Loss)	2.4	0.0	0.0	(0.7)	(5.7)	(0.2)	0.8	0.0
税引前四半期純利益(損失)	Net Income (Loss) before Income Taxes and Minority Interests	2.3	2.3	(1.3)	1.1	1.6	2.1	(4.0)	0.8
四半期純利益(損失)	Net Income (Loss)	2.2	2.3	(0.0)	1.1	1.6	2.1	(3.4)	0.8

利息返還関連	Grey Zone Related Information	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
利息返還額	Amount of Refund for Grey Zone Claim	1.5	1.4	1.4	1.7	1.9	1.5	1.4	1.6
債権放棄額	Amount of Debt Write-Off	0.7	0.6	0.6	0.7	0.8	0.6	0.5	0.6
キャッシュアウト利息返還額	Amount of Interest Repayment	0.8	0.8	0.7	0.9	1.1	0.8	0.8	0.9
利息返還損失引当金	Reserve for Losses on Interest Repayment	9.4	9.0	8.6	7.5	7.7	7.1	11.0	9.4
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	1.1	0.9	1.0	0.6	2.1	0.8	5.1	0.0
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	1.3	1.4	1.4	1.6	1.9	1.4	1.2	1.5
開示請求件数	Number of Claims	2,691	2,740	2,737	3,467	3,903	4,738	5,289	5,718

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

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

営業債権残高	Account Receivables	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
割賦売掛金	Total Installment Receivables	505.3	496.2	471.8	467.8	468.5	429.3	428.4	425.4
総合あっせん	Credit Card Shopping (Sogo)	42.8	48.3	46.6	46.2	47.7	53.6	50.0	50.1
個品あっせん	Installment Shopping Credit (Kohin)	221.1	213.4	195.7	196.3	191.3	152.2	157.7	161.2
オートクレジット	Auto Credit	47.3	49.2	37.1	43.3	46.7	36.5	48.1	55.5
その他ショッピングクレジット	Other Shopping Credit	173.8	164.1	158.5	152.9	144.6	115.6	109.6	105.7
融資	Total Loans	241.2	234.4	229.4	225.2	229.3	223.4	220.5	213.9
消費者金融	Consumer Loans	229.9	222.6	217.7	214.3	214.0	207.5	203.7	195.6
カードキャッシング	Cashing by Credit Card	65.8	62.6	60.8	62.0	64.1	64.4	65.6	62.1
ローンカード	Loan Card	109.7	105.6	102.3	98.7	97.8	90.0	87.5	83.4
その他消費者金融	Other Consumer Loans	54.4	54.2	54.5	53.6	52.0	53.0	50.6	50.0
その他融資	Other Loans	11.2	11.8	11.6	10.8	15.3	15.9	16.8	18.3
その他	Others	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	669.2	658.2	654.6	652.3	648.1	634.5	628.4	619.5
オートクレジット	Auto Credit	460.2	460.2	467.4	473.5	477.2	470.7	472.5	470.3
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	133.9	129.3	123.0	121.2	118.1	113.2	104.6	101.6
その他ショッピングクレジット	Other Shopping Credit	107.0	98.5	90.4	84.3	78.9	74.0	68.3	64.0
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	82.3	76.1	71.3	68.4	66.1	63.8	61.1	58.2
その他信用保証	Others	101.9	99.5	96.7	94.4	91.9	89.6	87.6	85.1
リース投資資産	Leased Investment Assets	-	-	-	9.5	8.6	7.7	7.0	6.2
<b>営業債権残高合計</b>	<b>Total Account Receivables</b>	<b>1,174.6</b>	<b>1,154.5</b>	<b>1,126.5</b>	<b>1,129.6</b>	<b>1,125.4</b>	<b>1,071.6</b>	<b>1,063.8</b>	<b>1,051.1</b>
<b>顧客数</b>	<b>Number of Customers (Thousands)</b>	<b>2007.9</b>	<b>2007.12</b>	<b>2008.3</b>	<b>2008.6</b>	<b>2008.9</b>	<b>2008.12</b>	<b>2009.3</b>	<b>2009.6</b>
ショッピングクレジット事業 新規信用供与件数(千件)	Number of New Transactions in Shopping Credit Business	90.9	91.5	92.4	93.8	96.9	88.5	84.8	83.9
個品あっせん	Installment Shopping Credit	46.3	44.0	45.0	45.0	45.7	43.8	41.2	40.8
信用保証	Credit Guarantee	44.5	47.5	47.3	48.8	51.1	44.6	43.5	43.1
加盟店数(千店)	Number of Merchants	841.1	n/a	848.3	n/a	855.7	n/a	874.3	n/a
クレジットカード	Credit Card	378.6	n/a	381.4	n/a	383.8	n/a	386.5	n/a
ショッピングクレジット	Shopping Credit	462.5	n/a	466.9	n/a	471.9	n/a	487.7	n/a
有効カード会員数(千人)	Available Cardholders	8,634.4	8,685.9	8,687.0	8,581.8	8,496.2	8,391.1	8,366.3	8,332.1
クレジットカード	Credit Card	7,930.4	8,021.1	8,055.6	7,988.4	7,950.1	7,890.7	7,903.3	7,899.6
ローンカード	Loan Card	704.0	664.7	631.3	593.3	546.0	500.4	462.9	432.4
カード新規獲得枚数(千枚)	Number of New Card Issuance	366.1	305.7	248.1	221.2	169.9	172.9	208.0	242.0
クレジットカード	Credit Card	362.8	303.2	245.1	218.1	167.4	170.3	205.0	239.0
ローンカード	Loan Card	3.2	2.5	3.0	3.1	2.4	2.5	3.0	3.0
残高有口座数(千人)	Number of Active Accounts	602.3	n/a	591.6	587.0	581.4	572.0	555.0	549.0
クレジットカードキャッシング	Cashing by Credit Card	361.3	n/a	362.4	364.3	363.8	359.1	352.9	352.8
ローンカード	Loan Card	240.9	n/a	229.1	222.6	217.5	212.8	202.1	196.1
<b>店舗・チャネル(単体)</b>	<b>Number of Branches and Channels (Non-Consolidated)</b>	<b>2007.9</b>	<b>2007.12</b>	<b>2008.3</b>	<b>2008.6</b>	<b>2008.9</b>	<b>2008.12</b>	<b>2009.3</b>	<b>2009.6</b>
店舗数(箇所)	Branches	39	39	39	39	39	39	44	44
CD台数(千台):	CDs(Own and Tie-up) (Thousands)	143	-	141	-	141	-	145	-
<b>平均貸出金利</b>	<b>Average Lending Rates</b>	<b>2007.7-9</b>	<b>2007.10-12</b>	<b>2008.1-3</b>	<b>2008.4-6</b>	<b>2008.7-9</b>	<b>2008.10-12</b>	<b>2009.1-3</b>	<b>2009.4-6</b>
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)	24.6%	n/a	24.5%	24.3%	24.2%	24.0%	24.0%	24.0%

