

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

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

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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*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金利益	Net Interest Income	40.6	40.5	35.7	34.8	66.8	65.5	57.4	51.9
非資金利益	Non-Interest Income	29.5	13.2	25.2	6.5	21.1	2.2	30.0	26.4
役務取引等利益	Net Fees and Commissions	9.2	8.4	9.3	7.9	4.6	4.6	4.9	5.9
特定取引利益	Net Trading Income	1.3	0.5	2.7	(3.7)	(1.2)	(2.3)	(0.3)	3.5
その他業務利益	Net Other Business Income	19.0	4.2	13.2	2.3	17.7	0.0	25.4	16.9
業務粗利益	Total Revenue	70.2	53.8	61.0	41.3	87.9	67.8	87.5	78.3
経費	General and Administrative Expenses	40.2	40.2	40.9	35.7	50.4	51.5	44.5	42.0
実質業務純益	Ordinary Business Profit	29.9	13.6	20.0	5.5	37.5	16.2	43.0	36.3
与信関連費用	Net Credit Costs	10.0	32.8	8.3	33.2	37.9	49.3	26.0	13.1
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	3.3	3.0	2.9	2.7	4.6	7.1	5.3	5.4
その他利益(損失)	Other Gains (Losses)	(0.8)	55.8	6.2	6.4	(4.9)	(59.5)	(4.1)	(4.9)
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	15.7	33.5	14.8	(24.0)	(9.9)	(99.8)	7.4	12.7
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.5	0.2	2.0	0.3	0.4	0.6	0.3	0.1
法人税等調整額	Deferred Income Tax (Benefit)	(0.1)	4.3	(2.3)	1.7	(0.2)	7.8	(0.8)	4.2
少数株主利益	Minority Interests in Net Income of Subsidiaries	4.9	2.4	4.2	3.9	2.6	2.6	2.7	2.4
四半期純利益(損失)	Net Income (Loss)	10.3	26.5	10.8	(30.1)	(12.8)	(110.9)	5.1	5.8
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	13.2	29.2	13.4	(27.7)	(9.0)	(73.6)	9.7	10.5

連結損益計算書	Consolidated Statements of Operations	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金運用収益	Total Interest Income	68.2	62.4	60.7	63.6	93.1	85.8	79.3	72.1
貸出金利息	Interest on Loans and Bills Discounted	52.3	50.0	47.3	50.6	81.4	76.6	68.3	61.8
有価証券利息配当金	Interest and Dividends on Securities	11.9	10.2	11.1	9.8	9.1	7.9	8.8	7.9
その他の資金運用収益	Other Interest Income	4.0	2.0	2.3	3.1	2.5	1.2	2.1	2.2
役務取引等収益	Fees and Commissions Income	15.5	15.2	14.9	13.9	11.6	12.0	12.4	12.4
特定取引収益	Trading Profits	1.3	1.1	4.6	0.5	10.5	(3.8)	4.3	(0.1)
その他業務収益	Other Business Income	56.4	56.4	56.8	55.6	52.2	46.8	56.1	52.1
その他経常収益	Other Ordinary Income	6.1	4.8	4.7	7.5	32.2	(22.4)	3.3	5.6
経常収益	Ordinary Income	147.6	140.1	142.0	141.3	199.8	118.4	155.6	142.1
資金調達費用	Total Interest Expenses	27.5	21.8	25.0	28.8	26.2	20.2	21.8	20.1
預金利息	Interest on Deposits	11.1	11.1	10.8	11.5	12.2	12.6	13.9	13.9
債券利息	Interest on Debentures	0.8	0.9						
借入金利息	Interest on Borrowings	4.5	1.7	4.2	4.4	4.1	4.1	3.2	2.7
社債利息	Interest on Corporate Bonds			4.1	3.1	2.2	1.9	2.0	1.6
その他の資金調達費用	Other Interest Expenses	11.0	7.8	5.8	9.6	7.5	1.4	2.5	1.8
役務取引等費用	Fees and Commissions Expenses	6.3	6.8	5.6	6.0	7.0	7.4	7.5	6.5
特定取引費用	Trading Losses	(0.0)	(0.0)	1.9	4.3	11.7	(1.4)	4.7	(3.7)
その他業務費用	Other Business Expenses	42.5	53.4	46.5	53.9	51.5	92.8	35.2	37.6
営業経費	Total General and Administrative Expenses	43.6	44.0	44.2	39.0	55.7	60.5	50.5	48.2
営業経費(のれん及び無形資産償却を除く)	General and Administrative Expenses	40.3	40.9	41.2	36.3	51.0	53.4	45.1	42.8
のれん償却額	Amortization of Goodwill	2.3	2.1	2.0	1.8	2.6	5.1	3.3	3.4
無形資産償却額	Amortization of Intangible Assets	0.9	0.9	0.9	0.9	2.0	1.9	2.0	2.0
その他経常費用	Other Ordinary Expenses	12.1	40.4	10.8	41.9	55.1	69.2	39.8	23.7
貸倒引当金繰入額	Provision of Reserve for Loan Losses	9.1	28.5	7.8	30.4	38.6	47.9	24.5	10.6
その他	Others	3.0	11.9	2.9	11.4	16.5	21.2	15.2	13.0
経常費用	Ordinary Expenses	132.2	167.2	134.2	174.1	207.5	249.0	159.7	132.6
経常利益(損失)	Net Ordinary Income (Loss)	15.4	(27.1)	7.7	(32.8)	(7.6)	(130.5)	(4.1)	9.5
特別利益	Special Gains	0.3	66.9	11.0	9.2	3.0	77.5	12.6	5.0
特別損失	Special Losses	0.0	6.2	3.9	0.4	5.3	46.9	1.0	1.8
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	15.7	33.5	14.8	(24.0)	(9.9)	(99.8)	7.4	12.7
税金	Income Taxes (Benefit):								
法人税、住民税及び事業税	Current	0.5	0.2	2.0	0.3	0.4	0.6	0.3	0.1
法人税等調整額	Deferred	(0.1)	4.3	(2.3)	1.7	(0.2)	7.8	(0.8)	4.2
少数株主利益	Minority Interests in Net Income of Subsidiaries	4.9	2.4	4.2	3.9	2.6	2.6	2.7	2.4
四半期純利益(損失)	Net Income (Loss)	10.3	26.5	10.8	(30.1)	(12.8)	(110.9)	5.1	5.8

非金利利益*	Non-Interest Income*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
役務取引等利益	Net Fees and Commissions	9.2	8.4	9.3	7.9	4.6	4.6	4.9	5.9
特定取引利益	Net Trading Income	1.3	0.5	2.7	(3.7)	(1.2)	(2.3)	(0.3)	3.5
その他業務利益	Net Other Business Income	19.0	4.2	13.2	2.3	17.7	0.0	25.4	16.9
うちリース収益・割賦収益	Income on Leased Assets and Installment Receivables, Net	12.2	12.6	12.2	12.1	11.9	12.9	11.4	10.7
非資金利益	Non-Interest Income	29.5	13.2	25.2	6.5	21.1	2.2	30.0	26.4

経費*	General and Administrative Expenses*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
人件費	Personnel Expenses	16.4	14.7	17.0	12.7	20.5	18.6	17.0	15.8
店舗関連費用	Premises Expenses	5.2	4.7	5.5	5.6	7.8	8.3	7.1	6.7
通信・データ費、システム費	Technology and Data Processing Expenses	5.8	5.8	5.8	5.6	6.4	6.5	6.1	6.1
広告費	Advertising Expenses	2.3	2.5	2.1	2.1	3.7	4.5	3.0	3.1
消費税・固定資産税等	Consumption and Property Taxes	1.6	2.5	1.8	1.5	2.3	2.4	2.3	2.3
預金保険料	Deposit Insurance Premium	0.8	0.8	0.9	0.9	0.9	0.9	1.0	1.1
その他	Other General and Administrative Expenses	7.7	8.9	7.4	7.0	8.5	10.1	7.6	6.7
経費	General and Administrative Expenses	40.2	40.2	40.9	35.7	50.4	51.5	44.5	42.0

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	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	0.1	2.9	0.6	2.3	(0.0)	0.3	1.4	3.2
貸倒引当金繰入	Net Provision (Reversal) of Reserve for Loan Losses	9.1	35.9	8.1	32.5	38.6	50.4	24.7	10.6
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	(2.8)	31.1	(0.5)	19.0	11.9	25.7	2.6	9.6
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	11.9	4.8	8.6	13.4	26.6	24.7	22.1	1.0
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	-	(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	0.7	1.2	(0.1)	0.4	(0.5)	1.0	0.0	(0.7)
与信関連費用	Net Credit Costs	10.0	32.8	8.3	33.2	37.9	49.3	26.0	13.1

のれん及び無形資産償却額	Amortization of Goodwill and Other Intangible Assets	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
新生フィナンシャル	Shinsei Financial					1.5	4.0	2.8	2.8
アプラス	APLUS	2.2	2.0	2.1	2.1	2.1	2.1	1.6	1.6
シンキ	Shinki	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.1
昭和リース	Showa Leasing	0.8	0.8	0.5	0.8	0.7	0.7	0.7	0.7
その他	Others	(0.0)	(0.0)	0.0	(0.5)	0.0	0.0	(0.0)	(0.0)
のれん及び無形資産償却額	Amortization of Goodwill and Other Intangible Assets	3.3	3.0	2.9	2.7	4.6	7.1	5.3	5.4

少数株主利益	Minority Interests in Net Income of Subsidiaries	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
当行子会社SPCが発行する優先出資証券への利払い	Dividends on preferred securities (hybrid Tier I capital) issued by foreign SPCs	2.7	1.4	2.6	2.5	1.5	3.0	2.6	2.4
アプラス発行の優先株への配当金	Dividends on APLUS' preferred stock	0.8	0.8	0.7	0.8	0.8	0.8	0.1	0.0
その他	Others	1.4	0.1	0.8	0.6	0.2	(1.2)	(0.1)	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries	4.9	2.4	4.2	3.9	2.6	2.6	2.7	2.4

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)*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	5,772.7	5,317.8	5,714.7	5,845.9	6,141.8	5,938.7	5,683.9	5,432.8
リース・割賦売掛金	Leased Assets and Installment Receivables	761.8	738.0	727.4	709.4	688.5	630.7	649.1	632.7
有価証券	Securities	2,315.8	1,936.4	2,439.5	2,524.4	2,135.9	2,455.2	2,968.8	3,425.9
その他資金運用勘定	Other Interest-Earning Assets	1,166.7	1,142.3	994.9	1,153.1	771.8	932.1	702.0	747.5
資金運用勘定合計	Total Revenue on Interest-Earning Assets	10,017.2	9,134.7	9,876.7	10,233.0	9,738.2	9,956.8	10,003.9	10,239.0
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, Including Negotiable Certificates of Deposit	5,987.2	5,851.3	5,998.1	6,236.3	6,187.4	6,360.7	6,690.5	6,993.9
債券	Debentures	663.0	668.6	665.7	715.9	735.5	708.2	656.3	580.6
借入金	Borrowed Money	1,191.1	1,090.5	1,093.6	1,172.2	1,121.8	1,156.1	982.0	883.9
劣後借入	Subordinated Debt	108.0	108.0	108.0	108.0	108.0	107.8	102.0	102.0
その他借入金	Other Borrowed Money	1,083.1	982.5	985.6	1,064.2	1,013.8	1,048.2	880.0	781.9
社債	Corporate Bonds	451.9	367.8	435.6	382.5	259.4	328.9	261.8	242.3
劣後社債	Subordinated Bonds	358.8	285.4	355.8	303.0	179.6	251.1	187.2	168.9
その他社債	Other Corporate Bonds	93.1	82.4	79.7	79.5	79.8	77.7	74.6	73.3
その他資金調達勘定	Other Interest-Bearing Liabilities	1,285.1	972.6	1,185.7	1,348.7	702.8	418.8	715.9	929.4
資金調達勘定合計	Total Expense on Interest-Bearing Liabilities	9,578.6	8,950.9	9,378.8	9,855.9	9,007.2	8,972.8	9,306.6	9,630.3
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	(217.1)	(503.1)	(217.8)	(312.9)	66.4	371.5	120.5	5.4
純資産の部合計一少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	655.7	686.8	715.7	690.1	664.5	612.5	576.7	603.2
資金調達及び非金利負債合計	Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds:	10,017.2	9,134.7	9,876.7	10,233.0	9,738.2	9,956.8	10,003.9	10,239.0
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	-	-	-	-	-	-	-	-
資金利益/資金運用利回り(リース・割賦売掛金を含む)	Net Revenue/Yield on Interest-Earning Assets	-	-	-	-	-	-	-	-
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	10,017.2	9,134.7	9,876.7	10,233.0	9,738.2	9,956.8	10,003.9	10,239.0
差引:リース・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	761.8	738.0	727.4	709.4	688.5	630.7	649.1	632.7
経常収益ベース資金運用勘定	Total Interest Income	9,255.3	8,396.7	9,149.2	9,523.5	9,049.7	9,326.1	9,354.7	9,606.3
資金調達費用	Total Interest Expenses	-	-	-	-	-	-	-	-
資金利益	Net Interest Income	-	-	-	-	-	-	-	-

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

:前期の数字は今期の表記に調整されています。

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

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

資金運用/調達(リース・割賦売掛金を含む)の状況 (利息)*	Interest-Earning Assets and Interest-Bearing Liabilities (Interest)*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	52.3	50.0	47.3	50.6	81.4	76.6	68.3	61.8
リース・割賦売掛金	Leased Assets and Installment Receivables	12.2	12.6	12.2	12.1	11.9	12.9	11.4	10.7
有価証券	Securities	11.9	10.2	11.1	9.8	9.1	7.9	8.8	7.9
その他資金運用勘定	Other Interest-Earning Assets	4.0	2.0	2.3	3.1	2.5	1.2	2.1	2.2
資金運用勘定合計	Total Revenue on Interest-Earning Assets	80.5	75.0	72.9	75.8	105.0	98.8	90.8	82.8
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, Including Negotiable Certificates of Deposit	12.6	12.3	12.1	12.9	13.7	13.4	14.4	14.3
債券	Debentures	0.8	0.9	0.9	1.2	1.4	1.3	1.2	1.0
借入金	Borrowed Money	4.5	1.7	4.2	4.4	4.1	4.1	3.2	2.7
劣後借入	Subordinated Debt	0.3	0.3	0.3	0.3	0.3	0.2	0.3	0.2
その他借入金	Other Borrowed Money	4.1	1.4	3.8	4.0	3.7	3.8	2.9	2.4
社債	Corporate Bonds	3.7	3.6	4.1	3.1	2.2	1.9	2.0	1.6
劣後社債	Subordinated Bonds	3.3	3.2	3.8	2.8	1.9	1.5	1.7	1.4
その他社債	Other Corporate Bonds	0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.2
その他資金調達勘定	Other Interest-Bearing Liabilities	5.7	3.1	3.5	7.0	4.6	(0.6)	0.8	0.4
資金調達勘定合計	Total Expense on Interest-Bearing Liabilities	27.5	21.8	25.0	28.8	26.2	20.2	21.8	20.1
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計一少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
資金調達及び非金利負債合計	Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds:	-	-	-	-	-	-	-	-
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	-	-	-	-	-	-	-	-
資金利益/資金運用利回り(リース・割賦売掛金を含む)	Net Revenue/Yield on Interest-Earning Assets	52.9	53.2	47.9	46.9	78.8	78.5	68.9	62.6
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	80.5	75.0	72.9	75.8	105.0	98.8	90.8	82.8
差引:リース・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	12.2	12.6	12.2	12.1	11.9	12.9	11.4	10.7
経常収益ベース資金運用勘定	Total Interest Income	68.2	62.4	60.7	63.6	93.1	85.8	79.3	72.1
資金調達費用	Total Interest Expenses	27.5	21.8	25.0	28.8	26.2	20.2	21.8	20.1
資金利益	Net Interest Income	40.6	40.5	35.7	34.8	66.8	65.5	57.4	51.9

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

:前期の数字は今期の表記に調整されています。

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

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

資金運用/調達(リース・割賦売掛金を含む)の状況 (利回り(%))*	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%))*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	3.61	3.79	3.32	3.44	5.26	5.24	4.83	4.52
リース・割賦売掛金	Leased Assets and Installment Receivables	6.41	6.89	6.73	6.78	6.89	8.35	7.10	6.75
有価証券	Securities	2.04	2.13	1.83	1.54	1.69	1.31	1.20	0.92
その他資金運用勘定	Other Interest-Earning Assets	...	...	...	...	...	...	...	...
資金運用勘定合計	Total Revenue on Interest-Earning Assets	3.20	3.30	2.96	2.94	4.28	4.03	3.64	3.21
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, Including Negotiable Certificates of Deposit	0.84	0.85	0.81	0.83	0.88	0.86	0.87	0.81
債券	Debentures	0.52	0.58	0.60	0.69	0.77	0.78	0.77	0.70
借入金	Borrowed Money	1.51	0.66	1.55	1.50	1.48	1.46	1.34	1.23
劣後借入	Subordinated Debt	1.33	1.44	1.41	1.41	1.45	1.05	1.30	1.03
その他借入金	Other Borrowed Money	1.53	0.58	1.57	1.51	1.49	1.50	1.34	1.26
社債	Corporate Bonds	3.34	3.94	3.81	3.30	3.46	2.38	3.15	2.71
劣後社債	Subordinated Bonds	3.73	4.64	4.30	3.73	4.26	2.47	3.67	3.36
その他社債	Other Corporate Bonds	1.80	1.53	1.63	1.66	1.66	2.08	1.85	1.21
その他資金調達勘定	Other Interest-Bearing Liabilities	...	...	...	...	...	...	...	...
資金調達勘定合計	Total Expense on Interest-Bearing Liabilities	1.15	0.98	1.07	1.16	1.16	0.92	0.94	0.83
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計一少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
資金調達及び非金利負債合計	Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds:	-	-	-	-	-	-	-	-
純資金利鞘(ネットインタレストマージン)	Net Interest Margin	2.05	2.32	1.89	1.78	3.12	3.11	2.70	2.38
非金利負債の影響	Impact of Non Interest-Bearing Sources	0.05	0.02	0.05	0.04	0.09	0.09	0.07	0.05
資金利益/資金運用利回り(リース・割賦売掛金を含む)	Net Revenue/Yield on Interest-Earning Assets	2.10	2.34	1.95	1.82	3.21	3.20	2.76	2.43
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	3.20	3.30	2.96	2.94	4.28	4.03	3.64	3.21
差引:リース・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	6.41	6.89	6.73	6.78	6.89	8.35	7.10	6.75
経常収益ベース資金運用勘定	Total Interest Income	2.93	2.99	2.66	2.65	4.08	3.73	3.40	2.98
資金調達費用	Total Interest Expenses	-	-	-	-	-	-	-	-
資金利益	Net Interest Income	-	-	-	-	-	-	-	-