融資残高内訳		Breakdown of Loan Receivables	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
貸付金利別融資残高		Loan Receivables Outstanding by Interest Rate Zone								
残高(クレジットカードキャッシング、ローンカード):		Outstanding (Cashing by Credit Card and Loan Card):								
～15.0%		～15.0%	3.7	n/a	4.5	4.8	5.9	6.1	6.1	6.0
～18.0%		～18.0%	31.9	n/a	32.8	35.3	37.6	38.9	38.1	39.2
～20.0%		～20.0%	15.5	n/a	14.2	13.7	13.4	12.9	12.0	11.5
～25.0%		～25.0%	54.8	n/a	50.0	47.8	45.0	43.1	40.1	38.2
～29.2%		～29.2%	110.5	n/a	101.8	97.5	93.8	89.5	85.1	81.7
合計		Total	216.5	n/a	203.4	199.3	195.9	190.8	181.7	176.7
比率(クレジットカードキャッシング、ローンカード):		Ratios (Cashing by Credit Card and Loan Card):								
～15.0%		～15.0%	1.7%	n/a	2.2%	2.4%	3.0%	3.2%	3.4%	3.4%
～18.0%		～18.0%	14.7%	n/a	16.1%	17.7%	19.2%	20.4%	21.0%	22.2%
～20.0%		～20.0%	7.2%	n/a	7.0%	6.9%	6.8%	6.8%	6.6%	6.5%
～25.0%		～25.0%	25.3%	n/a	24.6%	24.0%	23.0%	22.6%	22.1%	21.6%
～29.2%		～29.2%	51.0%	n/a	50.0%	48.9%	47.9%	46.9%	46.8%	46.2%
合計		Total	100.0%	n/a	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
カードタイプ別融資残高		Loan Receivables Outstanding by Card Type								
クレジットカードキャッシング		Cashing by Credit Card	85.5	n/a	81.3	80.0	79.2	77.3	74.8	73.7
ローンカード		Loan Card	131.0	n/a	122.1	119.2	116.7	113.4	106.8	103.0
合計		Total	216.5	n/a	203.4	199.3	195.9	190.8	181.7	176.7
延滞残高、比率		Balance and Ratio of Delinquent Unsecured Personal Loans	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保ローン(クレジットカードキャッシング、ローンカード)		Unsecured Loans (Cashing by Credit Card and Loan Card)								
残高		Outstanding	216.5	n/a	203.4	199.3	195.9	190.8	181.7	176.7
91～180日延滞残高		91-180 Days Delinquency Amount	5.8	n/a	4.6	5.2	4.8	4.6	4.5	5.1
91～180日延滞比率		91-180 Days Delinquency Ratio	2.7%	n/a	2.3%	2.6%	2.5%	2.4%	2.5%	2.9%
加重平均借入金利		Weighted Average Rate of Funding Rate	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
期中加重平均		During the Fiscal Year	1.2%	1.3%	1.3%	1.4%	1.4%	1.5%	1.5%	1.5%
期末加重平均		As of the Fiscal Year End	1.3%	1.3%	1.4%	1.4%	1.5%	1.5%	1.4%	1.3%
1口座あたり残高(千円)		Credit Outstanding Per Account (Thousands of Yen)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
1口座あたり残高		Credit Outstanding Per Account (Thousands of Yen)	359.5	n/a	343.9	339.6	337.0	333.5	327.3	322.0
クレジットカードキャッシング		Cashing by Credit Card	236.7	n/a	224.4	219.7	217.7	215.2	212.1	208.9
ローンカード		Loan Card	543.8	n/a	532.8	535.7	536.5	533.1	528.5	525.3
年齢別残高構成比		Balance by Age	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保ローン(クレジットカードキャッシング、ローンカード)		Unsecured Loans (Cashing by Credit Card and Loan Card)								
<30		<30	11.4%	11.0%	10.6%	10.1%	9.5%	9.0%	8.8%	8.3%
<40		<40	29.2%	29.0%	28.7%	28.5%	28.2%	27.9%	27.6%	27.2%
<50		<50	27.9%	28.1%	28.3%	28.6%	28.9%	29.2%	29.3%	29.6%
<60		<60	22.4%	22.4%	22.4%	22.5%	22.7%	22.9%	23.0%	23.1%
>= 60		Over 60	9.1%	9.5%	10.0%	10.2%	10.7%	11.1%	11.4%	11.8%
合計		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
性別残高構成比		Balance by Gender	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保ローン(クレジットカードキャッシング、ローンカード)		Unsecured Loans (Cashing by Credit Card and Loan Card)								
男性		Male	62.0%	62.0%	62.1%	62.2%	62.2%	62.2%	62.5%	62.6%
女性		Female	38.0%	38.0%	37.9%	37.8%	37.8%	37.8%	37.5%	37.4%
合計		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
実行残高別残高構成比		Balance by Amount of Origination	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保ローン(クレジットカードキャッシング、ローンカード)		Unsecured Loans (Cashing by Credit Card and Loan Card)								
10万円未満		Less than JPY 100K	3.2%	3.4%	3.7%	3.9%	4.0%	4.1%	4.2%	4.4%
10万円以上、30万円未満		Over JPY 100K and less than JPY 300K	17.4%	17.7%	18.2%	18.6%	18.9%	19.2%	19.8%	20.2%
30万円以上、50万円未満		Over JPY 300K and less than JPY 500K	30.4%	30.2%	29.9%	29.9%	29.6%	29.7%	29.5%	29.4%
50万円以上、100万円未満		Over JPY 500K and less than JPY 1M	30.4%	30.1%	29.7%	29.2%	29.2%	28.7%	28.3%	28.0%
100万円以上		Over JPY 1M	18.5%	18.6%	18.5%	18.4%	18.3%	18.3%	18.2%	18.1%
合計		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

連結損益計算書	Consolidated Statements of Income	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
資金運用収益	Total Interest Income		7.8	6.9	6.4	5.9	5.5	4.9	4.7
役務取引等収益	Fees and Commissions Income		0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他業務収益	Other Business Income		-	-	0.0	0.0	0.0	0.0	0.0
その他経常収益	Other Ordinary Income		0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>経常収益</b>	<b>Ordinary Income</b>		7.9	7.0	6.4	6.0	5.6	4.9	4.7
資金調達費用	Total Interest Expenses		0.4	0.4	0.4	1.0	0.4	0.3	0.3
役務取引等費用	Fees and Commissions Expenses		0.2	0.2	0.2	0.2	0.2	0.2	0.2
その他業務費用	Other Business Expenses		0.0	0.0	-	0.0	0.0	0.0	0.0
営業経費	Total General and Administrative Expenses		3.1	2.5	2.8	2.7	2.8	2.3	2.2
その他経常費用	Other Ordinary Expenses		2.1	2.5	1.0	1.8	1.4	5.8	6.1
貸倒引当金繰入額	Provision of Reserve for Loan Losses		1.9	1.0	0.7	1.6	(0.4)	1.3	1.1
その他	Others		0.2	1.5	0.3	0.2	1.9	4.5	5.0
<b>経常費用</b>	<b>Ordinary Expenses</b>		5.9	5.8	4.6	5.9	5.0	8.8	9.0
<b>経常利益(損失)</b>	<b>Net Ordinary Income (Loss)</b>		2.0	1.2	1.7	0.0	0.5	(3.8)	(4.2)
特別利益	Special Gains		0.2	0.3	0.3	0.2	0.3	0.2	0.3
特別損失	Special Losses		0.0	0.4	0.0	0.0	0.2	0.5	0.1
<b>税引前四半期純利益(損失)</b>	<b>Income (Loss) before Income Taxes and Minority Interests</b>		2.2	1.1	2.1	0.3	0.6	(4.1)	(4.0)
税金	Income Taxes (Benefit)		0.3	0.3	0.3	0.0	0.3	0.2	0.1
少数株主利益	Minority Interests in Net Income of Subsidiaries		-	-	-	-	-	-	-
<b>四半期純利益(損失)</b>	<b>Net Income (Loss)</b>		1.9	0.8	1.7	0.2	0.3	(4.3)	(4.1)

連結貸借対照表	Consolidated Balance Sheets	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks		11.3	10.8	12.9	12.3	7.0	5.9	5.5
有価証券	Securities		0.6	0.5	0.5	0.4	0.5	0.4	0.5
貸出金	Loans and Bills Discounted		137.8	130.8	121.4	114.3	107.2	102.2	96.2
その他資産	Other Assets		6.0	6.4	4.8	3.9	4.1	3.2	3.1
有形固定資産	Premises and Equipment		7.3	7.1	7.9	7.7	7.3	7.1	6.8
無形固定資産	Intangible Assets		2.1	1.8	1.9	1.7	1.6	1.7	1.8
繰延税金資産	Deferred Tax Assets		4.1	3.1	2.7	2.4	2.1	1.8	1.7
貸倒引当金	Reserve for Credit Losses		(27.8)	(26.7)	(24.6)	(23.6)	(20.4)	(19.4)	(18.4)
<b>資産の部合計</b>	<b>Total Assets</b>		141.7	134.2	127.8	119.4	109.5	103.1	97.2
<b>負債及び純資産</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
コマーシャル・ペーパー	Commercial Paper		-	-	-	-	-	-	-
借入金	Borrowed Money		65.7	61.9	68.1	61.7	60.4	58.0	55.8
社債	Corporate Bonds		19.8	19.8	9.8	11.8	4.9	4.9	5.4
その他負債	Other Liabilities		4.5	3.6	3.1	2.3	2.1	2.0	1.9
利息返還損失引当金	Reserve for Losses on Interest Repayments		34.3	30.6	26.8	23.0	21.3	21.7	21.8
繰延税金負債	Deferred Tax Liabilities		0.7	0.7	0.7	0.3	0.3	0.3	0.2
<b>負債の部合計</b>	<b>Total Liabilities</b>		125.3	117.1	108.8	99.6	89.3	87.3	85.5
<b>純資産の部:</b>	<b>Equity:</b>								0.0
株主資本合計	Total Shareholders' Equity		16.9	17.7	19.5	19.8	20.2	15.8	11.7
資本金	Capital Stock		16.7	16.7	16.7	16.7	16.7	16.7	16.7
<b>純資産の部合計</b>	<b>Total Equity</b>		16.4	17.1	19.0	19.8	20.1	15.8	11.6
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>		141.7	134.2	127.8	119.4	109.5	103.1	97.2

利息返還関連	Grey Zone Related Information	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
利息返還額	Amount of Refund for Grey Zone Claim	3.4	3.9	3.6	3.9	3.7	3.6	3.9	4.4
債権放棄額	Amount of Debt Write-Off	1.5	1.6	1.4	1.5	1.4	1.3	1.3	1.5
キャッシュアウト利息返還額	Amount of Interest Repayment	1.8	2.2	2.1	2.3	2.3	2.3	2.6	2.9
利息返還損失引当金	Reserve for Losses on Interest Repayment	38.2	34.3	30.6	26.8	23.0	21.3	21.7	21.8
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	8.4	0.0	0.0	0.0	0.0	1.9	4.4	4.5
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	3.4	3.9	3.6	3.9	3.7	3.6	3.9	4.4
開示請求件数	Number of Claims	11,397	11,669	10,256	9,829	8,672	10,077	10,373	9,276

## シンキ開示のデータ

## Shinki Data Disclosed by Shinki

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

貸付金残高	Loan Receivables	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
消費者向け貸付	Total Consumer Loans	109.6	101.1	95.0	88.7	84.1	80.0	77.2	73.8
無担保ローン	Unsecured Loans	109.0	100.5	94.4	88.2	83.6	79.6	76.8	73.4
有担保ローン	Secured Loans	0.6	0.5	0.5	0.4	0.4	0.4	0.4	0.3
事業者向け貸付	Total Business Loans	42.4	38.4	35.6	32.5	30.0	27.0	24.8	22.2
証書貸付	Loans on Deeds	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
ノーローンビジネス	NOLOAN Business	42.0	38.1	35.3	32.2	29.8	26.8	24.6	22.0
有担保貸付	Secured Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>貸付金合計</b>	<b>Total Loan Receivables</b>	<b>152.0</b>	<b>139.5</b>	<b>130.6</b>	<b>121.2</b>	<b>114.1</b>	<b>107.1</b>	<b>102.0</b>	<b>96.0</b>