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

:前期の数字は当期の表記に調整されています。

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

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

連結貸借対照表	Consolidated Balance Sheets	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	316.1	505.6	544.9	278.4	397.7	605.0	294.9	476.0
コールローン及び買入手形	Call Loans	544.7	-	315.3	199.0	49.0	-	19.6	19.5
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	93.3	18.7	104.1	19.0	240.6	0.2	235.3	4.4
買入金銭債権	Other Monetary Claims Purchased	467.0	468.8	468.3	454.6	439.7	408.0	415.3	361.5
特定取引資産	Trading Assets	232.3	315.2	270.9	285.1	385.3	375.1	287.8	253.0
金銭の信託	Monetary Assets Held in Trust	400.4	371.5	370.2	377.2	360.4	348.8	339.4	329.1
有価証券	Securities	2,047.8	1,980.2	2,587.9	1,994.3	1,932.9	2,174.1	3,262.3	3,282.2
貸出金	Loans and Bills Discounted	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6	5,876.9	5,341.5	5,469.9
外国為替	Foreign Exchanges	18.8	17.8	13.5	22.4	22.2	37.1	11.9	12.7
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	224.0
その他資産	Other Assets	1,007.2	1,100.1	1,064.1	1,109.7	1,417.2	1,125.7	1,070.5	1,023.7
割賦売掛金	Installment Receivables	435.8	421.8	408.6	420.6	420.3	404.7	393.3	376.7
有形固定資産	Premises and Equipment	367.0	305.7	74.6	53.7	57.0	50.9	49.6	55.8
有形リース資産	Tangible Leased Assets	273.8	264.9	43.1	11.6	11.8	10.8	9.6	17.5
無形固定資産	Intangible Assets	236.8	233.1	191.5	228.5	219.3	209.1	203.5	197.4
のれん	Goodwill, Net	144.5	142.2	139.9	146.5	140.8	132.9	129.5	125.3
無形リース資産	Intangible Leased Assets	40.5	39.6	1.5	1.5	0.9	0.7	0.4	0.3
債券繰延資産	Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	37.7	28.2	35.6	30.9	22.0	22.2	25.3	19.8
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	713.0	701.7	705.5	695.5	685.0	675.2	666.0	652.4
貸倒引当金	Reserve for Credit Losses	(141.6)	(145.9)	(128.4)	(135.1)	(170.4)	(192.5)	(202.5)	(198.6)
資産の部合計	Total Assets	11,848.1	11,525.7	12,532.6	12,446.2	12,231.0	11,949.1	12,249.3	12,183.5
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	5,262.5	5,229.4	5,424.0	5,671.1	5,599.6	6,012.4	6,599.2	6,667.8
譲渡性預金	Negotiable Certificates of Deposit	935.7	577.1	685.0	744.4	461.3	259.6	395.4	378.6
債券	Debentures	670.3	662.4	684.6	748.2	721.4	675.5	621.5	527.5
コールマネー及び売渡手形	Call Money	751.3	632.1	773.8	480.8	159.1	281.5	155.5	100.4
売現先勘定	Payables under Repurchase Agreements	-	-	-	-	-	53.8	60.9	156.3
債券貸借取引受入担保金	Collateral Related to Securities Lending Transactions	156.9	148.4	863.5	485.2	303.1	569.5	598.8	764.3
コマーシャルペーパー	Commercial Paper	-	-	-	-	0.0	0.1	0.0	0.0
特定取引負債	Trading Liabilities	127.9	205.0	158.9	178.9	315.1	307.5	217.0	194.2
借入金	Borrowed Money	1,111.9	1,127.2	1,060.0	1,062.7	1,469.5	1,012.3	879.5	800.2
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	126.3	73.6	101.3	90.1	26.6	11.5	23.5	42.3
社債	Corporate Bonds	443.7	426.2	431.4	407.4	324.4	266.4	236.4	205.2
その他負債	Other Liabilities	549.3	708.7	611.0	669.3	999.8	819.9	805.0	745.8
賞与引当金	Accrued Employees' Bonuses	11.3	14.5	6.1	7.1	10.2	10.4	3.8	6.1
役員賞与引当金	Accrued Directors' Bonuses	0.4	0.2	0.0	0.2	0.2	0.3	0.0	0.0
退職給付引当金	Reserve for Employees' Retirement Benefits	3.1	4.6	4.5	9.5	9.2	18.2	17.9	9.9
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	0.1	0.1	0.1	0.2	0.2	0.2	0.2	0.1
利息返還損失引当金	Reserve for Losses on Interest Repayments	43.3	39.3	34.4	256.2	220.6	193.8	157.9	119.5
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	6.9
訴訟損失引当金	Reserve for Losses on Litigation	-	-	-	-	3.6	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	4.1	4.2	3.9	13.0	12.3	1.6	1.4	1.4
支払承諾	Acceptances and Guarantees	713.0	701.7	705.5	695.5	685.0	675.2	666.0	652.4
負債の部合計	Total Liabilities	10,912.0	10,560.5	11,556.8	11,527.8	11,329.9	11,181.7	11,451.8	11,383.5
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	673.2	749.8	754.7	724.6	711.7	600.1	605.0	610.9
資本金	Capital Stock	451.2	476.2	476.2	476.2	476.2	476.2	476.2	476.2
資本剰余金	Capital Surplus	18.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5
利益剰余金	Retained Earnings	275.9	302.5	307.4	277.3	264.4	152.8	157.7	163.6
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	(17.3)	(34.2)	(41.5)	(60.5)	(49.8)	(40.5)	(14.6)	1.9
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(13.4)	(35.0)	(36.1)	(58.6)	(51.7)	(38.8)	(12.8)	3.1
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(7.2)	(1.0)	(9.0)	(2.7)	1.5	(2.9)	(3.5)	(2.0)
為替換算調整勘定	Foreign Currency Translation Adjustments	3.3	1.8	3.6	0.8	0.3	1.2	1.7	0.8
新株予約権	Stock Acquisition Rights	1.0	1.2	1.4	1.5	1.7	1.8	1.6	1.5
少数株主持分	Minority Interests in Subsidiaries	279.1	248.4	261.1	252.8	237.5	206.0	205.4	185.5
純資産の部合計	Total Equity	936.0	965.2	975.8	918.4	901.1	767.4	797.4	799.9
負債及び純資産の部合計	Total Liabilities and Equity	11,848.1	11,525.7	12,532.6	12,446.2	12,231.0	11,949.1	12,249.3	12,183.5

買入金銭債権	Other Monetary Claims Purchased	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
売買目的の買入金銭債権	Trading Purpose	n/a	280.6	n/a	274.4	n/a	212.1	n/a	202.4
その他の買入金銭債権	Other	n/a	188.2	n/a	180.0	n/a	195.9	n/a	159.0
買入金銭債権	Total Other Monetary Claims Purchased	467.0	468.8	468.3	454.6	439.7	408.0	415.3	361.5
金銭の信託	Monetary Asset Held in Trust	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
運用目的の金銭の信託	Trading Purpose	n/a	248.7	n/a	255.1	n/a	235.7	n/a	220.0
その他の金銭の信託	Other	n/a	122.8	n/a	122.0	n/a	113.0	n/a	109.0
金銭の信託	Total Monetary Assets Held In Trust	400.4	371.5	370.2	377.2	360.4	348.8	339.4	329.1
有価証券	Securities	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
国債	Japanese National Government Bonds	n/a	645.3	n/a	797.2	n/a	1,204.2	n/a	2,339.0
地方債	Japanese Local Government Bonds	n/a	2.2	n/a	1.7	n/a	1.7	n/a	1.7
社債	Japanese Corporate Bonds	n/a	560.4	n/a	513.9	n/a	442.9	n/a	409.6
株式	Japanese Equity Securities	n/a	34.3	n/a	33.3	n/a	26.9	n/a	28.1
その他の証券	Foreign Bonds and Other	n/a	737.7	n/a	648.0	n/a	498.2	n/a	503.6
有価証券	Total Securities	2,047.8	1,980.2	2,587.9	1,994.3	1,932.9	2,174.1	3,262.3	3,282.2
有価証券保有区分別残高	Securities by Category	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
売買目的有価証券のうち有価証券に含まれるもの	Trading Securities	n/a	63.1	n/a	36.9	n/a	17.3	n/a	6.8
満期保有目的の債券	Securities Being Held to Maturity	n/a	390.4	n/a	330.9	n/a	362.7	n/a	498.2
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	n/a	390.4	n/a	330.9	418.4	362.6	560.3	498.2
国債	Japanese National Government Bonds	n/a	304.3	n/a	244.2	244.2	229.1	427.3	373.3
社債	Japanese Corporate Bonds	n/a	75.1	n/a	75.2	75.2	75.2	75.3	70.3
その他	Other	n/a	11.0	n/a	11.5	99.0	58.2	57.6	54.4
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	n/a	1,484.5	n/a	1,584.3	n/a	1,760.9	n/a	2,741.9
その他有価証券で時価のあるもの	Marketable Securities, at Fair Value	n/a	1,055.6	n/a	1,100.7	980.2	1,300.0	2,203.3	2,300.8
株式	Equity Securities	n/a	19.1	n/a	17.2	13.8	15.0	16.0	16.4
国債	Japanese National Government Bonds	n/a	341.0	n/a	553.0	648.8	975.0	1,872.0	1,965.6
地方債	Japanese Local Government Bonds	n/a	2.2	n/a	1.7	1.7	1.7	1.7	1.7
社債	Japanese Corporate Bonds	n/a	201.6	n/a	114.2	51.6	35.0	16.8	17.3
その他	Other, Mainly Foreign Debt Securities	n/a	491.5	n/a	414.5	264.1	273.1	296.5	299.5
外国証券	Foreign Securities	n/a	487.9	n/a	411.3	261.9	272.2	295.6	298.5
外貨外国公社債	Foreign Currency Denominated Foreign Corporate and Government Bonds	n/a	329.2	n/a	258.1	119.8	136.3	161.3	158.4
邦貨外国公社債	Yen-Denominated Foreign Corporate and Government Bonds	n/a	139.2	n/a	135.8	130.6	123.7	121.1	129.1
外国株式	Foreign Equity Securities	n/a	12.8	n/a	11.6	6.3	6.6	9.1	7.9
その他証券	Other Securities	n/a	3.5	n/a	3.2	2.2	0.9	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	n/a	428.9	n/a	483.6	n/a	460.8	n/a	441.1
非上場株式	Equity Securities	n/a	14.9	n/a	15.9	n/a	11.7	n/a	11.5
非上場地方債	Japanese Local Government Bonds	n/a	0.0	n/a	0.0	n/a	-	n/a	-
非上場社債	Japanese Corporate Bonds	n/a	283.7	n/a	324.4	n/a	332.5	n/a	321.8
非上場外国証券	Foreign Securities	n/a	65.3	n/a	79.2	n/a	57.6	n/a	53.7
その他	Other	n/a	64.8	n/a	63.9	n/a	58.9	n/a	54.0
非連結子会社・関連会社株式	Investments in Unconsolidated Subsidiaries, at Cost and Affiliates	n/a	42.1	n/a	42.0	n/a	33.1	n/a	35.1
有価証券	Total Securities	2,047.8	1,980.2	2,587.9	1,994.3	1,932.9	2,174.1	3,262.3	3,282.2
有価証券満期別残高	Securities by Maturity	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
1年以内	One Year or Less	n/a	491.0	n/a	n/a	n/a	562.7	n/a	n/a
1～3年	Over One Year to Three Years	n/a	511.8	n/a	n/a	n/a	953.7	n/a	n/a
3～5年	Over Three Years to Five Years	n/a	373.1	n/a	n/a	n/a	244.0	n/a	n/a
5～7年	Over Five Years to Seven Years	n/a	59.4	n/a	n/a	n/a	40.9	n/a	n/a
7～10年	Over Seven Years to Ten Years	n/a	141.2	n/a	n/a	n/a	120.5	n/a	n/a
10年超	Over Ten Years	n/a	216.6	n/a	n/a	n/a	113.5	n/a	n/a
期限なし	Unspecified Term	n/a	186.8	n/a	n/a	n/a	138.5	n/a	n/a
有価証券	Total Securities	2,047.8	1,980.2	2,587.9	1,994.3	1,932.9	2,174.1	3,262.3	3,282.2

業種別貸出内訳	Loans by Borrower Industry	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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	n/a	191.8	202.4	224.0	247.2	243.1	252.0	257.2
農業、林業	Agriculture, forestry	n/a	0.0	0.0	0.0	0.0	0.0	0.0	0.0
漁業	Fishery	n/a	2.9	2.8	2.8	2.7	2.7	2.6	2.6
鉱業、砕石業、砂利採取業	Mining, quarrying, gravel extraction	n/a	4.5	4.5	4.6	4.6	3.6	3.5	3.2
建設業	Construction	n/a	20.4	18.2	15.3	19.9	13.0	8.7	9.3
電気・ガス・熱供給・水道業	Electric power, gas, heat supply and water supply	n/a	74.6	75.7	66.8	53.2	45.4	43.7	39.6
情報通信業	Information and communications	n/a	50.0	48.9	47.5	49.0	48.1	30.2	20.1
運輸業、郵便業	Transportation, postal service	n/a	379.4	368.7	362.9	352.8	336.9	324.7	313.9
卸売業、小売業	Wholesale and retail	n/a	138.0	134.1	129.0	134.2	132.1	127.7	126.0
金融業、保険業	Finance and insurance	n/a	1,248.0	1,040.9	1,179.9	946.9	1,152.7	782.9	1,107.8
不動産業	Real estate	n/a	1,295.1	1,278.7	1,270.0	1,103.5	1,011.3	992.3	929.8
各種サービス業	Services	n/a	374.0	359.9	373.2	362.9	332.7	301.3	266.6
地方公共団体	Local government	n/a	118.1	283.2	301.1	182.7	156.5	172.4	168.3
その他	Others	n/a	1,597.9	1,703.2	2,460.9	2,354.4	2,280.8	2,191.0	2,124.8
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	n/a	1,174.7	1,239.7	2,008.6	1,972.4	1,887.6	1,808.8	1,752.9
国内合計 (A)	Total domestic (A)	n/a	5,495.3	5,521.8	6,438.5	5,814.6	5,759.5	5,233.4	5,369.7
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	n/a	1.1	1.3	1.2	1.3	1.4	1.6	1.5
金融機関	Financial institutions	n/a	-	-	-	-	-	-	-
その他	Others	n/a	125.6	140.9	139.8	114.6	115.8	106.4	98.6
海外合計 (B)	Total overseas (B)	n/a	126.8	142.2	141.1	115.9	117.3	108.0	100.1
合計 (A)+(B)	Total (A)+(B)	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6	5,876.9	5,341.5	5,469.9

注記: 項目名については2009.6の表示区分の変更によ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	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
のれん	Goodwill, Net	144.5	142.2	139.9	146.5	140.8	132.9	129.5	125.3
新生フィナンシャル	Shinsei Financial				10.4	7.5	32.7	31.1	29.5
アプラス	APLUS	111.8	110.0	108.2	106.5	104.7	72.0	70.7	68.6
昭和リース	Showa Leasing	39.8	39.2	38.6	36.3	35.4	34.8	34.2	33.7
シンキ	Shinki	(7.1)	(7.0)	(6.9)	(6.8)	(6.7)	(6.7)	(6.6)	(6.5)
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	24.6	23.6	22.7	48.8	46.7	44.7	42.7	40.7
新生フィナンシャル	Shinsei Financial				27.0	25.8	24.7	23.5	22.3
アプラス	APLUS	10.9	10.5	10.1	9.7	9.4	9.0	8.6	8.3
昭和リース	Showa Leasing	6.8	6.6	6.3	6.0	5.9	5.7	5.5	5.3
シンキ	Shinki	6.7	6.4	6.1	5.8	5.5	5.2	5.0	4.7
その他	Other	67.7	67.2	28.8	33.2	31.6	31.4	31.2	31.3
無形固定資産	Intangible Assets	236.8	233.1	191.5	228.5	219.3	209.1	203.5	197.4

繰越欠損金	Tax Loss Carryforwards	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
新生銀行	Shinsei Bank	n/a	39.8	n/a	n/a	n/a	127.0	n/a	n/a
新生フィナンシャル	Shinsei Financial				n/a	n/a	92.9	n/a	n/a
アプラス	APLUS	n/a	207.5	n/a	n/a	n/a	198.7	n/a	n/a
昭和リース	Showa Leasing	n/a	37.6	n/a	n/a	n/a	33.6	n/a	n/a
シンキ	Shinki	n/a	19.4	n/a	n/a	n/a	28.3	n/a	n/a

1株当たり配当金(円)	Dividends Per Share (JPY)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
普通株	Common share	-	2.94	-	-	-	-	-	-
第二回甲種優先株式	Preferred Shares (Class A)	-	-	-	-	-	-	-	-
第三回乙種優先株式	Preferred Shares (Class B)	-	-	-	-	-	-	-	-

リスク管理債権	Risk Monitored Loans	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
破綻先債権額	Loans to Bankrupt Obligors	n/a	2.1	2.7	26.4	35.1	39.5	39.5	33.7
延滞債権額	Non-Accrual Delinquent Loans	n/a	42.5	53.9	64.8	115.3	178.5	213.2	192.2
3か月以上延滞債権額	Loans Past Due Three Months or More	n/a	4.7	5.1	1.5	12.3	5.9	13.8	26.4
貸出条件緩和債権額	Restructured Loans	n/a	54.9	31.2	73.4	61.2	59.6	61.6	62.5
合計 (A)	Total (A)	n/a	104.4	93.0	166.2	223.9	283.6	328.3	315.0
貸出金残高 (B)	Loans and Bills Discounted (B)	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6	5,876.9	5,341.5	5,469.9
貸出残高比 (A)/(B)	(A)/(B)	n/a	1.86%	1.64%	2.53%	3.78%	4.83%	6.15%	5.76%
貸倒引当金 (C)	Reserve for Credit Losses (C)	141.6	145.9	128.4	135.1	170.4	192.5	202.5	198.6
引当率 (C)/(A)	Reserve Ratios (C)/(A)	n/a	139.7%	138.0%	81.3%	76.1%	67.9%	61.7%	63.1%

子会社別連結リスク管理債権	Risk Monitored Loans Breakdown for Large Entities	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
新生銀行単体	Shinsei Bank	n/a	53.0	n/a	52.4	n/a	141.0	n/a	177.3
新生フィナンシャル	Shinsei Financial				48.5	n/a	66.6	n/a	67.2
アプラス	APLUS	n/a	26.3	n/a	29.3	n/a	30.2	n/a	28.9
シンキ	Shinki	n/a	12.2	n/a	11.2	n/a	11.2	n/a	10.6
その他子会社	Other Subsidiaries	n/a	12.7	n/a	24.7	n/a	34.4	n/a	30.8
合計	Risk-Monitored Loans Breakdown For Large Entities	n/a	104.4	93.0	166.2	223.9	283.6	328.3	315.0

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	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
新生フィナンシャル	Shinsei Financial				0.1	n/a	0.4	n/a	0.5
アプラス	APLUS	n/a	9.8	n/a	6.1	n/a	5.3	n/a	4.2
昭和リース	Showa Leasing	n/a	5.7	n/a	8.6	n/a	8.2	n/a	9.7
その他子会社	Other Subsidiaries	n/a	0.0	n/a	0.0	n/a	1.4	n/a	1.1
合計	Risk-Monitored Installment Receivables Included in Other Assets	n/a	15.6	n/a	15.0	n/a	15.5	n/a	15.6