顧客数(千人)	Number of Customers (Thousands)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
顧客数(千人)	Number of Customers	280.6	263.5	252.9	241.0	233.8	226.6	221.8	212.9
新規獲得顧客数(千件)	Number of Newly Acquired Customers	9.5	8.2	8.8	8.6	11.5	13.2	12.4	11.5

店舗・チャネル	Number of Branches and Channels	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無人店舗数(箇所)	Unmanned Branches	538	508	445	418	416	349	317	317
ATM台数:	ATMs:								
自社分(台)	Own	540	510	446	419	416	349	321	321
提携分(千台)	Tie-up (Thousands)	46.3	46.8	47.0	47.2	50.5	51.1	52.2	52.8
自動契約機台数(台)	Automated Contract Machines	551	521	458	432	430	369	349	349

成約率	Approval Rate	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
申込数(ノーローン)(千件)	Number of Application (NOLOAN) (Thousands)	55.8	47.2	49.0	47.6	47.9	52.3	55.6	58.1
成約率(ノーローン)	Approval Rate (NOLOAN)	17.0%	17.3%	18.1%	18.2%	24.2%	25.2%	22.4%	19.8%

加重平均約定金利(単体)	Weighted Average Rate of Loan Interest Rate (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
加重平均約定金利	Weighted Average Rate of Loan Interest Rate (Non-Consolidated)	25.6%	24.9%	24.4%	24.1%	23.7%	23.2%	22.8%	22.4%
消費者向け	Consumer Loans	26.1%	25.4%	24.9%	24.6%	24.1%	23.6%	23.1%	22.6%
無担保ローン	Unsecured Loans	26.2%	25.5%	25.0%	24.6%	24.2%	23.7%	23.2%	22.7%
有担保ローン	Secured Loans	14.1%	13.9%	13.8%	13.7%	13.7%	13.7%	13.6%	13.5%
事業者向け	Business Loans	24.4%	23.5%	23.0%	22.7%	22.4%	22.1%	21.8%	21.5%
証書貸付	Loans on Deeds	21.9%	21.9%	22.3%	22.7%	22.9%	23.0%	23.1%	23.3%
ノーローンビジネス	NOLOAN Business	24.4%	23.5%	23.0%	22.7%	22.4%	22.1%	21.8%	21.6%
有担保貸付	Secured Loans	11.2%	11.3%	12.8%	11.4%	11.4%	11.5%	11.5%	11.5%

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保ローン	Unsecured Customer Loans								
残高:	Outstanding:								
～15%	～15%	10.8	11.4	11.4	11.1	10.5	10.0	9.7	9.7
～18%	～18%	12.2	17.0	19.8	21.4	23.8	26.3	29.1	31.1
～20%	～20%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
～25%	～25%	14.6	12.4	11.1	10.0	9.1	8.3	7.5	6.6
～29.2%	～29.2%	71.2	59.6	52.0	45.5	40.0	34.9	30.4	25.9
合計	Total	109.0	100.5	94.4	88.2	83.6	79.6	76.8	73.4
比率:	Ratios:								
～15%	～15%	10.0%	11.4%	12.2%	12.6%	12.6%	12.6%	12.7%	13.3%
～18%	～18%	11.2%	16.9%	21.0%	24.3%	28.6%	33.1%	38.0%	42.4%
～20%	～20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
～25%	～25%	13.4%	12.3%	11.8%	11.4%	11.0%	10.5%	9.8%	9.0%
～29.2%	～29.2%	65.4%	59.3%	55.1%	51.6%	47.8%	43.8%	39.6%	35.3%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

延滞残高、比率	Balance and Ratio of Delinquent	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保ローン	Unsecured Customer Loans								
残高(固定化債権を含む)	Outstanding (including Long-Term Accounts Receivable)	109.1	100.6	94.5	88.3	83.7	79.6	76.8	73.5
91～180日延滞残高	91-180 Days Delinquency Amount	3.2	2.6	2.2	2.2	2.0	2.0	1.9	2.1
91～180日延滞比率	91-180 Days Delinquency Ratio	3.0%	2.7%	2.4%	2.6%	2.5%	2.5%	2.5%	2.9%

加重平均借入金利(単体)	Weighted Average Rate of Funding Rate (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
期中加重平均	During the Fiscal Year	1.7%	1.7%	1.8%	2.1%	2.1%	2.2%	2.2%	2.2%
期末加重平均	As of the Fiscal Year End	1.8%	1.9%	1.9%	2.2%	2.2%	2.3%	2.3%	2.2%



年齢別残高構成比	Balance by Age	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保ローン	Unsecured Customer Loans								
<30	<30	14.3%	14.2%	14.0%	13.8%	13.5%	13.3%	13.1%	12.9%
<40	<40	32.1%	32.0%	31.9%	31.8%	31.8%	31.7%	31.5%	31.3%
<50	<50	25.7%	25.9%	26.1%	26.4%	26.8%	27.1%	27.6%	28.2%
<60	<60	19.4%	19.4%	19.3%	19.3%	19.1%	19.1%	19.0%	18.8%
>= 60	Over 60	8.5%	8.6%	8.8%	8.8%	8.9%	8.8%	8.9%	8.7%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100%	100%

性別、既婚・未婚別残高構成比	Balance by Gender and Marital Status	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保ローン	Unsecured Customer Loans								
男性独身	Single male	37.4%	37.8%	38.2%	38.6%	38.9%	39.1%	39.4%	39.7%
男性既婚	Married male	30.1%	30.2%	30.6%	30.8%	31.5%	32.4%	33.5%	34.7%
女性独身	Single female	13.7%	13.7%	13.6%	13.5%	13.3%	13.0%	12.6%	12.2%
女性既婚	Married female	18.7%	18.3%	17.7%	17.1%	16.3%	15.4%	14.5%	13.5%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

実行残高別残高構成比	Balance by Amount of Origination	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保ローン	Unsecured Customer Loans								
10万円未満	Less than JPY 100K	2.2%	2.2%	2.3%	2.4%	2.5%	2.7%	2.9%	3.0%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	12.7%	13.6%	14.6%	16.1%	17.7%	18.5%	19.0%	19.3%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	30.3%	30.5%	30.8%	30.5%	30.5%	31.4%	32.5%	33.4%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	40.5%	39.3%	37.9%	36.7%	35.4%	34.0%	32.8%	32.0%
100万円以上	Over JPY 1M	14.3%	14.4%	14.3%	14.3%	13.9%	13.4%	12.8%	12.3%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

年収別残高構成比	Balance by Annual Income	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
無担保ローン	Unsecured Customer Loans								
年収2百万円未満	Less than JPY 2M	18.9%	18.6%	18.2%	17.7%	16.9%	15.9%	15.0%	14.1%
年収2百万円以上、5百万円未満	Over JPY 2M and less than JPY 5M	55.9%	56.0%	56.1%	56.5%	56.8%	57.1%	57.1%	57.3%
年収5百万円以上、7百万円未満	Over JPY 5M and less than JPY 7M	16.7%	16.9%	17.1%	17.2%	17.5%	17.8%	18.2%	18.5%
年収7百万円以上	Over JPY 7M	8.4%	8.5%	8.6%	8.6%	8.9%	9.2%	9.7%	10.1%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

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

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

連結損益計算書	Consolidated Statements of Income	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.3	2009.6
資金運用収益	Total Interest Income	0.6	1.1	0.6	0.6	0.7	0.7	0.5	0.3
役務取引等収益	Fees and Commissions Income	0.2	0.4	0.3	0.3	0.2	0.2	0.2	0.1
その他業務収益	Other Business Income	47.8	45.3	42.8	43.4	43.4	38.2	34.5	32.0
その他経常収益	Other Ordinary Income	0.3	0.1	0.1	0.0	0.0	0.0	0.0	0.0
<b>経常収益</b>	<b>Ordinary Income</b>	<b>49.1</b>	<b>47.0</b>	<b>43.9</b>	<b>44.5</b>	<b>44.4</b>	<b>39.2</b>	<b>35.3</b>	<b>32.6</b>
資金調達費用	Total Interest Expenses	1.4	1.4	1.5	1.4	1.4	1.4	1.4	1.3
役務取引等費用	Fees and Commissions Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他業務費用	Other Business Expenses	40.2	38.6	36.5	36.2	37.3	32.1	28.7	26.3
営業経費	Total General and Administrative Expenses	3.4	2.9	2.9	3.0	3.0	2.1	2.0	1.9
その他経常費用	Other Ordinary Expenses	2.8	3.0	3.1	2.1	2.5	0.0	4.5	2.0
貸倒引当金繰入額	Provision of Reserve for Loan Losses	1.2	2.0	1.7	1.4	2.1	(0.6)	3.9	2.0
その他	Others	1.6	0.9	1.4	0.6	0.4	0.5	0.6	0.0
<b>経常費用</b>	<b>Ordinary Expenses</b>	<b>47.9</b>	<b>46.1</b>	<b>44.2</b>	<b>42.8</b>	<b>44.4</b>	<b>35.8</b>	<b>36.7</b>	<b>31.8</b>
<b>経常利益(損失)</b>	<b>Net Ordinary Income (Loss)</b>	<b>1.1</b>	<b>0.8</b>	<b>(0.3)</b>	<b>1.6</b>	<b>0.0</b>	<b>3.3</b>	<b>(1.4)</b>	<b>0.7</b>
特別利益	Special Gains	0.0	0.1	0.0	0.2	10.9	(0.1)	0.0	-
特別損失	Special Losses	0.0	0.0	0.0	0.0	0.0	0.2	0.8	0.0
<b>税引前四半期純利益(損失)</b>	<b>Income (Loss) before Income Taxes and Minority Interests</b>	<b>1.2</b>	<b>1.0</b>	<b>(0.2)</b>	<b>1.9</b>	<b>10.9</b>	<b>2.9</b>	<b>(2.2)</b>	<b>0.7</b>
税金	Income Taxes (Benefit)	0.0	0.0	(0.3)	(1.9)	0.2	0.5	0.9	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries	-	-	-	-	0.0	0.0	0.0	0.0
<b>四半期純利益(損失)</b>	<b>Net Income (Loss)</b>	<b>1.1</b>	<b>1.0</b>	<b>0.0</b>	<b>3.8</b>	<b>10.6</b>	<b>2.3</b>	<b>(3.1)</b>	<b>0.7</b>

連結貸借対照表	Consolidated Balance Sheets	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	4.4	3.6	8.2	2.9	43.7	39.7	41.7	48.9
有価証券	Securities	7.6	6.6	7.6	8.6	7.6	7.0	7.0	7.4
貸出金	Loans and Bills Discounted	23.4	23.0	26.5	24.0	41.5	42.7	36.0	35.5
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets				250.3	253.0	242.1	232.0	227.6
その他資産	Other Assets	208.3	211.8	212.2	199.5	195.4	184.9	167.0	154.4
割賦売掛金	Installment Sales Credit	181.3	180.1	184.7	170.7	166.7	157.2	143.3	130.5
有形固定資産	Premises and Equipment	284.4	273.7	264.7	42.0	10.2	11.0	10.0	9.7
無形固定資産	Intangible Assets	42.5	42.0	41.3	3.0	3.6	2.6	2.4	2.1
繰延税金資産	Deferred Tax Assets	0.1	0.1	0.9	3.0	3.2	2.9	2.3	2.4
貸倒引当金	Reserve for Credit Losses	(4.8)	(6.1)	(10.3)	(5.9)	(7.0)	(5.1)	(7.2)	(6.9)
<b>資産の部合計</b>	<b>Total Assets</b>	<b>573.4</b>	<b>562.3</b>	<b>560.8</b>	<b>535.6</b>	<b>563.4</b>	<b>538.9</b>	<b>498.5</b>	<b>486.4</b>
<b>負債及び純資産</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	390.3	366.8	413.0	368.0	388.5	391.0	398.1	381.0
短期社債	Short-Term Corporate Bonds	58.0	74.0	30.0	54.0	36.5	15.0	1.0	9.0
社債	Corporate Bonds	10.0	10.0	10.0	10.0	10.0	10.0	7.3	7.3
その他負債	Other Liabilities	65.7	62.0	58.5	50.4	65.1	57.9	42.2	38.2
繰延税金負債	Deferred Tax Liabilities	0.9	0.5	0.3	0.4	0.1	-	0.0	0.1
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>527.3</b>	<b>515.7</b>	<b>514.5</b>	<b>485.3</b>	<b>502.9</b>	<b>476.2</b>	<b>451.2</b>	<b>438.0</b>
<b>純資産の部</b>	<b>Equity:</b>								
株主資本合計	Total Shareholders' Equity	39.9	45.7	45.8	49.6	60.3	62.6	47.4	48.1
資本金	Capital Stock	24.3	24.3	24.3	24.3	24.3	24.3	24.3	24.3
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>46.0</b>	<b>46.5</b>	<b>46.2</b>	<b>50.3</b>	<b>60.5</b>	<b>62.6</b>	<b>47.3</b>	<b>48.4</b>
<b>負債の部及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>573.4</b>	<b>562.3</b>	<b>560.8</b>	<b>535.6</b>	<b>563.4</b>	<b>538.9</b>	<b>498.5</b>	<b>486.4</b>

## Section 5. 新生銀行 単体財務関連データ

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

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

単体損益の概要	Results of Operations (Non-Consolidated)	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
<b>業務粗利益</b>	<b>Total Gross Business Profit (Loss)</b>	34.7	40.5	34.6	24.2	6.5	4.3	(22.0)	27.8
資金利益	Net Interest Income	20.4	30.9	37.0	20.1	17.6	19.2	36.8	14.6
役務取引等利益	Net Fees and Commissions	13.6	10.1	9.4	11.4	1.8	0.4	(2.4)	3.2
特定取引利益	Net Trading Income	1.8	1.2	0.8	0.9	(4.2)	1.1	(3.4)	0.4
その他業務利益	Net Other Business Income	(1.2)	(1.8)	(12.6)	(8.3)	(8.6)	(16.5)	(53.0)	9.4
<b>経費</b>	<b>Total Expenses</b>	22.0	20.9	21.3	22.0	16.9	20.8	18.6	17.4
<b>実質業務純益(損失)</b>	<b>Net Business Profit (Loss) (Jishitsu Gyomu Jun-eki)</b>	12.6	19.4	13.2	2.1	(10.3)	(16.5)	(40.6)	10.3
その他損益	Other Operating Expenses, Net	(9.8)	(0.2)	(23.5)	(2.8)	(25.0)	(8.4)	(63.1)	(8.5)
<b>経常利益(損失)</b>	<b>Net Ordinary Income (Loss)</b>	2.8	19.2	(10.2)	(0.7)	(35.3)	(24.9)	(103.8)	1.7
特別利益(損失)	Extraordinary Income (Loss)	(27.7)	(35.0)	52.4	(0.6)	(2.3)	(25.4)	41.8	8.6
<b>税引前四半期純利益(損失)</b>	<b>Income (Loss) before Income Taxes</b>	(24.9)	19.2	42.1	(1.3)	(37.7)	(50.3)	(62.0)	10.4
法人税、住民税及び事業税	Current Income Taxes (Benefit)	0.8	(0.4)	0.5	(3.1)	(0.3)	0.5	(1.1)	(0.0)
法人税等調整額	Deferred Income Taxes Expense (Benefit)	0.2	0.0	6.0	-	0.8	0.0	8.9	-
<b>四半期純利益(損失)</b>	<b>Net Income (Loss)</b>	(25.9)	19.7	35.6	1.8	(38.2)	(50.9)	(69.7)	10.4

単体損益計算書	Non-Consolidated Statements of Operations	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
<b>資金運用収益</b>	<b>Total Interest Income</b>	44.3	54.9	57.6	42.1	43.0	41.9	55.5	34.5
貸出金利息	Interest on Loans and Bills Discounted	27.8	29.0	28.3	27.8	29.0	27.4	25.5	21.9
有価証券利息配当金	Interest and Dividends on Securities	13.2	21.9	27.3	12.1	10.8	9.8	26.6	8.2
その他の資金運用収益	Other Interest Income	3.2	3.8	1.9	2.1	3.1	4.7	3.3	4.4
役務取引等収益	Fees and Commissions Income	6.8	5.7	6.5	5.8	5.9	3.2	3.8	3.7
特定取引収益	Trading Profits	1.8	1.2	0.9	2.9	0.0	5.0	(2.7)	3.6
その他業務収益	Other Business Income	2.5	(0.8)	(2.9)	0.3	4.7	3.2	8.5	12.8
その他経常収益	Other Ordinary Income	12.5	9.5	7.3	8.5	6.4	32.0	(24.6)	4.1
<b>経常収益</b>	<b>Ordinary Income</b>	68.2	70.6	69.5	59.8	60.1	85.6	40.6	58.8
<b>資金調達費用</b>	<b>Total Interest Expenses</b>	26.2	26.2	22.2	24.1	27.5	24.7	19.9	21.6
預金利息	Interest on Deposits	11.1	11.1	11.1	10.9	11.6	12.2	12.7	14.0
社債利息	Interest on Corporate Bonds	6.2	6.2	4.9	6.5	5.5	3.5	4.6	4.2
その他の資金調達費用	Other Interest Expenses	8.9	8.8	6.1	6.6	10.4	8.8	2.6	3.3
役務取引等費用	Fees and Commissions Expenses	4.6	4.6	3.9	2.5	3.6	3.8	3.3	2.6
特定取引費用	Trading Losses	0.0	0.0	0.0	2.0	4.3	3.8	0.7	3.1
その他業務費用	Other Business Expenses	3.8	1.0	9.6	8.6	13.3	19.7	61.6	3.3
営業経費	General and Administrative Expenses	22.1	21.0	22.0	22.3	17.4	21.2	20.7	18.1
その他経常費用	Other Ordinary Expenses	8.5	(1.6)	21.8	0.9	29.2	36.9	38.0	8.1
貸倒引当金繰入額	Provision of Reserve for Loan Losses	5.9	(1.3)	14.6	-	20.6	25.4	29.7	4.5
その他	Others	2.5	(0.2)	7.1	0.9	8.6	11.5	8.3	3.5
<b>経常費用</b>	<b>Ordinary Expenses</b>	65.4	51.3	79.8	60.5	95.5	110.5	144.4	57.0
<b>経常利益(損失)</b>	<b>Net Ordinary Income (Loss)</b>	2.8	19.2	(10.2)	(0.7)	(35.3)	(24.9)	(103.8)	1.7
特別利益	Special Gains	0.0	0.0	66.5	2.5	(1.5)	0.9	75.0	11.2
特別損失	Special Losses	27.7	0.0	14.0	3.1	0.8	26.3	33.1	2.6
<b>税引前四半期純利益(損失)</b>	<b>Income (Loss) before Income Taxes</b>	(24.9)	19.2	42.1	(1.3)	(37.7)	(50.3)	(62.0)	10.4
税金:	Income Taxes (Benefit):								
法人税、住民税及び事業税	Current	0.8	(0.4)	0.5	(3.1)	(0.3)	0.5	(1.1)	(0.0)
法人税等調整額	Deferred	0.2	-	6.0	-	0.8	-	8.9	-
<b>四半期純利益(損失)</b>	<b>Net Income (Loss)</b>	(25.9)	19.7	35.6	1.8	(38.2)	(50.9)	(69.7)	10.4