貸倒引当金	Reserve for Credit Losses	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
一般貸倒引当金	General Reserve for Loan Losses	n/a	96.6	82.1	82.0	95.2	105.6	109.8	120.4
個別貸倒引当金	Specific Reserve for Loan Losses	n/a	49.3	46.2	53.0	75.2	86.8	92.6	78.2
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	n/a	0.0	0.0	0.0	0.0	0.0	0.0	0.0
貸倒引当金合計	Total	141.6	145.9	128.4	135.1	170.4	192.5	202.5	198.6

資金調達内訳*	Overall Funding Composition*	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
顧客からの資金調達	Total Customer Based Funding	6,868.7	6,469.0	6,793.7	7,163.8	6,782.4	6,947.6	7,616.1	7,574.0
法人預金	Institutional Deposits	2,449.7	1,872.5	2,061.4	2,232.8	1,589.8	1,249.0	1,337.8	1,489.4
法人債券	Institutional Debentures	315.9	320.2	351.4	423.3	403.5	367.4	319.7	231.1
リテール預金	Retail Deposits	3,748.6	3,934.1	4,047.7	4,182.7	4,471.2	5,023.0	5,656.7	5,557.0
仕組預金	Structured Deposits	1,530.6	1,538.0	1,547.9	1,575.6	1,593.3	1,619.2	1,612.7	1,504.3
リテール債券	Retail Debentures	354.4	342.2	333.1	324.9	317.8	308.1	301.8	296.4
コールマネー及び売渡手形	Call Money	751.3	632.1	773.8	480.8	159.1	281.5	155.5	100.4
売現先勘定	Payables under Repurchase Agreements	-	-	-	-	-	53.8	60.9	156.3
債券貸借取引受入担保金	Collateral Related Securities Lending Transactions	156.9	148.4	863.5	485.2	303.1	569.5	598.8	764.3
コマーシャルペーパー	Commercial Paper	-	-	-	-	0.0	0.1	0.0	0.0
借入金	Borrowed Money	1,111.9	1,127.2	1,060.0	1,062.7	1,469.5	1,012.3	879.5	800.2
社債及び短期社債	Corporate Bonds and Short-Term Corporate Bonds	570.0	499.8	532.7	497.5	351.0	277.9	259.9	247.5
合計	Total	9,459.2	8,876.7	10,023.8	9,690.3	9,065.5	9,143.0	9,571.1	9,643.1

預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
預金	Deposits	n/a	5,229.4	n/a	5,671.1	5,599.6	6,012.4	6,599.2	6,667.8
流動性預金	Liquid (Current, Ordinary, Note) Deposits	n/a	1,421.3	n/a	1,375.7	1,374.4	1,315.0	1,304.9	1,376.4
定期性預金	Time Deposits	n/a	3,523.7	n/a	4,054.9	3,977.4	4,435.7	5,043.2	5,028.0
その他	Other	n/a	284.3	n/a	240.4	247.7	261.6	251.0	263.3
譲渡性預金	Negotiable Certificates of Deposits (NCDs)	n/a	577.1	n/a	744.4	461.3	259.6	395.4	378.6
合計	Total	6,198.2	5,806.6	6,109.0	6,415.6	6,061.0	6,272.1	6,994.6	7,046.5

定期預金の残存期間別残高	Time Deposits by Maturity	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
3カ月未満	Less than three months	n/a	695.0	n/a	n/a	n/a	710.1	n/a	n/a
3カ月以上6カ月未満	Three months or more, but less than six months	n/a	503.8	n/a	n/a	n/a	636.8	n/a	n/a
6カ月以上1年未満	Six months or more, but less than one year	n/a	734.3	n/a	n/a	n/a	995.2	n/a	n/a
1年以上2年未満	One year or more, but less than two years	n/a	695.5	n/a	n/a	n/a	884.7	n/a	n/a
2年以上3年未満	Two years or more, but less than three years	n/a	580.9	n/a	n/a	n/a	487.9	n/a	n/a
3年以上	Three years or more	n/a	313.9	n/a	n/a	n/a	720.7	n/a	n/a
合計	Total	n/a	3,523.7	n/a	n/a	n/a	4,435.7	n/a	5,028.0

債券の残存期間別残高	Maturity Schedule of Debentures	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
1年以下	One year or less	n/a	147.6	n/a	228.8	n/a	201.4	n/a	n/a
1年超2年以下	Over one year to two years	n/a	122.6	n/a	141.9	n/a	186.1	n/a	n/a
2年超3年以下	Over two years to three years	n/a	175.0	n/a	177.6	n/a	115.1	n/a	n/a
3年超4年以下	Over three years to four years	n/a	111.7	n/a	97.8	n/a	85.8	n/a	n/a
4年超	Over four years	n/a	105.2	n/a	101.9	n/a	86.9	n/a	n/a
合計	Total	670.3	662.4	684.6	748.2	721.4	675.5	621.5	527.5

借入金の残存期間別残高	Maturity Schedule of Borrowed Money	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
1年以下	One year or less	n/a	472.7	n/a	477.9	n/a	534.8	n/a	n/a
1年超2年以下	Over one year to two years	n/a	183.2	n/a	222.6	n/a	174.9	n/a	n/a
2年超3年以下	Over two years to three years	n/a	181.4	n/a	82.2	n/a	77.8	n/a	n/a
3年超4年以下	Over three years to four years	n/a	50.3	n/a	61.7	n/a	48.6	n/a	n/a
4年超	Over four years	n/a	239.4	n/a	218.1	n/a	176.0	n/a	n/a
合計	Total	1,111.9	1,127.2	1,060.0	1,062.7	1,469.5	1,012.3	879.5	800.2

社債の残存期間別残高	Maturity Schedule of Corporate Bonds	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
1年以下	One year or less	n/a	21.3	n/a	21.5	n/a	17.2	n/a	n/a
1年超2年以下	Over one year to two years	n/a	14.9	n/a	33.2	n/a	25.2	n/a	n/a
2年超3年以下	Over two years to three years	n/a	33.0	n/a	6.4	n/a	1.2	n/a	n/a
3年超4年以下	Over three years to four years	n/a	1.3	n/a	4.8	n/a	4.9	n/a	n/a
4年超	Over four years	n/a	355.5	n/a	341.4	n/a	217.7	n/a	n/a
合計	Total	443.7	426.2	431.4	407.4	324.4	266.4	236.4	205.2

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*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
業務粗利益	Total Revenue	70.2	53.8	61.0	41.3	87.9	67.8	87.5	78.3
経費	General and Administrative Expenses	40.2	40.2	40.9	35.7	50.4	51.5	44.5	42.0
実質業務純益	Ordinary Business Profit	29.9	13.6	20.0	5.5	37.5	16.2	43.0	36.3
与信関連費用	Net Credit Costs	10.0	32.8	8.3	33.2	37.9	49.3	26.0	13.1
実質業務純益(損失)+与信関連費用	Ordinary Business Profit (Loss) After Net Credit Costs	19.8	(19.1)	11.6	(27.7)	(0.4)	(33.0)	16.9	23.1
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	3.3	3.0	2.9	2.7	4.6	7.1	5.3	5.4
その他利益(損失)	Other Gains (Losses)	(0.8)	55.8	6.2	6.4	(4.9)	(59.5)	(4.1)	(4.9)
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.5	0.2	2.0	0.3	0.4	0.6	0.3	0.1
法人税等調整額	Deferred Income Tax (Benefit)	(0.1)	4.3	(2.3)	1.7	(0.2)	7.8	(0.8)	4.2
少数株主利益	Minority Interests in Net Income of Subsidiaries	4.9	2.4	4.2	3.9	2.6	2.6	2.7	2.4
四半期純利益(損失)	Net Income (Loss)	10.3	26.5	10.8	(30.1)	(12.8)	(110.9)	5.1	5.8
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	13.2	29.2	13.4	(27.7)	(9.0)	(73.6)	9.7	10.5

法人・商品部門*	Institutional Group*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
業務粗利益	Total Revenue	29.5	15.9	22.6	4.7	(8.1)	(48.6)	20.7	24.1
経費	General and Administrative Expenses	15.8	14.4	16.8	13.1	14.5	13.2	11.5	10.9
実質業務純益(損失)	Ordinary Business Profit (Loss)	13.6	1.4	5.8	(8.3)	(22.7)	(61.9)	9.2	13.1
与信関連費用	Net Credit Costs	1.2	19.9	(0.6)	27.4	20.1	33.9	9.0	3.5
実質業務純益(損失)+与信関連費用	Ordinary Business Profit (Loss) After Net Credit Costs	12.4	(18.4)	6.5	(35.7)	(42.8)	(95.9)	0.1	9.5

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*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
業務粗利益	Total Revenue	38.2	36.8	36.0	35.2	68.3	63.8	58.9	52.4
経費	General and Administrative Expenses	24.2	24.5	23.8	23.3	35.2	37.7	33.3	30.6
実質業務純益	Ordinary Business Profit	13.9	12.2	12.2	11.8	33.0	26.1	25.6	21.7
与信関連費用	Net Credit Costs	8.6	13.1	9.0	7.6	17.8	14.9	17.0	9.1
実質業務純益(損失)+与信関連費用	Ordinary Business Profit (Loss) After Net Credit Costs	5.2	(0.9)	3.2	4.2	15.2	11.1	8.6	12.6

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*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
業務粗利益	Total Revenue	2.4	1.1	2.2	1.3	27.7	52.6	7.8	1.8
経費	General and Administrative Expenses	0.1	1.2	0.3	(0.7)	0.5	0.5	(0.3)	0.4
実質業務純益(損失)	Ordinary Business Profit (Loss)	2.2	(0.1)	1.9	2.0	27.1	52.1	8.1	1.3
与信関連費用	Net Credit Costs	0.1	(0.3)	0.0	(1.7)	(0.0)	0.4	(0.0)	0.4
実質業務純益+与信関連費用	Ordinary Business Profit After Net Credit Costs	2.1	0.1	1.8	3.8	27.2	51.6	8.2	0.9

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*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金利益	Net Interest Income	14.0	16.8	11.8	11.7	9.4	11.6	8.7	11.4
法人向け銀行業務	Institutional Banking	15.4	18.5	13.2	12.8	10.7	12.9	9.8	12.5
昭和リース	Showa Leasing	(1.4)	(1.7)	(1.4)	(1.0)	(1.3)	(1.2)	(1.1)	(1.1)
非資金利益	Non-Interest Income	15.4	(0.9)	10.8	(6.9)	(17.5)	(60.3)	12.0	12.6
法人向け銀行業務	Institutional Banking	7.5	(7.9)	3.5	(13.3)	(23.0)	(67.3)	6.3	8.0
昭和リース	Showa Leasing	7.9	7.0	7.3	6.3	5.4	7.0	5.7	4.6
法人・商品部門 業務粗利益	Institutional Group Total Revenue	29.5	15.9	22.6	4.7	(8.1)	(48.6)	20.7	24.1
ベーシック・バンキング	Basic Banking	3.4	4.0	3.3	3.0	1.9	3.0	3.3	3.0
不動産ファイナンス	Real Estate Finance	5.1	5.3	5.7	6.3	5.7	6.2	4.9	5.4
クレジット・トレーディング	Credit Trading	5.3	3.9	4.6	5.1	4.7	(3.1)	1.3	0.1
プリンシパル・インベストメンツ	Principal Investments	1.6	(2.3)	4.5	(3.9)	(7.4)	(6.8)	(5.2)	(0.0)
為替、デリバティブ、株式関連	Foreign Exchange, Derivatives, Equity-Related	2.6	1.5	1.5	(4.0)	(11.4)	(5.4)	2.8	3.7
証券化	Securitization	0.8	(0.4)	(3.7)	(3.3)	(6.6)	1.7	(0.9)	2.5
その他キャピタル・マーケット	Other Capital Markets	1.6	(1.6)	0.0	(7.2)	(1.5)	(52.4)	9.3	4.3
ALM業務関連取引	ALM Activities	0.5	0.6	(0.0)	2.7	2.1	0.3	(0.6)	0.5
リース(昭和リース)	Leasing (Showa Leasing)	6.5	5.2	5.9	5.2	4.1	5.7	4.5	3.4
その他	Others	1.6	(0.5)	0.7	0.8	0.0	1.8	1.1	0.7
法人・商品部門 業務粗利益	Institutional Group Total Revenue	29.5	15.9	22.6	4.7	(8.1)	(48.6)	20.7	24.1

注記: 前期の数字は今期の標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*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金利益	Net Interest Income	24.5	23.1	22.0	22.2	56.2	52.2	48.4	41.4
リテールバンキング	Retail Banking	5.5	5.6	5.7	7.0	7.6	8.0	7.9	8.1
新生フィナンシャル	Shinsei Financial					34.0	31.2	28.4	22.6
アプラス	APLUS	10.5	9.9	9.2	8.9	8.4	7.6	7.4	6.5
シンキ	Shinki	7.3	6.4	5.9	5.4	5.1	4.5	4.3	3.9
その他子会社・関連会社	Other Subsidiaries	1.0	1.1	1.0	0.9	1.0	0.6	0.2	0.2
非資金利益	Non-Interest Income	13.6	13.6	14.0	12.9	12.0	11.6	10.4	10.9
リテールバンキング	Retail Banking	2.2	2.5	3.6	2.9	2.1	2.3	2.7	2.9
新生フィナンシャル	Shinsei Financial					0.5	(0.9)	(0.8)	(1.3)
アプラス	APLUS	11.3	11.1	10.3	10.3	9.7	10.2	8.7	9.5
シンキ	Shinki	(0.3)	(0.2)	(0.2)	(0.4)	(0.3)	(0.2)	(0.2)	(0.2)
その他子会社・関連会社	Other Subsidiaries	0.4	0.1	0.2	0.1	(0.0)	0.2	0.0	0.0
個人部門 業務粗利益	Individual Group Total Revenue	38.2	36.8	36.0	35.2	68.3	63.8	58.9	52.4
リテールバンキング	Retail Banking	7.7	8.2	9.4	9.9	9.8	10.4	10.7	11.0
預金・債券関連金利収益	Deposits and Debentures Net Interest Income	4.5	4.5	4.5	5.5	5.9	6.3	6.3	6.5
預金・債券関連非金利収益	Deposits and Debentures Non-Interest Income	0.1	0.9	1.0	1.7	1.6	1.7	1.8	1.6
アセットマネジメント	Asset Management	2.1	1.7	1.7	1.3	0.7	0.8	1.1	1.3
貸出	Loans	0.8	0.8	2.0	1.3	1.4	1.4	1.3	1.4
(参考)仕組預金関連収益	(Ref) Revenue from Structured Deposits	0.8	1.3	1.3	1.7	1.7	2.1	2.3	1.6
新生フィナンシャル	Shinsei Financial					34.6	30.3	27.5	21.3
アプラス	APLUS	21.9	21.1	19.6	19.2	18.1	17.8	16.2	16.1
シンキ	Shinki	7.0	6.2	5.6	5.0	4.7	4.2	4.1	3.6
その他子会社・関連会社	Other Subsidiaries	1.4	1.2	1.2	1.0	0.9	0.9	0.3	0.3
個人部門 業務粗利益	Individual Group Total Revenue	38.2	36.8	36.0	35.2	68.3	63.8	58.9	52.4

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*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金利益	Net Interest Income	2.0	0.5	1.8	0.8	1.1	1.6	0.3	(0.9)
非資金利益	Non-Interest Income	0.4	0.5	0.4	0.4	26.5	51.0	7.4	2.8
経営勘定/その他 業務粗利益	Corporate/Other Total Revenue	2.4	1.1	2.2	1.3	27.7	52.6	7.8	1.8

業務粗利益*	Total Revenue*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金利益	Net Interest Income	40.6	40.5	35.7	34.8	66.8	65.5	57.4	51.9
非資金利益	Non-Interest Income	29.5	13.2	25.2	6.5	21.1	2.2	30.0	26.4
業務粗利益	Total Revenue	70.2	53.8	61.0	41.3	87.9	67.8	87.5	78.3
法人・商品部門	Institutional Group	29.5	15.9	22.6	4.7	(8.1)	(48.6)	20.7	24.1
法人向け銀行業務	Institutional Banking	23.0	10.6	16.7	(0.4)	(12.3)	(54.4)	16.2	20.6
昭和リース	Showa Leasing	6.5	5.2	5.9	5.2	4.1	5.7	4.5	3.4
個人部門	Individual Group	38.2	36.8	36.0	35.2	68.3	63.8	58.9	52.4
リテールバンキング	Retail Banking	7.7	8.2	9.4	9.9	9.8	10.4	10.7	11.0
新生フィナンシャル	Shinsei Financial					34.6	30.3	27.5	21.3
アプラス	APLUS	21.9	21.1	19.6	19.2	18.1	17.8	16.2	16.1
シンキ	Shinki	7.0	6.2	5.6	5.0	4.7	4.2	4.1	3.6
その他子会社・関連会社	Other Subsidiaries	1.4	1.2	1.2	1.0	0.9	0.9	0.3	0.3
経営勘定/その他	Corporate/Other Total Revenue	2.4	1.1	2.2	1.3	27.7	52.6	7.8	1.8
業務粗利益	Total Revenue	70.2	53.8	61.0	41.3	87.9	67.8	87.5	78.3

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.

経費*	General and Administrative Expenses*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
法人・商品部門	Institutional Group	15.8	14.4	16.8	13.1	14.5	13.2	11.5	10.9
法人向け銀行業務	Institutional Banking	12.7	11.3	13.6	10.0	12.3	11.0	9.5	8.8
昭和リース	Showa Leasing	3.0	3.0	3.1	3.1	2.2	2.2	1.9	2.0
個人部門	Individual Group	24.2	24.5	23.8	23.3	35.2	37.7	33.3	30.6
リテールバンキング	Retail Banking	10.0	9.7	9.7	9.1	9.2	9.2	8.9	8.8
新生フィナンシャル	Shinsei Financial					12.1	14.4	12.0	10.2
アプラス	APLUS	10.6	11.5	10.7	10.9	10.6	10.9	9.9	9.2
シンキ	Shinki	3.0	2.5	2.8	2.7	2.6	2.6	2.3	2.1
その他子会社・関連会社	Other Subsidiaries	0.5	0.6	0.5	0.5	0.5	0.3	0.0	0.1
経営勘定/その他	Corporate/Other	0.1	1.2	0.3	(0.7)	0.5	0.5	(0.3)	0.4
経費	General and Administrative Expenses	40.2	40.2	40.9	35.7	50.4	51.5	44.5	42.0

注記: 前期の数字は今期の表記に調整されています。

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

実質業務純益(損失)*	Ordinary Business Profit (Loss)*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
法人・商品部門	Institutional Group	13.6	1.4	5.8	(8.3)	(22.7)	(61.9)	9.2	13.1
法人向け銀行業務	Institutional Banking	10.2	(0.7)	3.1	(10.4)	(24.6)	(65.4)	6.6	11.7
昭和リース	Showa Leasing	3.4	2.2	2.7	2.1	1.9	3.4	2.5	1.4
個人部門	Individual Group	13.9	12.2	12.2	11.8	33.0	26.1	25.6	21.7
リテールバンキング	Retail Banking	(2.2)	(1.5)	(0.3)	0.8	0.5	1.2	1.7	2.2
新生フィナンシャル	Shinsei Financial					22.4	15.8	15.4	11.0
アプラス	APLUS	11.2	9.5	8.9	8.3	7.4	6.8	6.3	6.8
シンキ	Shinki	4.0	3.7	2.8	2.2	2.1	1.6	1.7	1.4
その他子会社・関連会社	Other Subsidiaries	0.9	0.5	0.7	0.4	0.3	0.5	0.2	0.2
経営勘定/その他	Corporate/Other	2.2	(0.1)	1.9	2.0	27.1	52.1	8.1	1.3
実質業務純益(損失)	Ordinary Business Profit (Loss)	29.9	13.6	20.0	5.5	37.5	16.2	43.0	36.3

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.