与信関連費用(単体)	Net Credit Costs (Non-Consolidated)	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	0.0	-	1.2	0.1	2.0	(0.1)	0.0	0.8
貸倒引当金繰入	Net Provision (Reversal) of Reserve for Loan Losses	6.9	(1.3)	14.6	(2.1)	22.8	25.4	29.7	4.5
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	(4.1)	(1.5)	30.5	(1.5)	24.7	12.9	17.4	(4.6)
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	11.1	0.2	(15.8)	(0.6)	(1.9)	12.4	12.3	9.1
特定海外債権引当勘定繰入	Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	(0.0)	(0.0)	0.0	-	0.0	0.0	(0.0)	-
<b>与信関連費用</b>	<b>Net credit costs</b>	6.9	(1.3)	15.9	(1.9)	24.9	25.2	29.7	5.4

資金運用／調達状況(平均残高)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
現金預け金	Cash and Due from Banks	210.1	188.1	99.0	79.0	108.3	31.5	11.3	7.6
コールローン	Call Loans	117.9	219.3	281.2	221.7	206.7	59.0	54.2	44.8
買現先勘定	Receivables under Resale Agreements	0.0	2.2	0.6	1.7	0.0	0.0	0.0	-
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	109.5	149.7	236.8	95.9	222.6	151.4	97.9	45.1
有価証券	Securities	2,268.2	2,498.4	2,375.7	2,661.1	2,824.0	2,577.5	2,599.5	3,413.5
貸出金	Loans and Bills Discounted	5,167.2	5,264.1	5,227.2	5,424.3	5,528.2	5,350.6	5,073.8	4,850.4
その他資金運用	Other Interest-Earning Assets	172.0	197.8	168.4	168.1	215.3	588.0	626.4	716.1
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
<b>資金運用勘定合計</b>	<b>Total Interest-Earning Assets</b>	<b>8,045.1</b>	<b>8,519.9</b>	<b>8,389.2</b>	<b>8,652.1</b>	<b>9,105.4</b>	<b>8,758.3</b>	<b>8,463.3</b>	<b>9,077.8</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金	Deposits	5,076.8	5,196.0	5,425.7	5,336.1	5,619.0	5,734.6	6,245.0	6,994.6
譲渡性預金	Negotiable Certificates of Deposit	565.4	840.3	590.3	708.9	703.1	647.8	402.4	378.4
債券	Debentures	691.4	661.5	671.8	664.3	714.4	733.4	711.2	655.7
コールマネー	Call Money	900.9	1,015.8	839.7	789.3	666.1	378.8	146.6	221.8
売現先勘定	Payable under Repurchase Agreements	-	0.1	0.3	0.6	0.0	0.0	2.9	24.7
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	177.4	143.5	104.6	293.9	588.0	321.4	212.7	454.2
借入金	Borrowed Money	295.9	276.3	300.2	301.4	303.5	459.5	552.3	363.2
社債	Corporate Bonds	577.5	563.3	542.9	529.8	541.1	468.4	397.0	383.0
その他資金調達勘定	Other Interest-Bearing Liabilities	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
<b>資金調達勘定合計</b>	<b>Total Interest-Bearing Liabilities</b>	<b>8,286.1</b>	<b>8,697.5</b>	<b>8,476.2</b>	<b>8,625.0</b>	<b>9,135.7</b>	<b>8,744.5</b>	<b>8,670.7</b>	<b>9,476.2</b>
<b>資金運用収益－資金調達費用</b>	<b>Net Interest Income/Yield on Interest-Earning Assets</b>	<b>8,045.1</b>	<b>8,519.9</b>	<b>8,389.2</b>	<b>8,652.1</b>	<b>9,105.4</b>	<b>8,758.3</b>	<b>8,463.3</b>	<b>9,077.8</b>

資金運用／調達状況(利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated)	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
現金預け金	Cash and Due from Banks	1.5	1.1	0.5	0.4	0.7	0.1	0.0	0.0
コールローン	Call Loans	0.2	0.3	0.4	0.4	0.3	0.0	0.0	0.0
買現先勘定	Receivables under Resale Agreements	0.0	0.0	0.0	0.0	-	-	-	-
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	0.2	0.2	0.3	0.1	0.3	0.2	0.0	0.0
有価証券	Securities	13.2	21.9	27.3	12.1	10.8	9.8	26.6	8.2
貸出金	Loans and Bills Discounted	27.8	29.0	28.3	27.8	29.0	27.4	25.5	21.9
その他資金運用	Other Interest-Bearing Assets	1.2	1.9	1.1	1.0	1.6	4.2	3.2	3.4
金利スワップ等	Interest Rate and Funding Swaps	(0.0)	0.1	(0.5)	-	-	-	-	0.9
<b>資金運用勘定合計</b>	<b>Total Interest-Earning Assets</b>	<b>44.3</b>	<b>54.9</b>	<b>57.6</b>	<b>42.1</b>	<b>43.0</b>	<b>41.9</b>	<b>55.5</b>	<b>34.5</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金	Deposits	11.1	11.1	11.1	10.9	11.6	12.2	12.7	14.0
譲渡性預金	Negotiable Certificates of Deposit	0.9	1.5	1.1	1.2	1.4	1.4	0.7	0.4
債券	Debentures	0.8	0.8	0.9	0.9	1.2	1.4	1.3	1.2
コールマネー	Call Money	4.2	4.0	2.5	1.9	1.9	0.9	0.1	0.0
売現先勘定	Payable under Repurchase Agreements	-	0.0	0.0	0.0	-	0.0	0.0	0.0
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	0.4	0.4	0.2	0.6	1.4	0.9	(0.3)	0.1
借入金	Borrowed Money	0.8	0.9	1.1	1.1	1.1	1.5	1.3	0.9
社債	Corporate Bonds	6.2	6.2	4.9	6.5	5.5	3.5	4.6	4.2
その他資金調達勘定	Other Interest-Bearing Liabilities	1.5	0.9	0.0	0.3	2.4	1.4	0.4	0.3
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	0.2	0.7	-	(1.0)	-
<b>資金調達勘定合計</b>	<b>Total Interest-Bearing Liabilities</b>	<b>26.2</b>	<b>26.2</b>	<b>22.2</b>	<b>24.1</b>	<b>27.5</b>	<b>23.6</b>	<b>19.9</b>	<b>21.6</b>
<b>資金運用収益－資金調達費用</b>	<b>Net Interest Income/Yield on Interest-Earning Assets</b>	<b>18.0</b>	<b>28.6</b>	<b>35.4</b>	<b>18.0</b>	<b>15.4</b>	<b>18.3</b>	<b>35.5</b>	<b>12.9</b>

資金運用/調達状況(利回り%) (単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Non-Consolidated)	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
現金預け金	Cash and Due from Banks	2.98	2.45	2.21	2.45	2.85	2.29	1.54	1.16
コールローン	Call Loans	0.67	0.62	0.60	0.73	0.69	0.54	0.24	0.18
買現先勘定	Receivables under Resale Agreements	5.21	3.62	2.00	1.67	0.00	0.00	0.00	-
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	0.77	0.59	0.62	0.64	0.58	0.52	0.18	0.14
有価証券	Securities	2.32	3.49	4.63	1.83	1.51	1.51	4.16	0.96
貸出金	Loans and Bills Discounted	2.14	2.19	2.17	2.05	2.08	2.03	2.04	1.81
その他資金運用	Other Interest-Bearing Assets	2.83	3.91	2.77	2.62	3.08	2.88	2.09	1.91
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
<b>資金運用勘定合計</b>	<b>Total Interest-Earning Assets</b>	<b>2.19</b>	<b>2.56</b>	<b>2.76</b>	<b>1.95</b>	<b>1.87</b>	<b>1.90</b>	<b>2.66</b>	<b>1.52</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金	Deposits	0.86	0.85	0.83	0.82	0.81	0.85	0.82	0.80
譲渡性預金	Negotiable Certificates of Deposit	0.65	0.73	0.78	0.73	0.79	0.88	0.73	0.47
債券	Debentures	0.46	0.51	0.57	0.59	0.69	0.76	0.78	0.77
コールマネー	Call Money	1.88	1.59	1.20	0.98	1.14	0.96	0.29	0.15
売現先勘定	Payable under Repurchase Agreements	-	3.73	3.64	2.29	0.00	0.43	0.18	0.13
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	1.03	1.14	0.87	0.85	0.96	1.14	(0.61)	0.14
借入金	Borrowed Money	1.20	1.43	1.60	1.55	1.54	1.36	0.97	1.10
社債	Corporate Bonds	4.27	4.42	3.64	4.95	4.04	3.02	4.73	4.45
その他資金調達勘定	Other Interest-Bearing Liabilities	***	***	***	***	***	***	***	***
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
<b>資金調達勘定合計</b>	<b>Total Interest-Bearing Liabilities</b>	<b>1.25</b>	<b>1.20</b>	<b>1.05</b>	<b>1.12</b>	<b>1.19</b>	<b>1.07</b>	<b>0.93</b>	<b>0.91</b>
<b>資金運用収益-資金調達費用</b>	<b>Net Interest Income/Yield on Interest-Earning Assets</b>	<b>0.89</b>	<b>1.33</b>	<b>1.69</b>	<b>0.83</b>	<b>0.67</b>	<b>0.83</b>	<b>1.70</b>	<b>0.57</b>

単体貸借対照表	Non-Consolidated Balance Sheets	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	238.0	161.9	272.9	353.2	94.9	157.0	411.9	97.4
コールローン	Call Loans	736.1	544.7	-	315.3	199.0	49.0	-	19.6
買現先勘定	Receivables under Resale Agreements	-	3.5	2.0	-	-	-	-	-
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	73.4	92.5	13.8	99.6	16.9	240.6	0.1	235.0
買入金銭債権	Other Monetary Claims Purchased	171.1	151.0	161.3	159.2	559.1	599.4	666.1	766.8
特定取引資産	Trading Assets	207.3	199.5	275.1	215.0	240.3	342.1	326.0	253.6
金銭の信託	Monetary Assets Held in Trust	603.5	625.3	606.0	630.6	621.3	593.6	573.0	579.6
有価証券	Securities	2,590.9	2,300.4	2,300.3	2,897.7	2,426.1	2,346.6	2,626.0	3,711.7
投資損失引当金	Valuation Allowance for Investments	-	-	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)
貸出金	Loans and Bills Discounted	5,335.1	5,273.4	5,356.3	5,447.1	5,660.1	5,122.2	5,168.0	4,737.3
外国為替	Foreign Exchanges	26.7	18.8	17.8	13.5	22.4	22.2	37.1	11.9
その他資産	Other Assets	437.7	429.7	577.8	516.9	514.0	940.4	977.9	745.0
有形固定資産	Premises and Equipment	21.0	21.9	20.8	20.3	19.7	19.8	18.8	18.3
無形固定資産	Intangible Assets	14.1	14.7	14.5	14.2	14.1	14.1	13.4	13.2
債券繰延資産	Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	30.9	28.6	14.6	20.9	18.1	9.7	4.3	7.1
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	19.4	16.5	11.7	18.1	11.3	15.8	12.5	10.7
貸倒引当金	Reserve for Credit Losses	(100.5)	(99.6)	(93.6)	(81.0)	(83.2)	(107.5)	(118.9)	(113.9)
<b>資産の部合計</b>	<b>Total Assets</b>	<b>10,405.3</b>	<b>9,783.5</b>	<b>9,548.6</b>	<b>10,637.8</b>	<b>10,331.4</b>	<b>10,362.3</b>	<b>10,713.4</b>	<b>11,090.8</b>
<b>負債及び純資産の部</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
預金	Deposits	5,192.8	5,300.8	5,287.9	5,479.8	5,764.9	5,807.8	6,637.8	7,123.8
譲渡性預金	Negotiable Certificates of Deposit	719.3	935.7	577.1	685.0	744.4	461.3	259.6	395.4
債券	Debentures	687.8	671.6	663.1	685.3	748.9	722.6	676.7	622.2
コールマネー	Call Money	1,377.4	751.3	632.1	773.8	480.8	159.1	281.5	155.5
売現先勘定	Payables under Repurchase Agreements	-	-	-	-	-	-	53.8	60.9
債券貸借取引受入担保金	Collateral Related to Securities Lending Transactions	287.6	157.6	148.4	863.5	485.2	303.1	569.5	598.8
特定取引負債	Trading Liabilities	99.5	124.6	203.7	161.9	181.9	328.9	316.0	237.0
借入金	Borrowed Money	293.2	294.0	304.0	302.1	317.5	772.3	425.3	328.9
外国為替	Foreign Exchanges	0.2	0.3	0.2	0.2	0.2	0.2	0.2	0.2
社債	Corporate Bonds	566.5	561.0	519.9	543.8	513.3	406.6	402.4	376.3
その他負債	Other Liabilities	510.3	303.4	450.6	394.2	406.0	739.8	495.0	567.9
未払法人税等	Income Taxes Payable	-	-	0.7	-	0.4	0.0	0.0	0.1
リース債務	Lease Debt	-	-	-	-	0.0	0.0	0.0	0.0
その他の負債	Other Liabilities	-	-	-	-	405.5	739.7	494.9	567.8
賞与引当金	Accrued Employees' Bonuses	5.8	8.5	10.3	4.2	2.9	6.2	7.1	2.2
退職給付引当金	Reserve for Retirement Benefits	0.4	0.3	1.5	1.4	1.0	0.6	0.0	0.0
固定資産処分損失引当金	Reserve for Losses on Disposal of Premises and Equipment	-	-	4.9	7.8	7.1	7.0	6.9	6.8
訴訟損失引当金	Reserve for Losses on Litigation	-	-	-	-	-	3.6	3.6	3.6
支払承諾	Acceptances and Guarantees	19.4	16.5	11.7	18.1	11.3	15.8	12.5	10.7
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>9,760.8</b>	<b>9,126.3</b>	<b>8,815.9</b>	<b>9,921.5</b>	<b>9,666.1</b>	<b>9,735.6</b>	<b>10,148.6</b>	<b>10,491.0</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本合計	Total Shareholders' Equity	659.6	678.9	764.5	760.6	722.4	671.5	601.7	612.2
資本金	Capital Stock	451.2	451.2	476.2	476.2	476.2	476.2	476.2	476.2
資本剰余金	Capital Surplus	18.5	18.5	43.5	43.5	43.5	43.5	43.5	43.5
資本準備金	Additional Paid-in Capital	18.5	18.5	43.5	43.5	43.5	43.5	43.5	43.5
利益剰余金	Retained Earnings	262.4	281.6	317.2	313.3	275.1	224.2	154.4	164.9
利益準備金	Legal Reserve	9.7	9.8	9.8	11.0	11.0	11.0	11.0	11.0
その他利益剰余金	Other Retained Earnings	252.6	271.7	307.3	302.3	264.0	213.1	143.4	153.8
繰越利益剰余金	Unappropriated Retained Earnings	252.6	271.7	307.3	302.3	264.0	213.1	143.4	153.8
自己株式	Treasury Stock, at Cost	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
評価・換算差額等合計	Total Net Unrealized Gain (Loss)	(16.0)	(22.6)	(33.1)	(45.7)	(58.6)	(46.5)	(38.7)	(14.0)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(4.4)	(13.4)	(35.0)	(36.4)	(58.4)	(51.2)	(38.0)	(12.5)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(11.6)	(9.2)	1.8	(9.2)	(0.1)	4.7	(0.6)	(1.5)
新株予約権	Stock Acquisition Rights	0.8	1.0	1.2	1.4	1.5	1.7	1.8	1.6
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>644.5</b>	<b>657.2</b>	<b>732.7</b>	<b>716.3</b>	<b>665.2</b>	<b>626.6</b>	<b>564.8</b>	<b>599.7</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>10,405.3</b>	<b>9,783.5</b>	<b>9,548.6</b>	<b>10,637.8</b>	<b>10,331.4</b>	<b>10,362.3</b>	<b>10,713.4</b>	<b>11,090.8</b>

貸出金の残存期間別残高(単体)	Loan Maturity (Non-consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
1年以下	One year or less	1,584.1	n/a	1,599.1	n/a	1,848.0	n/a	1,701.6	n/a
1年超3年以下	Over one year to three years	1,441.6	n/a	1,501.8	n/a	1,535.0	n/a	1,370.0	n/a
3年超5年以下	Over three years to five years	810.8	n/a	677.5	n/a	591.8	n/a	480.9	n/a
5年超7年以下	Over five years to seven years	326.5	n/a	323.3	n/a	344.4	n/a	284.3	n/a
7年超	Over seven years	1,155.5	n/a	1,223.6	n/a	1,301.7	n/a	1,201.0	n/a
期間の定めのないもの	Indefinite term	16.4	n/a	30.8	n/a	38.8	n/a	129.9	n/a
<b>合計</b>	<b>Total</b>	<b>5,335.1</b>	<b>5,273.4</b>	<b>5,356.3</b>	<b>5,447.1</b>	<b>5,660.1</b>	<b>5,122.2</b>	<b>5,168.0</b>	<b>4,737.3</b>