与信関連費用*	Net Credit Costs*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
法人・商品部門	Institutional Group	1.2	19.9	(0.6)	27.4	20.1	33.9	9.0	3.5
法人向け銀行業務	Institutional Banking	(1.4)	16.9	(2.0)	24.9	21.0	28.7	6.9	2.9
昭和リース	Showa Leasing	2.7	2.9	1.3	2.4	(0.8)	5.1	2.0	0.6
個人部門	Individual Group	8.6	13.1	9.0	7.6	17.8	14.9	17.0	9.1
リテールバンキング	Retail Banking	0.0	0.1	0.0	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	8.4
アプラス	APLUS	8.5	9.8	7.3	4.8	6.0	6.0	6.2	5.5
シンキ	Shinki	(0.0)	2.6	1.0	1.8	(0.4)	1.4	1.6	(5.1)
その他子会社・関連会社	Other Subsidiaries	0.0	0.6	0.5	0.9	1.5	3.1	0.1	0.2
経営勘定/その他	Corporate/Other	0.1	(0.3)	0.0	(1.7)	(0.0)	0.4	(0.0)	0.4
与信関連費用	Net Credit Costs	10.0	32.8	8.3	33.2	37.9	49.3	26.0	13.1

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.

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*	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
法人・商品部門	Institutional Group	12.4	(18.4)	6.5	(35.7)	(42.8)	(95.9)	0.1	9.5
法人向け銀行業務	Institutional Banking	11.6	(17.7)	5.2	(35.4)	(45.7)	(94.2)	(0.3)	8.8
昭和リース	Showa Leasing	0.7	(0.7)	1.3	(0.3)	2.8	(1.7)	0.4	0.7
個人部門	Individual Group	5.2	(0.9)	3.2	4.2	15.2	11.1	8.6	12.6
リテールバンキング	Retail Banking	(2.3)	(1.6)	(0.4)	0.7	0.5	1.2	1.7	2.2
新生フィナンシャル	Shinsei Financial					11.8	11.5	6.4	2.5
アプラス	APLUS	2.6	(0.2)	1.5	3.4	1.4	0.8	0.0	1.3
シンキ	Shinki	4.0	1.0	1.7	0.4	2.5	0.1	0.1	6.5
その他子会社・関連会社	Other Subsidiaries	0.9	(0.0)	0.2	(0.4)	(1.1)	(2.6)	0.0	(0.0)
経営勘定/その他	Corporate/Other	2.1	0.1	1.8	3.8	27.2	51.6	8.2	0.9
実質業務純益(損失) + 与信関連費用	Ordinary Business Profit (Loss) After Net Credit Costs	19.8	(19.1)	11.6	(27.7)	(0.4)	(33.0)	16.9	23.1

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.

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*	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	2,582.2	2,665.8	2,623.0	2,777.0	2,288.0	2,409.8	2,004.9	2,280.8
不動産ファイナンス	Real Estate Finance	1,131.4	1,232.1	1,207.4	1,258.5	1,237.7	1,154.0	1,129.7	1,063.2
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	713.4	695.6	676.0	708.9	670.5	644.8	631.8	610.4
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	206.3	279.2	290.7	320.2	341.4	328.2	324.5	318.0
その他不動産ファイナンスローン	Other Real Estate Finance Loans	211.6	257.3	240.6	229.4	225.6	180.9	173.3	134.7
その他プロダクトローン	Other Product Loans	834.6	759.8	828.8	789.7	708.8	697.7	666.6	634.8
CLO(貸出債権証券化)	CLO (Off Balance)	-	-	-	-	(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	22.7	26.2	23.7	41.2	42.4	35.7	35.3	33.1
貸出及び私募債形態ノンリコースファイナンス	Total Loans and Non-Recourse Bonds	4,571.1	4,684.0	4,683.1	4,866.5	4,277.0	4,297.3	3,836.7	4,012.0
有形リース資産	Tangible Leased Assets	273.8	264.9	-	-	-	-	-	-
無形リース資産	Intangible Leased Assets	40.5	39.6	-	-	-	-	-	-
リース資産	Total Leased Assets	314.4	304.6	-	-	-	-	-	-
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	224.0
割賦売掛金(コマーシャルファイナンス)	Installment Receivables (Commercial Finance)	179.5	184.2	170.3	166.4	157.0	145.3	132.2	127.8
法人預金(含む譲渡性預金)	Institutional Deposits and Negotiable Certificates of Deposit	2,449.7	1,872.5	2,061.4	2,232.8	1,589.8	1,249.0	1,337.8	1,489.4
法人債券	Institutional Debentures	315.9	320.2	351.4	423.3	403.5	367.4	319.7	231.1
預金・債券	Total Deposits and Debentures	2,765.7	2,192.7	2,412.8	2,656.2	1,993.3	1,616.4	1,657.5	1,720.5

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. 前期の数字は今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*	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
リテール顧客向け貸出	Retail Banking Loans Outstanding	735.9	817.3	882.9	916.1	902.0	891.0	844.0	825.2
住宅ローン	Housing Loan Balance	730.8	811.2	876.9	909.2	894.6	882.6	835.7	816.7
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	402.9	400.0	388.7	1,117.1	1,092.9	1,016.7	985.3	950.7
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	632.3
アプラス顧客向け	APLUS' Customers	216.6	212.1	208.9	207.7	201.6	198.1	191.0	183.7
シンキ顧客向け	Shinki's Customers	112.2	108.5	101.3	96.1	93.1	89.3	84.6	87.3
その他顧客向け	Other's Customers	74.0	79.4	78.4	69.5	62.4	55.5	51.8	47.3
貸出	Total Loans	1,138.9	1,217.3	1,271.7	2,033.3	1,995.0	1,907.8	1,829.3	1,776.0
割賦売掛金(コンシューマーファイナンス)	Installment Receivables (Consumer Finance)	256.2	237.6	238.3	254.2	263.2	259.3	261.0	248.9
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	699.4	693.7	690.1	687.7	673.1	666.3	656.1	645.9
預り総資産	Assets under Management (AUM)	4,842.6	5,020.5	5,133.8	5,248.3	5,508.2	6,047.2	6,683.3	6,584.8
リテール預金	Retail Deposits	3,748.6	3,934.1	4,047.7	4,182.7	4,471.2	5,023.0	5,656.7	5,557.0
仕組預金	Structured Deposits	1,530.6	1,538.0	1,547.9	1,575.6	1,593.3	1,619.2	1,612.7	1,504.3
リテール債券	Retail Debentures	354.4	342.2	333.1	324.9	317.8	308.1	301.8	296.4
投信/年金	Mutual Funds and Variable Annuities	710.3	715.7	725.2	714.0	694.7	692.6	702.9	710.0
投資信託	Mutual Funds	479.7	476.6	476.6	459.6	439.2	436.0	443.4	448.1
変額年金	Variable Annuities	230.5	239.1	248.5	254.3	255.5	256.5	259.5	261.9
支払承諾	Acceptances and Guarantees	699.4	693.7	690.1	687.7	673.1	666.3	656.1	645.9
リテール口座数(千口座)	Total Number of Retail Accounts (Thousands)	2,137.4	2,196.7	2,233.7	2,269.7	2,324.0	2,401.9	2,475.3	2,488.2
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)	33.5	37.0	39.9	41.6	41.7	41.3	40.6	40.2
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	1,297.6
無担保パーソナルローン	Unsecured Personal Loans				1,049.9	1,024.2	997.2	966.5	936.4
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	316.9
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	154.0
信販事業(残あり顧客数)	Installment Sales Finance (valid customer)				56.5	49.6	35.3	39.2	32.3
住宅ローン(HPL)	Mortgage (Home Property Loans)				3.8	3.9	4.1	4.0	4.0
不動産担保ローン(HEL)	Mortgage (home Equity Loans)				9.1	8.7	8.5	8.1	7.9
アプラス 有効カード会員数(千人)	APLUS' Total Available Cardholders (Thousands)	8,685.9	8,687.0	8,581.8	8,496.2	8,391.1	8,366.3	8,332.1	8,238.9
シンキ 顧客数(千人)	Shinki's Number of Customers (Thousands)	263.5	252.9	241.0	233.8	226.6	221.8	212.9	203.8

注記:1. 預り総資産残高には未償還債券残高を含んでおります。

2. 前期の数字は今期の表記に調整されています。

Note: 1. AUM includes unclaimed debentures

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

貸出残高	Total Loans and Bills Discounted	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
法人・商品部門	Loans in Institutional Group	4,364.7	4,404.8	4,392.3	4,546.3	3,935.5	3,969.0	3,512.1	3,693.9
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	2,582.2	2,665.8	2,623.0	2,777.0	2,288.0	2,409.8	2,004.9	2,280.8
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	713.4	695.6	676.0	708.9	670.5	644.8	631.8	610.4
その他不動産ファイナンスローン	Other Real Estate Finance Loans	211.6	257.3	240.6	229.4	225.6	180.9	173.3	134.7
その他プロダクトローン	Other Product Loans	834.6	759.8	828.8	789.7	708.8	697.7	666.6	634.8
CLO(貸出債権証券化)	CLO (Off Balance)	-	-	-	-	(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	22.7	26.2	23.7	41.2	42.4	35.7	35.3	33.1
個人部門	Loans in Individual Group	1,138.9	1,217.3	1,271.7	2,033.3	1,995.0	1,907.8	1,829.3	1,776.0
リテール顧客向け貸出	Retail Banking Loans Outstanding	735.9	817.3	882.9	916.1	902.0	891.0	844.0	825.2
住宅ローン	Housing Loan Balance	730.8	811.2	876.9	909.2	894.6	882.6	835.7	816.7
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	402.9	400.0	388.7	1,117.1	1,092.9	1,016.7	985.3	950.7
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	632.3
アプラス顧客向け	APLUS' Customers	216.6	212.1	208.9	207.7	201.6	198.1	191.0	183.7
シンキ顧客向け	Shinki's Customers	112.2	108.5	101.3	96.1	93.1	89.3	84.6	87.3
その他顧客向け	Other's Customers	74.0	79.4	78.4	69.5	62.4	55.5	51.8	47.3
貸出残高	Total Loans and Bills Discounted	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6	5,876.9	5,341.5	5,469.9

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	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
法人・商品部門	Institutional Group	n/a	408	n/a	440	n/a	485	n/a	436
個人部門	Individual Group	n/a	126	n/a	241	n/a	229	n/a	190
経営勘定/その他	Corporate/Other	n/a	0	n/a	0	n/a	0	n/a	0
配賦可能資本	Excess Capital	n/a	144	n/a	0	n/a	0	n/a	0
Tier I 資本	Tier I Capital	651.3	679.7	699.9	613.6	642.1	580.0	581.3	591.5

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	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
ROA(年換算後)	Return on Assets (Annualized)	0.4%	1.0%	0.4%	(1.0%)	(0.4%)	(3.8%)	0.2%	0.2%
ROE(潜在株式調整後)(年換算後)	Return on Equity (Fully Diluted) (Annualized)	6.3%	15.0%	6.1%	(17.1%)	(7.4%)	(72.1%)	3.6%	3.9%
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)	0.5%	1.1%	0.5%	(0.9%)	(0.3%)	(2.6%)	0.3%	0.4%
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)	8.1%	16.4%	7.6%	(15.7%)	(5.2%)	(48.0%)	6.8%	7.0%
経費率	Expense-to-Revenue Ratio	57.4%	74.7%	67.2%	86.6%	57.3%	76.0%	50.9%	53.7%

リスク分類別リスク資本の配賦	Risk Capital Allocation by Risk Categories	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
信用リスク	Credit Risk	n/a	230	n/a	365	n/a	388	n/a	361
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	n/a	208	n/a	221	n/a	231	n/a	197
市場リスク	Market Risk	n/a	8	n/a	9	n/a	8	n/a	7
金利リスク	Interest Rate Risk	n/a	11	n/a	16	n/a	11	n/a	8
流動性リスク	Liquidity Risk	n/a	33	n/a	19	n/a	24	n/a	12
オペレーショナル・リスク	Operational Risk	n/a	43	n/a	50	n/a	50	n/a	39
配賦可能資本	Excess Capital	n/a	144	n/a	0	n/a	0	n/a	0
Tier I 資本	Tier I Capital	651.3	679.7	699.9	613.6	642.1	580.0	581.3	591.5

自己資本関連情報	Capital Adequacy Data	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
基本的項目(Tier I)	Basic Items (Tier I)	651.3	679.7	699.9	613.6	642.1	580.0	581.3	591.5
補完的項目(Tier II)	Amount Eligible for Inclusion in Capital (Tier II)	536.7	530.2	544.5	499.8	441.3	327.3	310.5	289.6
控除項目	Deduction	(130.3)	(128.0)	(135.3)	(110.8)	(115.4)	(103.9)	(102.4)	(89.6)
自己資本金額	Total Capital	1,057.6	1,081.9	1,109.1	1,002.6	968.0	803.4	789.4	791.5
リスクアセット	Risk Assets	8,738.5	9,212.5	9,231.9	9,558.9	9,670.0	9,621.0	8,491.2	8,449.2
自己資本比率	Capital Adequacy Ratio	12.10%	11.74%	12.01%	10.48%	10.01%	8.35%	9.29%	9.36%
Tier I 比率	Tier I Capital Ratio	7.45%	7.37%	7.58%	6.41%	6.64%	6.02%	6.84%	7.00%
コアTier I 比率	Core Tier I Capital Ratio	4.05%	5.52%	5.55%	4.62%	5.16%	4.03%	4.58%	4.87%
リスク資本	Risk Capital	n/a	535	n/a	682	n/a	714	n/a	627
Tier I に対するリスク資本の割合	Risk Capital as a Percentage of Tier I Capital	n/a	79.0%	n/a	111.1%	n/a	123.1%	n/a	106%
TCE レシオ	TCE Ratio	2.78%	4.28%	4.24%	3.58%	3.70%	3.00%	3.22%	3.47%

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)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
1株当たり純資産	Common Equity Per Share	354.44	364.35	363.15	338.12	337.02	284.95	300.62	312.05
潜在株式調整後1株当たり純資産	Fully Diluted Equity Per Share	355.25	364.35	363.15	338.12	337.02	284.95	300.62	312.05
1株当たり四半期純利益	Basic Net Income (Loss) Per Share	6.48	16.77	5.53	(15.35)	(6.54)	(56.49)	2.63	2.99
潜在株式調整後1株当たり四半期純利益	Diluted Net Income Per Share	5.60	14.11	5.53	(15.35)	(6.54)	(56.49)	2.63	2.99
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	8.43	18.39	6.86	(14.14)	(4.59)	(37.51)	4.96	5.34
潜在株式調整後1株当たり四半期純利益	Diluted Net Income (Loss) Per Share	7.19	15.53	6.86	(14.14)	(4.59)	(37.51)	4.96	5.34

株式数	Share Data	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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	1,846,265,385	1,963,910,456	1,963,909,876	1,963,922,463	1,963,920,673	1,963,919,853	1,963,919,453	1,963,919,453
期末発行済普通株式数	Number of Common Shares	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	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	-	-	-	-	-	-	-
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)	96,434,447	96,436,435	96,437,015	96,424,428	96,426,218	96,427,038	96,427,438	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	1,829,973,801	1,852,346,309	1,963,909,970	1,963,911,372	1,963,914,775	1,963,916,133	1,963,919,704	1,963,919,578
期中平均普通株式数	Weighted Average Number of Common Shares Outstanding	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	1,963,919,578

(*) 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)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
Moody's	Moody's								
短期	Short-Term	P-1	P-1	P-1	P-1	P-2	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)	A3 (安定的) (Stable)	A3 (ネガティブ) (Negative)	A3 (ネガティブ) (Negative)	A3 (ネガティブ) (Negative)
Standard and Poor's (S&P)	Standard and Poor's (S&P)								
短期	Short-Term	A-2	A-2	A-2	A-2	A-2	A-2	A-2	A-2
長期	Long-Term	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)	(BBB+)* CreditWatch
Fitch Ratings	Fitch Ratings								
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+ (弱含み) (Negative)	BBB+ (弱含み) (Negative)	BBB (弱含み) (Negative)	BBB (弱含み) (Negative)	BBB (弱含み) (Negative)
日本格付研究所 (JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	-	-	-	-	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 (ネガティブ) (Negative)	A- (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)
格付投資情報センター (R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term	-	-	-	-	a-1	a-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- (ネガティブ) (Negative)	A- (ネガティブ) (Negative)	(A-)** Rating Monitor

* 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。
* On July 1, 2009, S&P placed its long-term ratings on "CreditWatch with positive implications."
** 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)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
格付投資情報センター (R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term	a-1	a-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- (ネガティブ) (Negative)	A- (ネガティブ) (Negative)	(A-)* Rating Monitor

* 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。
* 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)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
日本格付研究所 (JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-2	J-2	J-2	J-2	J-2	J-2	J-2	-
長期	Long-Term	BBB- (ネガティブ) (Negative)	BBB- (ネガティブ) (Negative)	BBB- (ネガティブ) (Negative)	BBB- (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)	-
格付投資情報センター (R&I)	Rating and Investment Information, Inc. (R&I)								
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)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
日本格付研究所 (JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-1	J-1	J-1	J-1	J-1	J-2	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- (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)

連結対象会社数		Subsidiaries and Affiliates Data	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
連結子会社数	Consolidated Subsidiaries		n/a	104	n/a	116	124	126	125	125
持分法適用会社数	Affiliates Accounted for Using the Equity Method		n/a	30	n/a	30	30	30	27	25
連結対象会社数	Total Number of Consolidated Subsidiaries and Affiliates		n/a	134	n/a	146	154	156	152	150
その他主要データ		Other Key Data	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
ATM台数	Number of ATMs		n/a	380	n/a	358	n/a	355	312	317
店舗数	Total Number of Outlets		n/a	36	0	34	0	33	32	37
新生フィナンシャルセンター(本支店)	Shinsei Financial Centers (Head Office and Branches)		n/a	30	n/a	30	n/a	31	30	31
コンサルティングスポット*(出張所)	Consulting Spots*(Annexes)		n/a	6	n/a	4	n/a	2	2	6
従業員数(連結)	Number of Employees (Consolidated Basis)		n/a	5,245	5,282	7,273	7,209	7,006	6,970	6,254
法人・商品部門	Institutional Group		n/a	1,922	1,909	2,039	2,031	1,937	1,895	1,820
新生証券	Shinsei Securities		n/a	144	131	129	119	116	98	77
新生信託銀行	Shinsei Trust & Banking		n/a	99	92	81	76	72	74	70
昭和リース	Showa Leasing		n/a	828	833	600	553	531	531	529
その他	Others		n/a	851	853	1,229	1,283	1,218	1,192	1,144
個人部門	Individual Group		n/a	2,617	2,598	4,452	4,417	4,318	4,311	3,698
リテールバンキング	Retail Banking		n/a	709	715	664	650	633	660	636
新生フィナンシャル	Shinsei Financial					1,946	1,913	1,889	1,894	1,338
アプラス	APLUS		n/a	1,415	1,415	1,385	1,397	1,374	1,390	1,376
シンキ	Shinki		n/a	386	384	373	375	326	311	309
その他子会社・関連会社	Other Subsidiaries		n/a	107	84	84	82	96	56	39
金融インフラグループ	Banking Infrastructure Group		n/a	319	340	350	333	327	333	336
経営勘定/その他	Corporate/Other		n/a	387	435	432	428	424	431	400
従業員数(単体)	Number of Employees (Non-Consolidated Basis)		n/a	2,394	2,452	2,381	2,316	2,259	2,233	2,067
男性	Male		n/a	1,300	1,336	1,288	1,236	1,208	1,190	1,115
女性	Female		n/a	1,094	1,116	1,093	1,080	1,051	1,043	952

* 2009年9月以前の「出張所」の店舗形態にはフィナンシャルセンター、プラチナセンター、バンクスポットが含まれます。

* Prior to September 2009, Platinum Centers, BankSpots and certain Financial Centers were included in the "annex" category.

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	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金運用収益	Total Interest Income					34.8	31.6	29.1	23.5
役務取引等収益	Fees and Commissions Income					0.3	0.2	0.1	0.1
その他業務収益	Other Business Income					0.8	0.7	0.7	0.5
その他経常収益	Other Ordinary Income					0.2	0.2	0.3	0.2
経常収益	Ordinary Income					36.2	32.9	30.3	24.4
資金調達費用	Total Interest Expenses					0.3	0.3	0.3	0.5
役務取引等費用	Fees and Commissions Expenses					0.6	1.6	1.5	1.6
その他業務費用	Other Business Expenses					-	-	0.0	0.0
営業経費	Total General and Administrative Expenses					12.2	13.9	11.7	10.0
その他経常費用	Other Ordinary Expenses					10.0	2.5	10.1	8.3
貸倒引当金繰入額	Provision of Reserve for Loan Losses					10.6	4.3	8.9	8.4
その他	Others					(0.5)	(1.8)	1.1	0.0
経常費用	Ordinary Expenses					23.3	18.4	23.7	20.6
経常利益	Net Ordinary Income					12.9	14.4	6.5	3.8
特別利益	Special Gains					4.8	1.7	2.4	2.1
特別損失	Special Losses					1.3	64.3	0.0	0.2
税引前四半期純利益	Income before Income Taxes and Minority Interests					16.5	(48.1)	9.0	5.7
税金	Income Taxes (Benefit)					0.0	15.9	0.0	0.1
少数株主利益	Minority Interests in Net Income of Subsidiaries					-	-	-	-
四半期純利益	Net Income					16.4	(32.2)	9.0	5.5

連結貸借対照表	Consolidated Balance Sheets	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
資産の部:	Assets:								
現金預け金	Cash and Due from Banks				33.1	32.9	25.6	25.7	28.0
有価証券	Securities				0.3	0.5	2.1	2.1	2.0
貸出金	Loans and Bills Discounted				466.6	383.9	387.6	425.9	397.4
その他資産	Other Assets				43.0	53.8	40.9	37.1	30.3
割賦売掛金	Installment Sales Credit				20.0	20.3	18.7	16.8	13.6
有形固定資産	Premises and Equipment				16.1	15.5	15.3	15.4	15.2
無形固定資産	Intangible Assets				2.6	2.0	1.5	1.5	1.5
繰延税金資産	Deferred Tax Assets				-	-	15.8	15.8	15.7
貸倒引当金	Reserve for Credit Losses				(62.2)	(61.3)	(100.6)	(98.0)	(91.7)
資産の部合計	Total Assets				499.5	427.4	388.5	425.8	398.8
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
借入金	Borrowed Money				84.3	80.1	76.4	148.0	162.0
その他負債	Other Liabilities				85.6	33.2	53.8	45.4	43.2
利息返還損失引当金	Reserve for Losses on Interest Repayments				225.4	192.1	161.0	126.5	89.9
負債の部合計	Total Liabilities				402.4	313.8	307.4	335.7	303.0
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity				97.1	113.5	81.3	90.2	95.8
資本金	Capital Stock				100.7	100.7	66.5	66.5	66.5
純資産の部合計	Total Equity				97.1	113.5	81.1	90.1	95.8
負債及び純資産の部合計	Total Liabilities and Equity				499.5	427.4	388.5	425.8	398.8

利息返還関連	Grey Zone Related Information	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
利息返還額	Amount of Refund for Grey Zone Claim					30.2	31.6	35.5	36.4
債権放棄額	Amount of Debt Write-Off					13.6	13.2	14.4	12.0
キャッシュアウト利息返還額	Amount of Interest Repayment					16.6	18.3	21.1	24.4
利息返還損失引当金	Reserve for Losses on Interest Repayment				225.4	192.1	161.0	126.5	89.9
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment					-	0.5	1.0	(0.1)
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	36.4
開示請求件数	Number of Claims					45,100	48,103	43,993	37,028

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(*)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
無担保パーソナルローン	Unsecured Personal Loans (UPL)				643.7	619.4	595.7	571.7	544.9
クレジットカード	Credit Card				60.6	58.1	52.8	46.2	39.9
信販事業	Installment Sales Finance				11.5	10.7	9.4	8.2	6.3
住宅ローン(HPL)	Mortgage (Home Property Loans)				69.0	74.6	76.5	76.3	74.6
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)				38.4	36.7	34.9	32.9	31.2
営業債権残高	Total Principal Balance				823.5	799.6	769.2	735.4	697.2

(*) 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)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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	936.4
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	316.9
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	154.0
信販事業(残あり顧客数)	Installment Sales Finance (Valid Customer)				56.5	49.6	35.3	39.2	32.3
住宅ローン(HPL)	Mortgage (Home Property Loans)				3.8	3.9	4.1	4.0	4.0
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)				9.1	8.7	8.5	8.1	7.9
顧客数合計	Total Customers				1,827.5	1,718.5	1,599.0	1,446.0	1,297.6

店舗・チャネル	Number of Branches and Channels	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
店舗数(箇所)	Branches				1,139	1,140	1,047	947	948
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	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	941
住宅ローン サービスプラザ	Mortgage Service Plaza				8	8	8	0	0
CD・ATM台数:	CD/ATMs:								
自社分(台)	Own				1,149	1,153	1,063	978	979
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	108
クレジットカード(千台)	Credit Card (Thousands)				108	107	104	55	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	955

注記: 1. 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。

2. クレジットカードの提携CD/ATM台数は、無担保パーソナルローンとも提携しているCD/ATMを含んでいます。

Note: 1. 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.

2. Tie-up credit card CD/ATMs include machines with a tie-up for unsecured personal loans.

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)	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
無担保パーソナルローン	Unsecured Personal Loans (UPL)					46.7	43.9	40.1	37.5

成約率	Approval Rate	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
無担保パーソナルローン	Unsecured Personal Loans (UPL)					38.8%	36.2%	37.6%	36.7%

平均貸出金利	Average Lending Rates	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
無担保パーソナルローン	Unsecured Personal Loans (UPL)				22.2%	21.6%	21.0%	17.1%	16.9%

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
無担保パーソナルローン	Unsecured personal loans (UPL)								
残高:	Outstanding:								
~ 15%	~ 15%				125.9	140.7	157.3	279.8	269.9
~ 18%	~ 18%				82.8	89.9	94.7	170.3	162.8
~ 20%	~ 20%				15.3	14.2	13.1	6.9	6.5
~ 25%	~ 25%				105.7	96.3	86.4	40.7	38.1
~ 29.2%	~ 29.2%				313.8	278.1	244.2	73.8	67.4
>= 29.2%	Over 29.2%				0.0	0.0	0.0	0.0	0.0
合計	Total				643.7	619.4	595.7	571.7	544.9
比率:	Ratios:								
~ 15%	~ 15%				19.6%	22.7%	26.4%	48.9%	49.5%
~ 18%	~ 18%				12.9%	14.5%	15.9%	29.8%	29.9%
~ 20%	~ 20%				2.4%	2.3%	2.2%	1.2%	1.2%
~ 25%	~ 25%				16.4%	15.5%	14.5%	7.1%	7.0%
~ 29.2%	~ 29.2%				48.7%	44.9%	41.0%	12.9%	12.4%
>= 29.2%	Over 29.2%				0.0%	0.0%	0.0%	0.0%	0.0%
合計	Total				100.0%	100.0%	100.0%	100.0%	100.0%

延滞残高、比率	Balance and Ratio of Delinquent Unsecured Personal Loans	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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	544.9
91~180日延滞残高	91-180 Days Delinquency Amount				9.8	11.2	10.7	15.9	12.8
91~180日延滞比率	91-180 Days Delinquency Ratio				1.5%	1.8%	1.8%	2.8%	2.4%

年齢別残高構成比	Balance by Age	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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%	18.1%
<40	<40				26.3%	26.2%	26.0%	25.9%	25.8%
<50	<50				23.3%	23.3%	23.1%	23.1%	23.0%
<60	<60				22.2%	21.8%	21.3%	21.0%	20.5%
>= 60	Over 60				12.7%	12.7%	12.8%	12.6%	12.6%
合計	Total				100.0%	100.0%	100.0%	100.0%	100.0%

性別、既婚・未婚別残高構成比	Balance by Gender and Marital Status	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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%	39.7%
男性既婚	Married male				36.5%	36.1%	35.7%	35.3%	35.1%
女性独身	Single female				11.1%	11.3%	11.5%	11.7%	11.8%
女性既婚	Married female				13.8%	13.8%	13.7%	13.7%	13.5%
合計	Total				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	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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%	1.2%
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%	7.9%
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%	22.1%
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%	28.8%
100万円超	Over JPY 1M				41.2%	40.7%	40.1%	39.6%	40.0%
合計	Total				100.0%	100.0%	100.0%	100.0%	100.0%

年収別残高構成比	Balance by Annual Income	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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%	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%	56.6%
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%	15.3%
年収7百万円以上	Over JPY 7M				9.0%	8.8%	8.5%	8.3%	8.1%
合計	Total				100.0%	100.0%	100.0%	100.0%	100.0%

株式会社アプラスの、銀行の勘定科目体系に組替後の、
連結損益計算書、貸借対照表データ
(新生銀行への連結会計処理前)

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

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

連結損益計算書	Consolidated Statements of Operations	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金運用収益	Total Interest Income	12.6	11.6	11.5	11.1	10.7	10.0	9.7	8.8
役務取引等収益	Fees and Commissions Income	7.0	6.9	6.6	6.5	6.3	6.1	6.1	6.0
その他業務収益	Other Business Income	6.2	6.5	6.0	6.2	6.5	5.3	5.5	5.7
その他経常収益	Other Ordinary Income	0.6	0.6	0.5	0.5	0.5	0.6	0.5	0.7
経常収益	Ordinary Income	26.6	25.7	24.7	24.4	24.1	22.1	21.9	21.3
資金調達費用	Total Interest Expenses	1.7	1.7	1.7	1.7	1.7	1.5	1.1	1.1
役務取引等費用	Fees and Commissions Expenses	2.4	2.5	2.5	2.6	2.5	2.7	3.3	3.1
その他業務費用	Other Business Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.5
営業経費	Total General and Administrative Expenses	10.4	11.7	10.5	10.7	10.5	11.3	9.8	9.2
その他経常費用	Other Ordinary Expenses	9.5	11.0	7.9	7.6	7.1	11.5	6.2	6.0
貸倒引当金繰入額	Provision of Reserve for Loan Losses	8.5	9.8	7.3	4.8	6.0	6.0	6.2	5.5
その他	Others	1.0	1.2	0.6	2.7	1.1	5.4	0.0	0.5
経常費用	Ordinary Expenses	24.2	27.1	22.8	22.7	22.0	27.1	21.0	20.2
経常利益	Net Ordinary Income	2.3	(1.4)	1.8	1.6	2.0	(4.9)	0.8	1.0
特別利益	Special Gains	0.0	0.0	0.0	0.0	0.1	0.9	0.0	0.0
特別損失	Special Losses	-	0.0	0.7	0.0	0.0	0.0	0.0	0.1
税引前四半期純利益	Income before Income Taxes and Minority Interests	2.3	(1.3)	1.1	1.6	2.1	(4.0)	0.8	1.2
税金	Income Taxes (Benefit)	0.0	(1.3)	0.0	0.0	0.0	(0.5)	0.0	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
四半期純利益	Net Income	2.3	0.0	1.1	1.6	2.1	(3.4)	0.8	1.2

連結貸借対照表	Consolidated Balance Sheets	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	121.2	198.0	137.6	119.7	154.1	203.6	198.4	147.2
買入金銭債権	Other Monetary Claims Purchased	-	10.5	9.5	8.6	8.0	7.6	6.1	45.2
金銭の信託	Monetary Assets Held in Trust	76.1	60.7	61.6	58.5	59.7	58.6	58.2	55.7
有価証券	Securities	1.6	1.5	1.5	1.5	1.2	0.9	1.1	0.7
貸出金	Loans and Bills Discounted	220.1	215.3	211.9	210.4	204.1	200.3	193.0	185.5
その他資産	Other Assets	375.3	301.6	352.0	353.1	322.4	270.5	271.5	279.2
割賦売掛金	Installment Sales Credit	261.3	242.0	242.2	238.8	205.5	207.3	211.0	218.7
有形固定資産	Premises and Equipment	9.5	10.0	10.4	10.5	10.4	10.3	9.9	9.8
無形固定資産	Intangible Assets	15.5	15.6	15.4	15.6	15.5	16.2	16.4	16.8
のれん	Goodwill, Net	6.9	6.7	6.5	6.3	6.0	5.8	5.6	5.4
繰延税金資産	Deferred Tax Assets	10.3	11.7	11.7	11.6	11.6	12.2	12.2	12.2
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	658.2	654.6	652.3	648.1	634.5	628.4	619.5	610.3
貸倒引当金	Reserve for Credit Losses	(44.5)	(46.5)	(44.5)	(45.8)	(43.3)	(42.4)	(41.2)	(39.7)
資産の部合計	Total Assets	1,443.6	1,433.3	1,429.1	1,400.9	1,386.2	1,373.7	1,351.7	1,328.7
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	454.5	416.3	403.8	372.1	415.7	345.7	334.6	279.1
短期社債	Short-Term Corporate Bonds	52.3	43.6	47.3	53.6	11.6	10.5	14.5	28.8
社債	Corporate Bonds	25.0	25.0	25.0	25.0	25.0	16.6	16.6	16.6
その他負債	Other Liabilities	181.6	171.6	180.8	179.6	177.9	251.5	250.1	282.2
利息返還損失引当金	Reserve for Losses on Interest Repayments	9.0	8.6	7.5	7.7	7.1	11.0	9.4	8.3
繰延税金負債	Deferred Tax Liabilities	0.0	0.0	0.0	0.1	0.1	0.0	0.1	0.1
支払承諾	Acceptances and Guarantees	658.2	654.6	652.3	648.1	634.5	628.4	619.5	610.3
負債の部合計	Total Liabilities	1,381.9	1,321.7	1,318.1	1,288.1	1,273.2	1,265.5	1,246.4	1,226.9
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	61.9	111.9	111.1	112.8	112.9	108.2	105.2	101.7
資本金	Capital Stock	15.0	40.0	40.0	15.0	15.0	47.2	47.2	15.0
純資産の部合計	Total Equity	61.7	111.6	110.9	112.8	112.9	108.2	105.3	101.7
負債及び純資産の部合計	Total Liabilities and Equity	1,443.6	1,433.3	1,429.1	1,400.9	1,386.2	1,373.7	1,351.7	1,328.7

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	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
総合あっせん	Credit Card Shopping (Sogo)	2.5	2.5	2.6	2.7	2.7	2.4	2.6	2.7
個人あっせん	Installment Shopping Credit (Kohin)	3.5	3.6	3.1	3.1	3.4	2.6	2.8	2.8
オートクレジット	Auto Credit	0.6	0.7	0.5	0.6	0.7	0.6	0.7	0.8
その他ショッピングクレジット	Other Shopping Credit	2.9	2.9	2.6	2.4	2.7	2.0	2.0	1.9
信用保証	Credit Guarantee	5.1	4.8	4.6	4.5	4.3	4.2	4.1	4.0
オートクレジット	Auto Credit	2.3	2.3	2.3	2.4	2.4	2.3	2.4	2.4
その他ショッピングクレジット	Other Shopping Credit	2.1	2.0	1.7	1.6	1.4	1.3	1.2	1.1
その他信用保証	Others	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.4
融資	Total Loans	12.6	11.6	11.4	11.0	10.6	9.9	9.6	8.8
消費者金融	Consumer Loans	12.5	11.6	11.3	11.0	10.6	9.9	9.6	8.7
カードキャッシング	Cashing by Credit Card	5.4	5.1	4.9	4.8	4.6	4.3	4.2	4.1
ローンカード	Loan Card	6.2	5.6	5.5	5.3	5.1	4.7	4.5	3.8
その他消費者金融	Other Consumer Loans	0.8	0.8	0.8	0.8	0.8	0.7	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	0.6	0.5	0.6	0.5	0.4	0.5	0.5	0.7
その他	Others	2.1	2.3	2.2	2.3	2.2	2.2	2.0	2.1
営業収益	Operating Revenue	26.6	25.7	24.7	24.4	24.1	22.0	21.9	21.2
販売費及び一般管理費	Total SG&A	22.5	25.1	21.0	20.3	19.9	25.0	19.3	18.7
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	8.5	9.8	7.3	4.8	6.0	6.0	6.2	5.5
従業員給料・賞与	Personnel Expenses	2.2	2.5	2.3	2.3	2.0	2.3	2.4	2.3
支払手数料	Handling Charges	5.1	4.9	4.7	4.9	4.7	4.6	4.4	4.2
販売促進費	Sales Promotion Costs	0.9	1.6	1.1	1.1	1.1	1.5	1.2	1.1
賃借料	Rent	0.7	0.7	0.5	0.6	0.5	0.5	0.5	0.5
減価償却額	Depreciation and Amortization	0.7	0.7	0.9	0.8	0.9	0.8	0.8	0.8
通信費	Communication Costs	0.9	0.9	0.9	0.9	0.9	0.8	0.9	0.9
その他	Others	3.1	3.7	3.0	4.7	3.6	8.0	2.6	3.0
金融費用	Financial Expenses	1.7	1.8	1.7	1.7	1.7	1.7	1.6	1.5
支払利息	Interest Expenses	1.7	1.7	1.7	1.7	1.7	1.5	1.1	1.1
その他	Others	0.0	0.1	0.0	0.0	0.0	0.1	0.4	0.3
営業費用	Operating Expenses	24.2	26.9	22.8	22.1	21.7	26.7	21.0	20.2
営業利益(損失)	Operating Income (Loss)	2.3	(1.2)	1.9	2.2	2.3	(4.7)	0.8	1.0
経常利益(損失)	Ordinary Income (Loss)	2.3	(1.4)	1.9	2.2	2.4	(4.8)	0.8	1.0
特別利益(損失)	Net Extraordinary Profit (Loss)	0.0	0.0	(0.7)	(0.5)	(0.2)	0.8	0.0	0.1
税引前四半期純利益(損失)	Net Income (Loss) before Income Taxes and Minority Interests	2.3	(1.3)	1.1	1.6	2.1	(4.0)	0.8	1.2
四半期純利益(損失)	Net Income (Loss)	2.3	(0.0)	1.1	1.6	2.1	(3.4)	0.8	1.2