リスク管理債権(単体)	Risk Monitored Loans (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
破綻先債権額	Loans to Bankrupt Obligors	0.3	0.3	0.5	0.0	18.4	22.4	23.9	23.0
延滞債権額	Non-Accrual Delinquent Loans	32.7	32.4	22.8	30.7	16.1	57.4	110.2	146.9
3か月以上延滞債権額	Loans Past Due Three Months or More	6.0	0.0	0.1	0.0	0.0	10.3	3.7	10.7
貸出条件緩和債権額	Restructured Loans	6.4	6.0	29.4	5.2	17.7	7.1	3.1	2.6
合計(A)	Total (A)	45.6	38.8	53.0	36.0	52.4	97.4	141.0	183.4
貸出金残高(B)	Loans and Bills Discounted (B)	5,335.1	5,273.4	5,356.3	5,447.1	5,660.1	5,122.2	5,168.0	4,737.3
貸出残高比(A)/(B)	(A)/(B)	0.86%	0.74%	0.99%	0.66%	0.93%	1.90%	2.73%	3.87%
貸倒引当金(C)	Reserve for Credit Losses (C)	100.5	99.6	93.6	81.0	83.2	107.5	118.9	113.9
引当率(C)/(A)	Reserve Ratios (C)/(A)	220.4%	256.4%	176.5%	225.0%	158.8%	110.4%	84.3%	62.1%

業種別貸出残高(単体)	Loans by Borrower Industry (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
国内(除く特別国際金融取引勘定分):	Domestic offices (excluding Japan offshore market accounts):								
製造業	Manufacturing	277.8	n/a	187.9	199.2	219.9	242.9	239.3	248.9
農業、林業	Agriculture, forestry	-	n/a	-	-	-	-	-	-
漁業	Fishery	0.8	n/a	2.9	2.8	2.8	2.7	2.7	2.6
鉱業、砕石業、砂利採取業	Mining, quarrying, gravel extraction	5.6	n/a	4.5	4.5	4.6	4.6	3.6	3.5
建設業	Construction	15.0	n/a	18.5	16.8	14.3	19.0	12.2	7.9
電気・ガス・熱供給・水道業	Electric power, gas, heat supply and water supply	77.8	n/a	74.6	75.7	66.8	53.2	45.4	43.6
情報通信業	Information and communications	56.5	n/a	49.1	48.0	46.5	48.1	47.3	29.4
運輸業、郵便業	Transportation, postal service	380.5	n/a	377.6	366.3	359.2	346.3	331.6	319.5
卸売業、小売業	Wholesale and retail	98.7	n/a	127.6	124.1	119.5	124.7	123.0	118.3
金融業、保険業	Finance and insurance	1,204.6	n/a	1,446.5	1,293.8	1,470.1	1,288.2	1,521.2	1,203.9
不動産業	Real estate	1,463.8	n/a	1,234.8	1,210.5	1,211.2	1,052.6	966.4	950.3
各種サービス業	Services	350.4	n/a	357.4	344.2	340.5	346.3	352.0	321.4
地方公共団体	Local government	60.8	n/a	118.1	283.2	301.1	182.7	156.5	172.4
個人	Individual	750.6	n/a	865.8	931.0	962.6	943.4	905.3	876.8
海外円借款、国内店名義現地貸	Overseas yen loan and overseas loans booked domestically	493.1	n/a	408.6	459.5	450.4	395.0	389.7	377.4
国内店計	Total domestic	5,236.6	n/a	5,274.3	5,360.2	5,570.1	5,050.3	5,096.7	4,676.5
海外及び特別国際金融取引勘定分:	Overseas offices (including Japan offshore market accounts):								
政府等	Governments	0.8	n/a	1.1	1.3	1.2	1.3	1.4	1.6
金融機関	Financial institutions	-	n/a	-	-	-	-	-	-
商工業	Commerce and industry	97.6	n/a	80.7	85.5	88.6	70.5	69.7	59.1
その他	Others	-	n/a	-	-	-	-	-	-
海外合計	Total overseas	98.5	n/a	81.9	86.8	89.9	71.8	71.2	60.7
<b>合計</b>	<b>Total</b>	<b>5,335.1</b>	<b>n/a</b>	<b>5,356.3</b>	<b>5,447.1</b>	<b>5,660.1</b>	<b>5,122.2</b>	<b>5,168.0</b>	<b>4,737.3</b>

注記: 項目名については2009.6の表示区分の変更に沿って表示しておりますが、重要性に鑑み、2009.3以前につきましては、従来の開示計数を表示しております。

Note: While names of items reflect changes made for the 2009.6 period, figures for periods before 2009.3 are disclosed under the previous format from a view of materiality.

業種別リスク管理債権残高(単体)	Risk Monitored Loans by Borrower Industry (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
国内(除く特別国際金融取引勘定分):	Domestic offices (excluding Japan offshore market accounts):								
製造業	Manufacturing	n/a	n/a	3.0	2.0	1.8	1.8	1.6	1.6
農業、林業	Agriculture, forestry	n/a	n/a	-	-	-	-	-	-
漁業	Fishery	n/a	n/a	-	-	-	-	-	-
鉱業、砕石業、砂利採取業	Mining, quarrying, gravel extraction	n/a	n/a	-	-	-	-	-	-
建設業	Construction	n/a	n/a	3.1	3.0	3.0	4.0	1.0	-
電気・ガス・熱供給・水道業	Electric power, gas, heat supply and water supply	n/a	n/a	-	-	-	-	-	-
情報通信業	Information and communications	n/a	n/a	-	-	0.6	0.7	0.5	0.5
運輸業、郵便業	Transportation, postal service	n/a	n/a	7.6	7.2	6.6	6.4	6.0	5.8
卸売業、小売業	Wholesale and retail	n/a	n/a	3.5	0.0	0.0	0.0	0.0	0.0
金融業、保険業	Finance and insurance	n/a	n/a	0.4	0.4	6.7	6.8	51.1	53.8
不動産業	Real estate	n/a	n/a	1.0	1.0	1.9	23.4	32.0	85.9
各種サービス業	Services	n/a	n/a	6.5	3.9	4.0	4.9	3.4	1.1
地方公共団体	Local government	n/a	n/a	-	-	-	-	-	-
個人	Individual	n/a	n/a	1.2	1.1	4.2	4.3	5.3	5.4
海外円借款、国内店名義現地貸	Overseas yen loan and overseas loans booked domestically	n/a	n/a	26.4	17.1	23.2	44.6	39.8	25.3
国内店計	Total domestic	n/a	n/a	53.0	36.0	52.4	97.4	141.0	179.8
海外及び特別国際金融取引勘定分:	Overseas offices (including Japan offshore market accounts):								
政府等	Governments	n/a	n/a	-	-	-	-	-	-
金融機関	Financial institutions	n/a	n/a	-	-	-	-	-	-
商工業	Commerce and industry	n/a	n/a	-	-	-	-	-	3.5
その他	Others	n/a	n/a	-	-	-	-	-	-
海外合計	Total overseas	n/a	n/a	-	-	-	-	-	3.5
合計	Total	n/a	n/a	53.0	36.0	52.4	97.4	141.0	183.4

注記: 項目名については2009.6の表示区分の変更に沿って表示しておりますが、重要性に鑑み、2009.3以前につきましては、従来の開示計数を表示しております。

Note: While names of items reflect changes made for the 2009.6 period, figures for periods before 2009.3 are disclosed under the previous format from a view of materiality.

地域別 海外・オフショアローン残高(単体)	Overseas and Offshore Loans by Region (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
米国	US	n/a	n/a	76.8	85.5	103.0	106.8	103.1	92.5
米国アセットバック投資	Asset-Backed Investment in US	n/a	n/a	6.0	4.7	5.3	5.9	5.4	4.4
欧州	Europe	n/a	n/a	235.5	251.4	235.9	174.3	166.1	156.9
欧州アセットバック投資	Asset-Backed Investment in Europe	n/a	n/a	187.2	198.0	175.4	127.1	122.2	113.4
その他	Others	n/a	n/a	178.2	209.4	201.3	185.7	191.7	188.7
海外・オフショアローン合計	Total	591.6	n/a	490.6	546.4	540.4	466.8	460.9	438.2
アセットバック投資合計	Total Asset-Backed Investment	n/a	n/a	193.2	202.8	180.8	133.1	127.7	117.9

地域別 海外・オフショアローン リスク管理債権残高(単体)	Risk Monitored Loans of Overseas and Offshore Loans by Region (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
米国	US	n/a	n/a	6.0	4.7	-	1.2	0.7	9.2
米国アセットバック投資	Asset-Backed Investment in US	n/a	n/a	6.0	4.7	-	1.2	0.7	0.6
欧州	Europe	n/a	n/a	20.3	12.2	23.1	43.3	38.9	19.6
欧州アセットバック投資	Asset-Backed Investment in Europe	n/a	n/a	20.3	12.2	23.1	39.0	37.0	17.8
その他	Others	n/a	n/a	0.0	0.0	0.0	0.0	0.0	0.0
海外・オフショアローン合計	Total	n/a	n/a	26.4	17.1	23.2	44.6	39.8	28.9
アセットバック投資合計	Total Risk Monitored Loans of Asset-Backed Investment	n/a	n/a	26.3	17.0	23.1	40.2	37.8	18.4