利息返還関連	Grey Zone Related Information	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
利息返還額	Amount of Refund for Grey Zone Claim	1.4	1.4	1.7	1.9	1.5	1.4	1.6	1.8
債権放棄額	Amount of Debt Write-Off	0.6	0.6	0.7	0.8	0.6	0.5	0.6	0.7
キャッシュアウト利息返還額	Amount of Interest Repayment	0.8	0.7	0.9	1.1	0.8	0.8	0.9	1.0
利息返還損失引当金	Reserve for Losses on Interest Repayment	9.0	8.6	7.5	7.7	7.1	11.0	9.4	8.3
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	0.9	1.0	0.6	2.1	0.8	5.1	0.0	0.5
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	1.4	1.4	1.6	1.9	1.4	1.2	1.5	1.7
開示請求件数	Number of Claims	2,740	2,737	3,467	3,903	4,738	5,289	5,718	5,430

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

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

営業債権残高	Account Receivables	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
割賦売掛金	Total Installment Receivables	496.2	471.8	467.8	468.5	429.3	428.4	425.4	425.5
総合あっせん	Credit Card Shopping (Sogo)	48.3	46.6	46.2	47.7	53.6	50.0	50.1	49.4
個品あっせん	Installment Shopping Credit (Kohin)	213.4	195.7	196.3	191.3	152.2	157.7	161.2	169.6
オートクレジット	Auto Credit	49.2	37.1	43.3	46.7	36.5	48.1	55.5	69.7
その他ショッピングクレジット	Other Shopping Credit	164.1	158.5	152.9	144.6	115.6	109.6	105.7	99.9
融資	Total Loans	234.4	229.4	225.2	229.3	223.4	220.5	213.9	206.4
消費者金融	Consumer Loans	222.6	217.7	214.3	214.0	207.5	203.7	195.6	188.0
カードキャッシング	Cashing by Credit Card	62.6	60.8	62.0	64.1	64.4	65.6	62.1	61.1
ローンカード	Loan Card	105.6	102.3	98.7	97.8	90.0	87.5	83.4	78.2
その他消費者金融	Other Consumer Loans	54.2	54.5	53.6	52.0	53.0	50.6	50.0	48.6
その他融資	Other Loans	11.8	11.6	10.8	15.3	15.9	16.8	18.3	18.3
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	658.2	654.6	652.3	648.1	634.5	628.4	619.5	610.3
オートクレジット	Auto Credit	460.2	467.4	473.5	477.2	470.7	472.5	470.3	467.4
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	129.3	123.0	121.2	118.1	113.2	104.6	101.6	99.3
その他ショッピングクレジット	Other Shopping Credit	98.5	90.4	84.3	78.9	74.0	68.3	64.0	60.1
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	76.1	71.3	68.4	66.1	63.8	61.1	58.2	55.7
その他信用保証	Others	99.5	96.7	94.4	91.9	89.6	87.6	85.1	82.7
リース投資資産	Leased Investment Assets	-	-	9.5	8.6	7.7	7.0	6.2	5.5
営業債権残高合計	Total Account Receivables	1,154.5	1,126.5	1,129.6	1,125.4	1,071.6	1,063.8	1,051.1	1,041.3
顧客数	Number of Customers (Thousands)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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	91.5	92.4	93.8	96.9	88.5	84.8	83.9	79.5
個品あっせん	Installment Shopping Credit	44.0	45.0	45.0	45.7	43.8	41.2	40.8	36.0
信用保証	Credit Guarantee	47.5	47.3	48.8	51.1	44.6	43.5	43.1	43.5
加盟店数(千店)	Number of Merchants	n/a	848.3	n/a	855.7	n/a	874.3	n/a	885.7
クレジットカード	Credit Card	n/a	381.4	n/a	383.8	n/a	386.5	n/a	390.3
ショッピングクレジット	Shopping Credit	n/a	466.9	n/a	471.9	n/a	487.7	n/a	495.3
有効カード会員数(千人)	Available Cardholders	8,685.9	8,687.0	8,581.8	8,496.2	8,391.1	8,366.3	8,332.1	8,238.9
クレジットカード	Credit Card	8,021.1	8,055.6	7,988.4	7,950.1	7,890.7	7,903.3	7,899.6	7,841.9
ローンカード	Loan Card	664.7	631.3	593.3	546.0	500.4	462.9	432.4	396.9
カード新規獲得枚数(千枚)	Number of New Card Issuance	305.7	248.1	221.2	169.9	172.9	208.0	242.0	174.4
クレジットカード	Credit Card	303.2	245.1	218.1	167.4	170.3	205.0	239.0	171.1
ローンカード	Loan Card	2.5	3.0	3.1	2.4	2.5	3.0	3.0	3.2
残高有口座数(千人)	Number of Active Accounts	n/a	591.6	587.0	581.4	572.0	555.0	549.0	542.0
クレジットカードキャッシング	Cashing by Credit Card	n/a	362.4	364.3	363.8	359.1	352.9	352.8	350.7
ローンカード	Loan Card	n/a	229.1	222.6	217.5	212.8	202.1	196.1	191.3
店舗・チャネル	Number of Branches and Channels	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
店舗数(箇所)	Branches	44	44	44	44	44	44	44	40
CD台数(千台):	CDs(Own and Tie-up) (Thousands)	-	141	-	142	-	145	-	145
平均貸出金利	Average Lending Rates	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
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)	n/a	24.5%	24.3%	24.2%	24.0%	24.0%	24.0%	23.9%

融資残高内訳		Breakdown of Loan Receivables	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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%	n/a	4.5	4.8	5.9	6.1	6.1	6.0	6.1	
～18.0%	～18.0%	n/a	32.8	35.3	37.6	38.9	38.1	39.2	39.8	
～20.0%	～20.0%	n/a	14.2	13.7	13.4	12.9	12.0	11.5	11.0	
～25.0%	～25.0%	n/a	50.0	47.8	45.0	43.1	40.1	38.2	36.4	
～29.2%	～29.2%	n/a	101.8	97.5	93.8	89.5	85.1	81.7	78.6	
合計	Total	n/a	203.4	199.3	195.9	190.8	181.7	176.7	172.1	
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%	n/a	2.2%	2.4%	3.0%	3.2%	3.4%	3.4%	3.6%	
～18.0%	～18.0%	n/a	16.1%	17.7%	19.2%	20.4%	21.0%	22.2%	23.1%	
～20.0%	～20.0%	n/a	7.0%	6.9%	6.8%	6.8%	6.6%	6.5%	6.4%	
～25.0%	～25.0%	n/a	24.6%	24.0%	23.0%	22.6%	22.1%	21.6%	21.2%	
～29.2%	～29.2%	n/a	50.0%	48.9%	47.9%	46.9%	46.8%	46.2%	45.7%	
合計	Total	n/a	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
カードタイプ別融資残高	Loan Receivables Outstanding by Card Type									
クレジットカードキャッシング	Cashing by Credit Card	n/a	81.3	80.0	79.2	77.3	74.8	73.7	72.4	
ローンカード	Loan Card	n/a	122.1	119.2	116.7	113.4	106.8	103.0	99.6	
合計	Total	n/a	203.4	199.3	195.9	190.8	181.7	176.7	172.1	
延滞残高、比率	Balance and Ratio of Delinquent Unsecured Personal Loans									
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	n/a	203.4	199.3	195.9	190.8	181.7	176.7	172.1	
91～180日延滞残高	91-180 Days Delinquency Amount	n/a	4.6	5.2	4.8	4.6	4.5	5.1	4.6	
91～180日延滞比率	91-180 Days Delinquency Ratio	n/a	2.3%	2.6%	2.5%	2.4%	2.5%	2.9%	2.7%	
加重平均借入金利率	Weighted Average Funding Rate									
期中加重平均	During the Fiscal Year		1.3%	1.3%	1.4%	1.4%	1.5%	1.5%	1.5%	1.4%
期末加重平均	As of the Fiscal Year End		1.3%	1.4%	1.4%	1.5%	1.5%	1.4%	1.3%	1.1%
1口座あたり残高(千円)	Credit Outstanding Per Account (Thousands of Yen)									
1口座あたり残高	Credit Outstanding Per Account (Thousands of Yen)	n/a	343.9	339.6	337.0	333.5	327.3	322.0	317.5	
クレジットカードキャッシング	Cashing by Credit Card	n/a	224.4	219.7	217.7	215.2	212.1	208.9	206.5	
ローンカード	Loan Card	n/a	532.8	535.7	536.5	533.1	528.5	525.3	520.9	
年齢別残高構成比	Balance by Age									
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		11.0%	10.6%	10.1%	9.5%	9.0%	8.8%	8.3%	7.8%
<40	<40		29.0%	28.7%	28.5%	28.2%	27.9%	27.6%	27.2%	26.9%
<50	<50		28.1%	28.3%	28.6%	28.9%	29.2%	29.3%	29.6%	29.8%
<60	<60		22.4%	22.4%	22.5%	22.7%	22.9%	23.0%	23.1%	23.2%
>= 60	Over 60		9.5%	10.0%	10.2%	10.7%	11.1%	11.4%	11.8%	12.3%
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									
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%	62.1%	62.2%	62.2%	62.2%	62.5%	62.6%	62.7%
女性	Female		38.0%	37.9%	37.8%	37.8%	37.8%	37.5%	37.4%	37.3%
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									
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		3.4%	3.7%	3.9%	4.0%	4.1%	4.2%	4.4%	4.5%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K		17.7%	18.2%	18.6%	18.9%	19.2%	19.8%	20.2%	20.6%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K		30.2%	29.9%	29.9%	29.6%	29.7%	29.5%	29.4%	29.3%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M		30.1%	29.7%	29.2%	29.2%	28.7%	28.3%	28.0%	27.7%
100万円以上	Over JPY 1M		18.6%	18.5%	18.4%	18.3%	18.3%	18.2%	18.1%	17.9%
合計	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

シンキ株式会社の、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)

Shinki 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	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金運用収益	Total Interest Income	7.8	6.9	6.4	5.9	5.5	4.9	4.7	4.3
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	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	0.0
経常収益	Ordinary Income	7.9	7.0	6.4	6.0	5.6	4.9	4.7	4.3
資金調達費用	Total Interest Expenses	0.4	0.4	0.4	1.0	0.4	0.3	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	0.2
その他業務費用	Other Business Expenses	0.0	0.0	-	0.0	0.0	0.0	0.0	0.0
営業経費	Total General and Administrative Expenses	3.1	2.5	2.8	2.7	2.8	2.3	2.2	2.1
その他経常費用	Other Ordinary Expenses	2.1	2.5	1.0	1.8	1.4	5.8	6.1	(1.0)
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	(5.3)
その他	Others	0.2	1.5	0.3	0.2	1.9	4.5	5.0	4.3
経常費用	Ordinary Expenses	5.9	5.8	4.6	5.9	5.0	8.8	9.0	1.6
経常利益(損失)	Net Ordinary Income (Loss)	2.0	1.2	1.7	0.0	0.5	(3.8)	(4.2)	2.6
特別利益	Special Gains	0.2	0.3	0.3	0.2	0.3	0.2	0.3	0.2
特別損失	Special Losses	0.0	0.4	0.0	0.0	0.2	0.5	0.1	1.5
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	2.2	1.1	2.1	0.3	0.6	(4.1)	(4.0)	1.4
税金	Income Taxes (Benefit)	0.3	0.3	0.3	0.0	0.3	0.2	0.1	0.1
少数株主利益	Minority Interests in Net Income of Subsidiaries	-	-	-	-	-	-	-	-
四半期純利益(損失)	Net Income (Loss)	1.9	0.8	1.7	0.2	0.3	(4.3)	(4.1)	1.3

連結貸借対照表	Consolidated Balance Sheets	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	11.3	10.8	12.9	12.3	7.0	5.9	5.5	3.8
有価証券	Securities	0.6	0.5	0.5	0.4	0.5	0.4	0.5	0.4
貸出金	Loans and Bills Discounted	137.8	130.8	121.4	114.3	107.2	102.2	96.2	91.3
その他資産	Other Assets	6.0	6.4	4.8	3.9	4.1	3.2	3.1	3.0
有形固定資産	Premises and Equipment	7.3	7.1	7.9	7.7	7.3	7.1	6.8	5.7
無形固定資産	Intangible Assets	2.1	1.8	1.9	1.7	1.6	1.7	1.8	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	1.5
貸倒引当金	Reserve for Credit Losses	(27.8)	(26.7)	(24.6)	(23.6)	(20.4)	(19.4)	(18.4)	(10.9)
資産の部合計	Total Assets	141.7	134.2	127.8	119.4	109.5	103.1	97.2	96.8
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
コマースャル・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	54.7
社債	Corporate Bonds	19.8	19.8	9.8	11.8	4.9	4.9	5.4	4.9
その他負債	Other Liabilities	4.5	3.6	3.1	2.3	2.1	2.0	1.9	2.5
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	21.2
繰延税金負債	Deferred Tax Liabilities	0.7	0.7	0.7	0.3	0.3	0.3	0.2	0.2
負債の部合計	Total Liabilities	125.3	117.1	108.8	99.6	89.3	87.3	85.5	83.8
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	16.9	17.7	19.5	19.8	20.2	15.8	11.7	13.0
資本金	Capital Stock	16.7	16.7	16.7	16.7	16.7	16.7	16.7	16.7
純資産の部合計	Total Equity	16.4	17.1	19.0	19.8	20.1	15.8	11.6	13.0
負債及び純資産の部合計	Total Liabilities and Equity	141.7	134.2	127.8	119.4	109.5	103.1	97.2	96.8

利息返還関連	Grey Zone Related Information	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
利息返還額	Amount of Refund for Grey Zone Claim	3.9	3.6	3.9	3.7	3.6	3.9	4.4	4.6
債権放棄額	Amount of Debt Write-Off	1.6	1.4	1.5	1.4	1.3	1.3	1.5	1.4
キャッシュアウト利息返還額	Amount of Interest Repayment	2.2	2.1	2.3	2.3	2.3	2.6	2.9	3.2
利息返還損失引当金	Reserve for Losses on Interest Repayment	34.3	30.6	26.8	23.0	21.3	21.7	21.8	21.2
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	0.0	0.0	0.0	0.0	1.9	4.4	4.5	3.9
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	3.9	3.6	3.9	3.7	3.6	3.9	4.4	4.6
開示請求件数	Number of Claims	11,669	10,256	9,829	8,672	10,077	10,373	9,276	7,746

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	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
消費者向け貸付	Total Consumer Loans	101.1	95.0	88.7	84.1	80.0	77.2	73.8	70.8
無担保ローン	Unsecured Loans	100.5	94.4	88.2	83.6	79.6	76.8	73.4	70.4
有担保ローン	Secured Loans	0.5	0.5	0.4	0.4	0.4	0.4	0.3	0.3
事業者向け貸付	Total Business Loans	38.4	35.6	32.5	30.0	27.0	24.8	22.2	20.3
証書貸付	Loans on Deeds	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.0
ノーローンビジネス	NOLOAN Business	38.1	35.3	32.2	29.8	26.8	24.6	22.0	20.2
有担保貸付	Secured Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
貸付金合計	Total Loan Receivables	139.5	130.6	121.2	114.1	107.1	102.0	96.0	91.1

顧客数(千人)	Number of Customers (Thousands)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
顧客数(千人)	Number of Customers	263.5	252.9	241.0	233.8	226.6	221.8	212.9	203.8
新規獲得顧客数(千件)	Number of Newly Acquired Customers	8.2	8.8	8.6	11.5	13.2	12.4	11.5	8.9

店舗・チャネル	Number of Branches and Channels	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
無人店舗数(箇所)	Unmanned Branches	508	445	418	416	349	317	317	227
ATM台数:	ATMs:								
自社分(台)	Own	510	446	419	416	349	321	321	230
提携分(千台)	Tie-up (Thousands)	46.8	47.0	47.2	50.5	51.1	52.2	52.8	53.6
自動契約機台数(台)	Automated Contract Machines	521	458	432	430	369	349	349	258

成約率	Approval Rate	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
申込数(ノーローン)(千件)	Number of Application (NOLOAN) (Thousands)	47.2	49.0	47.6	47.9	52.3	55.6	58.1	52.4
成約率(ノーローン)	Approval Rate (NOLOAN)	17.3%	18.1%	18.2%	24.2%	25.2%	22.4%	19.8%	17.1%

加重平均約定金利(単体)	Weighted Average Loan Interest Rate (Non-Consolidated)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
加重平均約定金利	Weighted Average Loan Interest Rate	24.9%	24.4%	24.1%	23.7%	23.2%	22.8%	22.4%	21.9%
消費者向け	Consumer Loans	25.4%	24.9%	24.6%	24.1%	23.6%	23.1%	22.6%	22.1%
無担保ローン	Unsecured Loans	25.5%	25.0%	24.6%	24.2%	23.7%	23.2%	22.7%	22.2%
有担保ローン	Secured Loans	13.9%	13.8%	13.7%	13.7%	13.7%	13.6%	13.5%	13.4%
事業者向け	Business Loans	23.5%	23.0%	22.7%	22.4%	22.1%	21.8%	21.5%	21.3%
証書貸付	Loans on Deeds	21.9%	22.3%	22.7%	22.9%	23.0%	23.1%	23.3%	23.4%
ノーローンビジネス	NOLOAN Business	23.5%	23.0%	22.7%	22.4%	22.1%	21.8%	21.6%	21.3%
有担保貸付	Secured Loans	11.3%	12.8%	11.4%	11.4%	11.5%	11.5%	11.5%	11.5%

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
無担保ローン	Unsecured Customer Loans								
残高:	Outstanding:								
~ 15%	~ 15%	11.4	11.4	11.1	10.5	10.0	9.7	9.7	10.1
~ 18%	~ 18%	17.0	19.8	21.4	23.8	26.3	29.1	31.1	32.2
~ 20%	~ 20%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~ 25%	~ 25%	12.4	11.1	10.0	9.1	8.3	7.5	6.6	5.8
~ 29.2%	~ 29.2%	59.6	52.0	45.5	40.0	34.9	30.4	25.9	22.2
合計	Total	100.5	94.4	88.2	83.6	79.6	76.8	73.4	70.4
比率:	Ratios:								
~ 15%	~ 15%	11.4%	12.2%	12.6%	12.6%	12.6%	12.7%	13.3%	14.4%
~ 18%	~ 18%	16.9%	21.0%	24.3%	28.6%	33.1%	38.0%	42.4%	45.8%
~ 20%	~ 20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~ 25%	~ 25%	12.3%	11.8%	11.4%	11.0%	10.5%	9.8%	9.0%	8.3%
~ 29.2%	~ 29.2%	59.3%	55.1%	51.6%	47.8%	43.8%	39.6%	35.3%	31.5%
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	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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)	100.6	94.5	88.3	83.7	79.6	76.8	73.5	70.5
91~180日延滞残高	91-180 Days Delinquency Amount	2.6	2.2	2.2	2.0	2.0	1.9	2.1	2.0
91~180日延滞比率	91-180 Days Delinquency Ratio	2.7%	2.4%	2.6%	2.5%	2.5%	2.5%	2.9%	2.8%

加重平均借入金利(単体)	Weighted Average Funding Rate (Non-Consolidated)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
期中加重平均	During the Fiscal Year	1.7%	1.8%	2.1%	2.1%	2.2%	2.2%	2.2%	2.3%
期末加重平均	As of the Fiscal Year End	1.9%	1.9%	2.2%	2.2%	2.3%	2.3%	2.2%	2.3%

年齢別残高構成比	Balance by Age	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
無担保ローン	Unsecured Customer Loans								
<30	<30	14.2%	14.0%	13.8%	13.5%	13.3%	13.1%	12.9%	12.6%
<40	<40	32.0%	31.9%	31.8%	31.8%	31.7%	31.5%	31.3%	31.2%
<50	<50	25.9%	26.1%	26.4%	26.8%	27.1%	27.6%	28.2%	28.8%
<60	<60	19.4%	19.3%	19.3%	19.1%	19.1%	19.0%	18.8%	18.6%
>= 60	Over 60	8.6%	8.8%	8.8%	8.9%	8.8%	8.9%	8.7%	8.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100%	100%	100.0%

性別、既婚・未婚別残高構成比	Balance by Gender and Marital Status	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
無担保ローン	Unsecured Customer Loans								
男性独身	Single male	37.8%	38.2%	38.6%	38.9%	39.1%	39.4%	39.7%	40.8%
男性既婚	Married male	30.2%	30.6%	30.8%	31.5%	32.4%	33.5%	34.7%	31.9%
女性独身	Single female	13.7%	13.6%	13.5%	13.3%	13.0%	12.6%	12.2%	13.0%
女性既婚	Married female	18.3%	17.7%	17.1%	16.3%	15.4%	14.5%	13.5%	14.3%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100%

実行残高別残高構成比	Balance by Amount of Origination	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
無担保ローン	Unsecured Customer Loans								
10万円未満	Less than JPY 100K	2.2%	2.3%	2.4%	2.5%	2.7%	2.9%	3.0%	3.1%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	13.6%	14.6%	16.1%	17.7%	18.5%	19.0%	19.3%	19.0%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	30.5%	30.8%	30.5%	30.5%	31.4%	32.5%	33.4%	33.6%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	39.3%	37.9%	36.7%	35.4%	34.0%	32.8%	32.0%	31.7%
100万円以上	Over JPY 1M	14.4%	14.3%	14.3%	13.9%	13.4%	12.8%	12.3%	12.5%
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	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
無担保ローン	Unsecured Customer Loans								
年収2百万円未満	Less than JPY 2M	18.6%	18.2%	17.7%	16.9%	15.9%	15.0%	14.1%	13.4%
年収2百万円以上、5百万円未満	Over JPY 2M and less than JPY 5M	56.0%	56.1%	56.5%	56.8%	57.1%	57.1%	57.3%	57.0%
年収5百万円以上、7百万円未満	Over JPY 5M and less than JPY 7M	16.9%	17.1%	17.2%	17.5%	17.8%	18.2%	18.5%	18.9%
年収7百万円以上	Over JPY 7M	8.5%	8.6%	8.6%	8.9%	9.2%	9.7%	10.1%	10.7%
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	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.3	2009.6	2009.9
資金運用収益	Total Interest Income	1.1	0.6	0.6	0.7	0.7	0.5	0.3	0.3
役務取引等収益	Fees and Commissions Income	0.4	0.3	0.3	0.2	0.2	0.2	0.1	0.1
その他業務収益	Other Business Income	45.3	42.8	43.4	43.4	38.2	34.5	32.0	31.8
その他経常収益	Other Ordinary Income	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
経常収益	Ordinary Income	47.0	43.9	44.5	44.4	39.2	35.3	32.6	32.3
資金調達費用	Total Interest Expenses	1.4	1.5	1.4	1.4	1.4	1.4	1.3	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	38.6	36.5	36.2	37.3	32.1	28.7	26.3	26.5
営業経費	Total General and Administrative Expenses	2.9	2.9	3.0	3.0	2.1	2.0	1.9	2.0
その他経常費用	Other Ordinary Expenses	3.0	3.1	2.1	2.5	0.0	4.5	2.0	1.5
貸倒引当金繰入額	Provision of Reserve for Loan Losses	2.0	1.7	1.4	2.1	(0.6)	3.9	2.0	1.2
その他	Others	0.9	1.4	0.6	0.4	0.5	0.6	0.0	0.2
経常費用	Ordinary Expenses	46.1	44.2	42.8	44.4	35.8	36.7	31.8	31.4
経常利益(損失)	Net Ordinary Income (Loss)	0.8	(0.3)	1.6	0.0	3.3	(1.4)	0.7	0.9
特別利益	Special Gains	0.1	0.0	0.2	10.9	(0.1)	0.0	-	0.0
特別損失	Special Losses	0.0	0.0	0.0	0.0	0.2	0.8	0.0	0.0
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	1.0	(0.2)	1.9	10.9	2.9	(2.2)	0.7	0.9
税金	Income Taxes (Benefit)	0.0	(0.3)	(1.9)	0.2	0.5	0.9	0.0	0.1
少数株主利益	Minority Interests in Net Income of Subsidiaries	-	-	-	0.0	0.0	0.0	0.0	0.0
四半期純利益(損失)	Net Income (Loss)	1.0	0.0	3.8	10.6	2.3	(3.1)	0.7	0.7

連結貸借対照表	Consolidated Balance Sheets	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	3.6	8.2	2.9	43.7	39.7	41.7	48.9	59.1
有価証券	Securities	6.6	7.6	8.6	7.6	7.0	7.0	7.4	7.5
貸出金	Loans and Bills Discounted	23.0	26.5	24.0	41.5	42.7	36.0	35.5	33.3
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	223.5
その他資産	Other Assets	211.8	212.2	199.5	195.4	184.9	167.0	154.4	148.7
割賦売掛金	Installment Sales Credit	180.1	184.7	170.7	166.7	157.2	143.3	130.5	126.6
有形固定資産	Premises and Equipment	273.7	264.7	42.0	10.2	11.0	10.0	9.7	17.6
無形固定資産	Intangible Assets	42.0	41.3	3.0	3.6	2.6	2.4	2.1	2.0
繰延税金資産	Deferred Tax Assets	0.1	0.9	3.0	3.2	2.9	2.3	2.4	2.4
貸倒引当金	Reserve for Credit Losses	(6.1)	(10.3)	(5.9)	(7.0)	(5.1)	(7.2)	(6.9)	(7.0)
資産の部合計	Total Assets	562.3	560.8	535.6	563.4	538.9	498.5	486.4	496.8
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	366.8	413.0	368.0	388.5	391.0	398.1	381.0	388.0
短期社債	Short-Term Corporate Bonds	74.0	30.0	54.0	36.5	15.0	1.0	9.0	13.5
社債	Corporate Bonds	10.0	10.0	10.0	10.0	10.0	7.3	7.3	-
その他負債	Other Liabilities	62.0	58.5	50.4	65.1	57.9	42.2	38.2	43.2
繰延税金負債	Deferred Tax Liabilities	0.5	0.3	0.4	0.1	-	0.0	0.1	0.1
負債の部合計	Total Liabilities	515.7	514.5	485.3	502.9	476.2	451.2	438.0	447.4
純資産の部	Equity:								
株主資本合計	Total Shareholders' Equity	45.7	45.8	49.6	60.3	62.6	47.4	48.1	48.9
資本金	Capital Stock	24.3	24.3	24.3	24.3	24.3	24.3	24.3	24.3
純資産の部合計	Total Equity	46.5	46.2	50.3	60.5	62.6	47.3	48.4	49.3
負債の部及び純資産の部合計	Total Liabilities and Equity	562.3	560.8	535.6	563.4	538.9	498.5	486.4	496.8

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)	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
業務粗利益	Total Gross Business Profit (Loss)	40.5	34.6	24.2	6.5	4.3	(22.0)	27.8	25.3
資金利益	Net Interest Income	30.9	37.0	20.1	17.6	19.2	36.8	14.6	14.3
役務取引等利益	Net Fees and Commissions	10.1	9.4	11.4	1.8	0.4	(2.4)	3.2	2.2
特定取引利益	Net Trading Income	1.2	0.8	0.9	(4.2)	1.1	(3.4)	0.4	3.0
その他業務利益	Net Other Business Income	(1.8)	(12.6)	(8.3)	(8.6)	(16.5)	(53.0)	9.4	5.5
経費	Total Expenses	20.9	21.3	22.0	16.9	20.8	18.6	17.4	17.1
実質業務純益(損失)	Net Business Profit (Loss) (Jishitsu Gyomu Jun-eki)	19.4	13.2	2.1	(10.3)	(16.5)	(40.6)	10.3	8.1
その他損益	Other Operating Expenses, Net	(0.2)	(23.5)	(2.8)	(25.0)	(8.4)	(63.1)	(8.5)	(6.6)
経常利益(損失)	Net Ordinary Income (Loss)	19.2	(10.2)	(0.7)	(35.3)	(24.9)	(103.8)	1.7	1.5
特別利益(損失)	Extraordinary Income (Loss)	(35.0)	52.4	(0.6)	(2.3)	(25.4)	41.8	8.6	1.5
税引前四半期純利益(損失)	Income (Loss) before Income Taxes	19.2	42.1	(1.3)	(37.7)	(50.3)	(62.0)	10.4	3.1
法人税、住民税及び事業税	Current Income Taxes (Benefit)	(0.4)	0.5	(3.1)	(0.3)	0.5	(1.1)	(0.0)	0.3
法人税等調整額	Deferred Income Taxes Expense (Benefit)	0.0	6.0	-	0.8	0.0	8.9	-	4.6
四半期純利益(損失)	Net Income (Loss)	19.7	35.6	1.8	(38.2)	(50.9)	(69.7)	10.4	(1.8)

単体損益計算書	Non-Consolidated Statements of Operations	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金運用収益	Total Interest Income	54.9	57.6	42.1	43.0	41.9	55.5	34.5	33.6
貸出金利息	Interest on Loans and Bills Discounted	29.0	28.3	27.8	29.0	27.4	25.5	21.9	20.7
有価証券利息配当金	Interest and Dividends on Securities	21.9	27.3	12.1	10.8	9.8	26.6	8.2	8.5
その他の資金運用収益	Other Interest Income	3.8	1.9	2.1	3.1	4.7	3.3	4.4	4.2
役務取引等収益	Fees and Commissions Income	5.7	6.5	5.8	5.9	3.2	3.8	3.7	4.1
特定取引収益	Trading Profits	1.2	0.9	2.9	0.0	5.0	(2.7)	3.6	0.0
その他業務収益	Other Business Income	(0.8)	(2.9)	0.3	4.7	3.2	8.5	12.8	7.4
その他経常収益	Other Ordinary Income	9.5	7.3	8.5	6.4	32.0	(24.6)	4.1	4.9
経常収益	Ordinary Income	70.6	69.5	59.8	60.1	85.6	40.6	58.8	50.1
資金調達費用	Total Interest Expenses	26.2	22.2	24.1	27.5	24.7	19.9	21.6	20.5
預金利息	Interest on Deposits	11.1	11.1	10.9	11.6	12.2	12.7	14.0	13.9
社債利息	Interest on Corporate Bonds	6.2	4.9	6.5	5.5	3.5	4.6	4.2	3.9
その他の資金調達費用	Other Interest Expenses	8.8	6.1	6.6	10.4	8.8	2.6	3.3	2.6
役務取引等費用	Fees and Commissions Expenses	4.6	3.9	2.5	3.6	3.8	3.3	2.6	2.2
特定取引費用	Trading Losses	0.0	0.0	2.0	4.3	3.8	0.7	3.1	(3.0)
その他業務費用	Other Business Expenses	1.0	9.6	8.6	13.3	19.7	61.6	3.3	1.8
営業経費	General and Administrative Expenses	21.0	22.0	22.3	17.4	21.2	20.7	18.1	17.8
その他経常費用	Other Ordinary Expenses	(1.6)	21.8	0.9	29.2	36.9	38.0	8.1	9.0
貸倒引当金繰入額	Provision of Reserve for Loan Losses	(1.3)	14.6	-	20.6	25.4	29.7	4.5	0.2
その他	Others	(0.2)	7.1	0.9	8.6	11.5	8.3	3.5	8.8
経常費用	Ordinary Expenses	51.3	79.8	60.5	95.5	110.5	144.4	57.0	48.6
経常利益(損失)	Net Ordinary Income (Loss)	19.2	(10.2)	(0.7)	(35.3)	(24.9)	(103.8)	1.7	1.5
特別利益	Special Gains	0.0	66.5	2.5	(1.5)	0.9	75.0	11.2	2.4
特別損失	Special Losses	0.0	14.0	3.1	0.8	26.3	33.1	2.6	0.8
税引前四半期純利益(損失)	Income (Loss) before Income Taxes	19.2	42.1	(1.3)	(37.7)	(50.3)	(62.0)	10.4	3.1
税金:	Income Taxes (Benefit):								
法人税、住民税及び事業税	Current	(0.4)	0.5	(3.1)	(0.3)	0.5	(1.1)	(0.0)	0.3
法人税等調整額	Deferred	-	6.0	-	0.8	-	8.9	-	4.6
四半期純利益(損失)	Net Income (Loss)	19.7	35.6	1.8	(38.2)	(50.9)	(69.7)	10.4	(1.8)

与信関連費用(単体)	Net Credit Costs (Non-Consolidated)	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	-	1.2	0.1	2.0	(0.1)	0.0	0.8	2.7
貸倒引当金繰入	Net Provision (Reversal) of Reserve for Loan Losses	(1.3)	14.6	(2.1)	22.8	25.4	29.7	4.5	0.2
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	(1.5)	30.5	(1.5)	24.7	12.9	17.4	(4.6)	6.1
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	0.2	(15.8)	(0.6)	(1.9)	12.4	12.3	9.1	(5.9)
特定海外債権引当勘定繰入	Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	(0.0)	0.0	-	0.0	0.0	(0.0)	-	(0.0)
与信関連費用	Net credit costs	(1.3)	15.9	(1.9)	24.9	25.2	29.7	5.4	3.0

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)	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	188.1	99.0	79.0	108.3	31.5	11.3	7.6	5.4
コールローン	Call Loans	219.3	281.2	221.7	206.7	59.0	54.2	44.8	108.7
買現先勘定	Receivables under Resale Agreements	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	149.7	236.8	95.9	222.6	151.4	97.9	45.1	48.0
有価証券	Securities	2,498.4	2,375.7	2,661.1	2,824.0	2,577.5	2,599.5	3,413.5	3,888.1
貸出金	Loans and Bills Discounted	5,264.1	5,227.2	5,424.3	5,528.2	5,350.6	5,073.8	4,850.4	4,738.3
その他資金運用	Other Interest-Earning Assets	197.8	168.4	168.1	215.3	588.0	626.4	716.1	617.5
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金運用勘定合計	Total Interest-Earning Assets	8,519.9	8,389.2	8,652.1	9,105.4	8,758.3	8,463.3	9,077.8	9,406.2
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	5,196.0	5,425.7	5,336.1	5,619.0	5,734.6	6,245.0	6,994.6	6,978.5
譲渡性預金	Negotiable Certificates of Deposit	840.3	590.3	708.9	703.1	647.8	402.4	378.4	414.2
債券	Debentures	661.5	671.8	664.3	714.4	733.4	711.2	655.7	582.6
コールマネー	Call Money	1,015.8	839.7	789.3	666.1	378.8	146.6	221.8	256.4
売現先勘定	Payable under Repurchase Agreements	0.1	0.3	0.6	0.0	0.0	2.9	24.7	82.3
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	143.5	104.6	293.9	588.0	321.4	212.7	454.2	554.3
借入金	Borrowed Money	276.3	300.2	301.4	303.5	459.5	552.3	363.2	306.7
社債	Corporate Bonds	563.3	542.9	529.8	541.1	468.4	397.0	383.0	370.7
その他資金調達勘定	Other Interest-Bearing Liabilities	0.2	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	-	-	-	-	-	-	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	8,697.5	8,476.2	8,625.0	9,135.7	8,744.5	8,670.7	9,476.2	9,546.2
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	8,519.9	8,389.2	8,652.1	9,105.4	8,758.3	8,463.3	9,077.8	9,406.2

資金運用／調達状況(利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated)	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	1.1	0.5	0.4	0.7	0.1	0.0	0.0	0.0
コールローン	Call Loans	0.3	0.4	0.4	0.3	0.0	0.0	0.0	0.0
買現先勘定	Receivables under Resale Agreements	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	0.3	0.1	0.3	0.2	0.0	0.0	0.0
有価証券	Securities	21.9	27.3	12.1	10.8	9.8	26.6	8.2	8.5
貸出金	Loans and Bills Discounted	29.0	28.3	27.8	29.0	27.4	25.5	21.9	20.7
その他資金運用	Other Interest-Bearing Assets	1.9	1.1	1.0	1.6	4.2	3.2	3.4	2.8
金利スワップ等	Interest Rate and Funding Swaps	0.1	(0.5)	-	-	-	-	0.9	1.3
資金運用勘定合計	Total Interest-Earning Assets	54.9	57.6	42.1	43.0	41.9	55.5	34.5	32.2
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	11.1	11.1	10.9	11.6	12.2	12.7	14.0	13.9
譲渡性預金	Negotiable Certificates of Deposit	1.5	1.1	1.2	1.4	1.4	0.7	0.4	0.3
債券	Debentures	0.8	0.9	0.9	1.2	1.4	1.3	1.2	1.0
コールマネー	Call Money	4.0	2.5	1.9	1.9	0.9	0.1	0.0	0.0
売現先勘定	Payable under Repurchase Agreements	0.0	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	0.2	0.6	1.4	0.9	(0.3)	0.1	0.1
借入金	Borrowed Money	0.9	1.1	1.1	1.1	1.5	1.3	0.9	0.8
社債	Corporate Bonds	6.2	4.9	6.5	5.5	3.5	4.6	4.2	3.9
その他資金調達勘定	Other Interest-Bearing Liabilities	0.9	0.0	0.3	2.4	1.4	0.4	0.3	0.1
金利スワップ等	Interest Rate and Funding Swaps	-	-	0.2	0.7	-	(1.0)	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	26.2	22.2	24.1	27.5	23.6	19.9	21.6	20.5
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	28.6	35.4	18.0	15.4	18.3	35.5	12.9	11.6