金融再生法の開示基準に基づく債権(単体)	Claims Classified under the Financial Revitalization Law (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	9.9	9.9	8.0	17.1	26.4	31.9	83.3	116.2
危険債権	Doubtful Claims	23.5	23.2	15.5	13.7	8.2	48.0	55.7	58.1
要管理債権	Substandard Claims	12.6	6.2	29.6	5.3	17.8	17.5	6.9	13.4
合計(A)	Total (A)	45.9	39.3	53.1	36.1	52.5	97.5	145.8	187.8
総与信残高(B)	Total Claims (B)	5,630.1	5,546.1	5,566.0	5,677.2	5,840.2	5,453.0	5,815.6	5,145.8
総与信残高比(A)/(B)	(A)/(B)	0.82%	0.71%	0.95%	0.64%	0.90%	1.79%	2.51%	3.65%
貸倒引当金(C)	Reserve for Credit Losses (C)	100.5	99.6	93.6	81.0	83.2	107.5	118.9	113.9
引当率(C)/(A)	Reserve Ratios (C)/(A)	219.1%	253.9%	176.3%	224.6%	158.6%	110.3%	81.6%	60.7%
(参考1)部分直接償却実施額	(Ref.) Amount of Write-Off	15.8	15.7	34.6	45.4	58.4	54.6	71.3	65.8
(参考2)要注意債権以下	(Ref.) Below Need Caution Level	148.4	130.2	159.3	145.7	185.2	448.9	485.3	474.1

金融再生法に基づく開示債権の保全率(単体)	Coverage Ratios for Non-Performing Claims Disclosed under the Financial Revitalization Law (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	100.0%	n/a	100.0%	n/a	100.0%	n/a	100.0%	n/a
危険債権	Doubtful Claims	76.0%	n/a	87.1%	n/a	77.5%	n/a	90.7%	n/a
要管理債権	Substandard Claims	89.2%	n/a	38.9%	n/a	42.7%	n/a	90.0%	n/a
合計	Total	84.8%	n/a	62.2%	n/a	77.0%	n/a	96.0%	n/a

貸倒引当金(単体)	Reserve for Credit Losses (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
貸倒引当金(貸出関連)(A)	Reserve for Loan Losses (A)	67.1	n/a	67.6	55.2	59.4	n/a	97.6	92.8
一般貸倒引当金	General Reserve for Loan Losses	48.0	n/a	57.9	46.0	51.1	n/a	65.5	56.2
個別貸倒引当金	Specific Reserve for Loan Losses	19.0	n/a	9.6	9.2	8.2	n/a	32.1	36.5
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	0.0	n/a	0.0	0.0	0.0	n/a	0.0	0.0
その他個別貸倒引当金	Specific Reserve for Other Credit Losses	33.4	n/a	26.0	25.8	23.7	n/a	21.2	21.1
貸倒引当金合計(B)	Total Reserve for Credit Losses (B)	100.5	99.6	93.6	81.0	83.2	107.5	118.9	113.9
総与信残高(C)	Total Claims (C)	5,630.0	n/a	5,566.0	5,677.2	5,840.2	n/a	5,815.6	5,145.8
総与信残高比貸倒引当金(貸出関連)(A)/(C)	Ratio of Total Reserve for Loan Losses to Total Claims (A)/(C)	1.2%	n/a	1.2%	1.0%	1.0%	n/a	1.7%	1.8%
総与信残高比貸倒引当金(B)/(C)	Ratio of Total Reserve for Credit Losses to Total Claims (B)/(C)	1.8%	n/a	1.7%	1.4%	1.4%	n/a	2.0%	2.2%

債務者区別の引当率(単体)	Reserve Ratios for Borrowers' Category (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
実質破綻・破綻先(無担保部分)	Legally and Virtually Bankrupt (unsecured portion)	100.00%	n/a	100.00%	n/a	100.00%	n/a	100.00%	n/a
破綻懸念先(無担保部分)	Possibly Bankrupt (unsecured portion)	74.97%	n/a	79.25%	n/a	75.16%	n/a	81.89%	n/a
要管理先(無担保部分)	Substandard (unsecured portion)	73.23%	n/a	34.17%	n/a	34.99%	n/a	83.41%	n/a
その他要注意先(債権額)	Need Caution (total claims)	7.31%	n/a	8.95%	n/a	7.14%	n/a	6.85%	n/a
その他要注意先(無担保部分)	Need Caution (unsecured portion)	27.93%	n/a	26.70%	n/a	34.04%	n/a	46.26%	n/a
正常先(債権額)	Normal (total claims)	0.31%	n/a	0.31%	n/a	0.33%	n/a	0.37%	n/a

住宅ローン残高(単体)	Housing Loans (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
住宅ローン残高	Housing Loans	692.4	730.8	811.1	876.9	909.2	894.6	860.0	835.7

中小企業等に対する貸出金及び比率(単体)	Loans to Small and Medium Sized Entities (SME) (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
中小企業等貸出金	Loans to Small- and Medium-Sized Entities (SMEs)	3,046.6	n/a	3,001.6	n/a	3,107.2	n/a	2,937.8	n/a
中小企業等貸出金比率	% of Loans to Small- and Medium-Sized Entities	58.2%	n/a	56.9%	n/a	55.8%	n/a	57.6%	n/a

預金残高(単体)	Balance of Deposits (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
預金残高(譲渡性預金を含む)	Balance of Deposits (Including NCDs)	5,912.1	6,236.6	5,865.1	6,164.8	6,509.4	6,269.2	6,897.4	7,519.2
個人預金残高	Balance of Deposits from Individuals	3,537.2	3,798.2	3,960.1	4,081.8	4,216.4	4,496.5	5,045.8	5,662.3

Section 6. 米国住宅ローン市場関連投資および証券化商品などのエクスポージャー

Section 6. Exposure to U.S. Residential Mortgage, Securitized Products and Related Investments

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

米国住宅ローン市場関連エクスポージャー	U.S. Residential Mortgage Exposure	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
ネットエクスポージャー(期中評価減、貸倒引当金計上後)	Net Exposure (After Mark-Downs and Credit Reserves)	n/a	n/a	28.0	28.5	26.1	13.3	12.1	10.9

証券化商品の商品別、地域別残高(単体)	Balance of Securitized Products (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
<b>RMBS</b>	<b>RMBS</b>	98.7	93.8	76.2	77.3	73.3	55.5	52.2	48.9
国内	Japan	55.4	54.7	45.6	48.5	48.7	49.6	49.3	47.9
米国	U.S.	23.5	21.0	15.9	16.2	14.5	3.1	0.9	0.0
欧州	Europe	9.4	8.8	7.3	5.5	4.0	1.8	1.1	0.9
その他	Other	10.2	9.1	7.2	6.9	5.8	0.9	0.8	-
<b>CMBS</b>	<b>CMBS</b>	35.2	33.9	30.3	29.8	24.9	20.6	19.4	19.2
国内	Japan	18.5	18.1	17.6	16.4	14.2	14.2	13.1	12.9
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	13.3	12.4	10.0	10.5	7.9	4.2	3.9	4.0
その他	Other	3.4	3.3	2.6	2.8	2.6	2.1	2.3	2.2
<b>CLO</b>	<b>CLO</b>	183.8	179.5	149.5	125.2	107.5	92.2	69.1	64.5
国内	Japan	-	-	-	-	-	-	-	-
米国	U.S.	116.8	112.3	87.6	93.9	81.2	70.3	53.2	49.1
欧州	Europe	63.6	63.9	59.1	28.3	23.4	19.8	14.5	14.1
その他	Other	3.4	3.3	2.7	3.0	2.8	2.0	1.3	1.2
<b>ABS CDO (再証券化商品)</b>	<b>ABS CDO (Re-Securitized Products)</b>	10.0	9.4	8.9	8.6	8.0	8.0	7.9	7.9
国内	Japan	8.1	8.1	8.0	8.0	8.0	8.0	7.9	7.9
米国	U.S.	1.8	1.2	0.8	0.5	0.0	-	-	-
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	-	-	-	-	-	-	-	-
<b>合計</b>	<b>Total</b>	327.9	316.7	265.1	241.0	213.9	176.4	148.9	140.6
国内	Japan	82.1	81.1	71.4	73.0	71.1	71.8	70.4	68.8
米国	U.S.	142.2	134.7	104.4	110.7	95.8	73.5	54.2	49.1
欧州	Europe	86.4	85.2	76.5	44.3	35.4	25.9	19.6	19.1
その他	Other	17.0	15.7	12.7	12.9	11.4	5.1	4.5	3.4

LBO、モノライン、SIV、ABCP(単体)	LBO, Monoline, SIV, ABCP (Non-Consolidated)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
<b>LBO</b>	<b>Total LBO</b>	309.7	287.8	277.1	311.6	313.8	296.6	291.7	278.6
国内	Japan	288.8	267.9	258.6	293.2	297.8	284.4	278.6	264.6
米国	U.S.	4.4	4.1	3.6	3.7	3.6	3.1	3.2	3.1
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	16.5	15.8	14.8	14.5	12.3	9.0	9.8	10.8
<b>モノライン(Monoline)</b>	<b>Total Monoline</b>	2.0	1.8	1.4	1.3	1.1	0.9	0.8	-
国内	Japan	-	-	-	-	-	-	-	-
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	2.0	1.8	1.4	1.3	1.1	0.9	0.8	-
<b>SIV</b>	<b>SIV</b>	-	-	-	-	-	-	-	-
<b>ABCP</b>	<b>ABCP</b>	-	-	-	-	-	-	-	-

(参考)	(Reference)	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6
<b>換算為替レート</b>	<b>Exchange Rate Information</b>								
円/ドル	JPY/USD	115.29	113.05	99.73	105.68	104.36	90.41	98.23	95.72
円/ユーロ	JPY/EUR	163.40	165.30	157.42	166.89	150.14	126.69	130.09	135.38
円/ポンド	JPY/GBP	233.15	225.72	198.40	210.71	188.48	130.54	140.47	160.15