資金運用/調達状況(利回り(%))(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Non-Consolidated)	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3	2009.4-6	2009.7-9
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	2.45	2.21	2.45	2.85	2.29	1.54	1.16	0.36
コールローン	Call Loans	0.62	0.60	0.73	0.69	0.54	0.24	0.18	0.13
買現先勘定	Receivables under Resale Agreements	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	0.59	0.62	0.64	0.58	0.52	0.18	0.14	0.12
有価証券	Securities	3.49	4.63	1.83	1.51	1.51	4.16	0.96	0.87
貸出金	Loans and Bills Discounted	2.19	2.17	2.05	2.08	2.03	2.04	1.81	1.73
その他資金運用	Other Interest-Bearing Assets	3.91	2.77	2.62	3.08	2.88	2.09	1.91	1.83
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金運用勘定合計	Total Interest-Earning Assets	2.56	2.76	1.95	1.87	1.90	2.66	1.52	1.36
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	0.85	0.83	0.82	0.81	0.85	0.82	0.80	0.79
譲渡性預金	Negotiable Certificates of Deposit	0.73	0.78	0.73	0.79	0.88	0.73	0.47	0.35
債券	Debentures	0.51	0.57	0.59	0.69	0.76	0.78	0.77	0.70
コールマネー	Call Money	1.59	1.20	0.98	1.14	0.96	0.29	0.15	0.10
売現先勘定	Payable under Repurchase Agreements	3.73	3.64	2.29	0.00	0.43	0.18	0.13	0.12
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	1.14	0.87	0.85	0.96	1.14	(0.61)	0.14	0.12
借入金	Borrowed Money	1.43	1.60	1.55	1.54	1.36	0.97	1.10	1.07
社債	Corporate Bonds	4.42	3.64	4.95	4.04	3.02	4.73	4.45	4.24
その他資金調達勘定	Other Interest-Bearing Liabilities	***	***	***	***	***	***	***	***
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	1.20	1.05	1.12	1.19	1.07	0.93	0.91	0.85
資金運用収益-資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	1.33	1.69	0.83	0.67	0.83	1.70	0.57	0.49

単体貸借対照表	Non-Consolidated Balance Sheets	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	161.9	272.9	353.2	94.9	157.0	411.9	97.4	307.5
コールローン	Call Loans	544.7	-	315.3	199.0	49.0	-	19.6	19.5
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	92.5	13.8	99.6	16.9	240.6	0.1	235.0	4.1
買入金銭債権	Other Monetary Claims Purchased	151.0	161.3	159.2	559.1	599.4	666.1	766.8	528.6
特定取引資産	Trading Assets	199.5	275.1	215.0	240.3	342.1	326.0	253.6	232.3
金銭の信託	Monetary Assets Held in Trust	625.3	606.0	630.6	621.3	593.6	573.0	579.6	544.9
有価証券	Securities	2,300.4	2,300.3	2,897.7	2,426.1	2,346.6	2,626.0	3,711.7	3,729.6
投資損失引当金	Valuation Allowance for Investments	-	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)
貸出金	Loans and Bills Discounted	5,273.4	5,356.3	5,447.1	5,660.1	5,122.2	5,168.0	4,737.3	4,922.8
外国為替	Foreign Exchanges	18.8	17.8	13.5	22.4	22.2	37.1	11.9	12.7
その他資産	Other Assets	429.7	577.8	516.9	514.0	940.4	977.9	745.0	792.1
有形固定資産	Premises and Equipment	21.9	20.8	20.3	19.7	19.8	18.8	18.3	18.0
無形固定資産	Intangible Assets	14.7	14.5	14.2	14.1	14.1	13.4	13.2	12.7
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	28.6	14.6	20.9	18.1	9.7	4.3	7.1	0.4
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	16.5	11.7	18.1	11.3	15.8	12.5	10.7	8.4
貸倒引当金	Reserve for Credit Losses	(99.6)	(93.6)	(81.0)	(83.2)	(107.5)	(118.9)	(113.9)	(107.5)
資産の部合計	Total Assets	9,783.5	9,548.6	10,637.8	10,331.4	10,362.3	10,713.4	11,090.8	11,023.7
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	5,300.8	5,287.9	5,479.8	5,764.9	5,807.8	6,637.8	7,123.8	7,080.5
譲渡性預金	Negotiable Certificates of Deposit	935.7	577.1	685.0	744.4	461.3	259.6	395.4	378.6
債券	Debentures	671.6	663.1	685.3	748.9	722.6	676.7	622.2	528.2
コールマネー	Call Money	751.3	632.1	773.8	480.8	159.1	281.5	155.5	100.4
売現先勘定	Payables under Repurchase Agreements	-	-	-	-	-	53.8	60.9	156.3
債券貸借取引受入担保金	Collateral Related to Securities Lending Transactions	157.6	148.4	863.5	485.2	303.1	569.5	598.8	764.3
特定取引負債	Trading Liabilities	124.6	203.7	161.9	181.9	328.9	316.0	237.0	188.8
借入金	Borrowed Money	294.0	304.0	302.1	317.5	772.3	425.3	328.9	336.1
外国為替	Foreign Exchanges	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
社債	Corporate Bonds	561.0	519.9	543.8	513.3	406.6	402.4	376.3	354.6
その他負債	Other Liabilities	303.4	450.6	394.2	406.0	739.8	495.0	567.9	496.0
未払法人税等	Income Taxes Payable	-	0.7	-	0.4	0.0	0.0	0.1	0.3
リース債務	Lease Debt	-	-	-	0.0	0.0	0.0	0.0	0.0
その他の負債	Other Liabilities	-	-	-	405.5	739.7	494.9	567.8	495.6
賞与引当金	Accrued Employees' Bonuses	8.5	10.3	4.2	2.9	6.2	7.1	2.2	3.7
退職給付引当金	Reserve for Retirement Benefits	0.3	1.5	1.4	1.0	0.6	0.0	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	6.8
訴訟損失引当金	Reserve for Losses on Litigation	-	-	-	-	3.6	3.6	3.6	3.6
支払承諾	Acceptances and Guarantees	16.5	11.7	18.1	11.3	15.8	12.5	10.7	8.4
負債の部合計	Total Liabilities	9,126.3	8,815.9	9,921.5	9,666.1	9,735.6	10,148.6	10,491.0	10,407.2
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	678.9	764.5	760.6	722.4	671.5	601.7	612.2	610.3
資本金	Capital Stock	451.2	476.2	476.2	476.2	476.2	476.2	476.2	476.2
資本剰余金	Capital Surplus	18.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5
資本準備金	Additional Paid-in Capital	18.5	43.5	43.5	43.5	43.5	43.5	43.5	43.5
利益剰余金	Retained Earnings	281.6	317.2	313.3	275.1	224.2	154.4	164.9	163.0
利益準備金	Legal Reserve	9.8	9.8	11.0	11.0	11.0	11.0	11.0	11.0
その他利益剰余金	Other Retained Earnings	271.7	307.3	302.3	264.0	213.1	143.4	153.8	152.0
繰越利益剰余金	Unappropriated Retained Earnings	271.7	307.3	302.3	264.0	213.1	143.4	153.8	152.0
自己株式	Treasury Stock, at Cost	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
評価・換算差額等合計	Total Net Unrealized Gain (Loss)	(22.6)	(33.1)	(45.7)	(58.6)	(46.5)	(38.7)	(14.0)	4.5
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(13.4)	(35.0)	(36.4)	(58.4)	(51.2)	(38.0)	(12.5)	3.3
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(9.2)	1.8	(9.2)	(0.1)	4.7	(0.6)	(1.5)	1.2
新株予約権	Stock Acquisition Rights	1.0	1.2	1.4	1.5	1.7	1.8	1.6	1.5
純資産の部合計	Total Equity	657.2	732.7	716.3	665.2	626.6	564.8	599.7	616.4
負債及び純資産の部合計	Total Liabilities and Equity	9,783.5	9,548.6	10,637.8	10,331.4	10,362.3	10,713.4	11,090.8	11,023.7

貸出金の残存期間別残高(単体)	Loan Maturity (Non-consolidated)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9	
1年以下	One year or less	n/a	1,599.1	n/a	1,848.0	n/a	1,701.6	n/a	n/a	
1年超3年以下	Over one year to three years	n/a	1,501.8	n/a	1,535.0	n/a	1,370.0	n/a	n/a	
3年超5年以下	Over three years to five years	n/a	677.5	n/a	591.8	n/a	480.9	n/a	n/a	
5年超7年以下	Over five years to seven years	n/a	323.3	n/a	344.4	n/a	284.3	n/a	n/a	
7年超	Over seven years	n/a	1,223.6	n/a	1,301.7	n/a	1,201.0	n/a	n/a	
期間の定めのないもの	Indefinite term	n/a	30.8	n/a	38.8	n/a	129.9	n/a	n/a	
合計	Total		5,273.4	5,356.3	5,447.1	5,660.1	5,122.2	5,168.0	4,737.3	4,922.8

リスク管理債権(単体)	Risk Monitored Loans (Non-Consolidated)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
破綻先債権額	Loans to Bankrupt Obligors	0.3	0.5	0.0	18.4	22.4	23.9	23.0	20.1
延滞債権額	Non-Accrual Delinquent Loans	32.4	22.8	30.7	16.1	57.4	110.2	146.9	129.4
3か月以上延滞債権額	Loans Past Due Three Months or More	0.0	0.1	0.0	0.0	10.3	3.7	10.7	24.6
貸出条件緩和債権額	Restructured Loans	6.0	29.4	5.2	17.7	7.1	3.1	2.6	3.1
合計(A)	Total (A)	38.8	53.0	36.0	52.4	97.4	141.0	183.4	177.3
貸出金残高(B)	Loans and Bills Discounted (B)	5,273.4	5,356.3	5,447.1	5,660.1	5,122.2	5,168.0	4,737.3	4,922.8
貸出残高比(A)/(B)	(A)/(B)	0.74%	0.99%	0.66%	0.93%	1.90%	2.73%	3.87%	3.60%
貸倒引当金(C)	Reserve for Credit Losses (C)	99.6	93.6	81.0	83.2	107.5	118.9	113.9	107.5
引当率(C)/(A)	Reserve Ratios (C)/(A)	256.4%	176.5%	225.0%	158.8%	110.4%	84.3%	62.1%	60.7%

業種別貸出残高(単体)	Loans by Borrower Industry (Non-Consolidated)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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	187.9	199.2	219.9	242.9	239.3	248.9	254.6
農業、林業	Agriculture, forestry	n/a	-	-	-	-	-	-	-
漁業	Fishery	n/a	2.9	2.8	2.8	2.7	2.7	2.6	2.6
鉱業、砕石業、砂利採取業	Mining, quarrying, gravel extraction	n/a	4.5	4.5	4.6	4.6	3.6	3.5	3.2
建設業	Construction	n/a	18.5	16.8	14.3	19.0	12.2	7.9	8.2
電気・ガス・熱供給・水道業	Electric power, gas, heat supply and water supply	n/a	74.6	75.7	66.8	53.2	45.4	43.6	39.6
情報通信業	Information and communications	n/a	49.1	48.0	46.5	48.1	47.3	29.4	19.4
運輸業、郵便業	Transportation, postal service	n/a	377.6	366.3	359.2	346.3	331.6	319.5	308.9
卸売業、小売業	Wholesale and retail	n/a	127.6	124.1	119.5	124.7	123.0	118.3	116.7
金融業、保険業	Finance and insurance	n/a	1,446.5	1,293.8	1,470.1	1,288.2	1,521.2	1,203.9	1,515.2
不動産業	Real estate	n/a	1,234.8	1,210.5	1,211.2	1,052.6	966.4	950.3	892.6
各種サービス業	Services	n/a	357.4	344.2	340.5	346.3	352.0	321.4	321.2
地方公共団体	Local government	n/a	118.1	283.2	301.1	182.7	156.5	172.4	168.3
個人	Individual	n/a	865.8	931.0	962.6	943.4	905.3	876.8	851.0
海外円借款、国内店名義現地貸	Overseas yen loan and overseas loans booked domestically	n/a	408.6	459.5	450.4	395.0	389.7	377.4	366.1
国内店計	Total domestic	n/a	5,274.3	5,360.2	5,570.1	5,050.3	5,096.7	4,676.5	4,868.3
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	1.1	1.3	1.2	1.3	1.4	1.6	1.5
金融機関	Financial institutions	n/a	-	-	-	-	-	-	-
商工業	Commerce and industry	n/a	80.7	85.5	88.6	70.5	69.7	59.1	52.9
その他	Others	n/a	-	-	-	-	-	-	-
海外合計	Total overseas	n/a	81.9	86.8	89.9	71.8	71.2	60.7	54.5
合計	Total		5,356.3	5,447.1	5,660.1	5,122.2	5,168.0	4,737.3	4,922.8

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)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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	3.0	2.0	1.8	1.8	1.6	1.6	1.6
農業、林業	Agriculture, forestry	n/a	-	-	-	-	-	-	-
漁業	Fishery	n/a	-	-	-	-	-	-	-
鉱業、砕石業、砂利採取業	Mining, quarrying, gravel extraction	n/a	-	-	-	-	-	-	-
建設業	Construction	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	-	-	-	-	-	-	-
情報通信業	Information and communications	n/a	-	-	0.6	0.7	0.5	0.5	0.5
運輸業、郵便業	Transportation, postal service	n/a	7.6	7.2	6.6	6.4	6.0	5.8	5.3
卸売業、小売業	Wholesale and retail	n/a	3.5	0.0	0.0	0.0	0.0	0.0	0.0
金融業、保険業	Finance and insurance	n/a	0.4	0.4	6.7	6.8	51.1	53.8	46.5
不動産業	Real estate	n/a	1.0	1.0	1.9	23.4	32.0	85.9	93.3
各種サービス業	Services	n/a	6.5	3.9	4.0	4.9	3.4	1.1	1.1
地方公共団体	Local government	n/a	-	-	-	-	-	-	-
個人	Individual	n/a	1.2	1.1	4.2	4.3	5.3	5.4	2.6
海外円借款、国内店名義現地貸	Overseas yen loan and overseas loans booked domestically	n/a	26.4	17.1	23.2	44.6	39.8	25.3	24.3
国内店計	Total domestic	n/a	53.0	36.0	52.4	97.4	141.0	179.8	175.5
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	n/a	-	-	-	-	-	-	-
金融機関	Financial institutions	n/a	-	-	-	-	-	-	-
商工業	Commerce and industry	n/a	-	-	-	-	-	3.5	1.7
その他	Others	n/a	-	-	-	-	-	-	-
海外合計	Total overseas	n/a	-	-	-	-	-	3.5	1.7
合計	Total	n/a	53.0	36.0	52.4	97.4	141.0	183.4	177.3

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)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
米国	US	n/a	76.8	85.5	103.0	106.8	103.1	92.5	86.1
米国アセットバック投資	Asset-Backed Investment in US	n/a	6.0	4.7	5.3	5.9	5.4	4.4	3.4
欧州	Europe	n/a	235.5	251.4	235.9	174.3	166.1	156.9	148.5
欧州アセットバック投資	Asset-Backed Investment in Europe	n/a	187.2	198.0	175.4	127.1	122.2	113.4	106.0
その他	Others	n/a	178.2	209.4	201.3	185.7	191.7	188.7	185.9
海外・オフショアローン合計	Total	n/a	490.6	546.4	540.4	466.8	460.9	438.2	420.6
アセットバック投資合計	Total Asset-Backed Investment	n/a	193.2	202.8	180.8	133.1	127.7	117.9	109.5

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)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
米国	US	n/a	6.0	4.7	-	1.2	0.7	9.2	7.2
米国アセットバック投資	Asset-Backed Investment in US	n/a	6.0	4.7	-	1.2	0.7	0.6	0.4
欧州	Europe	n/a	20.3	12.2	23.1	43.3	38.9	19.6	18.7
欧州アセットバック投資	Asset-Backed Investment in Europe	n/a	20.3	12.2	23.1	39.0	37.0	17.8	17.2
その他	Others	n/a	0.0	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	26.4	17.1	23.2	44.6	39.8	28.9	26.1
アセットバック投資合計	Total Risk Monitored Loans of Asset-Backed Investment	n/a	26.3	17.0	23.1	40.2	37.8	18.4	17.7

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)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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	8.0	17.1	26.4	31.9	83.3	116.2	116.2
危険債権	Doubtful Claims	23.2	15.5	13.7	8.2	48.0	55.7	58.1	37.6
要管理債権	Substandard Claims	6.2	29.6	5.3	17.8	17.5	6.9	13.4	27.8
合計(A)	Total (A)	39.3	53.1	36.1	52.5	97.5	145.8	187.8	181.6
総与信残高(B)	Total Claims (B)	5,546.1	5,566.0	5,677.2	5,840.2	5,453.0	5,815.6	5,145.8	5,325.7
総与信残高比(A)/(B)	(A)/(B)	0.71%	0.95%	0.64%	0.90%	1.79%	2.51%	3.65%	3.41%
貸倒引当金(C)	Reserve for Credit Losses (C)	99.6	93.6	81.0	83.2	107.5	118.9	113.9	107.5
引当率(C)/(A)	Reserve Ratios (C)/(A)	253.9%	176.3%	224.6%	158.6%	110.3%	81.6%	60.7%	59.2%
(参考1)部分直接償却実施額	(Ref.) Amount of Write-Off	15.7	34.6	45.4	58.4	54.6	71.3	65.8	64.7
(参考2)要注意債権以下	(Ref.) Below Need Caution Level	130.2	159.3	145.7	185.2	448.9	485.3	474.1	471.9

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)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	n/a	100.0%	n/a	100.0%	n/a	100.0%	n/a	100.0%
危険債権	Doubtful Claims	n/a	87.1%	n/a	77.5%	n/a	90.7%	n/a	88.5%
要管理債権	Substandard Claims	n/a	38.9%	n/a	42.7%	n/a	90.0%	n/a	96.5%
合計	Total	n/a	62.2%	n/a	77.0%	n/a	96.0%	n/a	97.1%

貸倒引当金(単体)	Reserve for Credit Losses (Non-Consolidated)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
貸倒引当金(貸出関連)(A)	Reserve for Loan Losses (A)	n/a	67.6	55.2	59.4	n/a	97.6	92.8	86.4
一般貸倒引当金	General Reserve for Loan Losses	n/a	57.9	46.0	51.1	n/a	65.5	56.2	63.7
個別貸倒引当金	Specific Reserve for Loan Losses	n/a	9.6	9.2	8.2	n/a	32.1	36.5	22.6
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	n/a	0.0	0.0	0.0	n/a	0.0	0.0	0.0
その他個別貸倒引当金	Specific Reserve for Other Credit Losses	n/a	26.0	25.8	23.7	n/a	21.2	21.1	21.1
貸倒引当金合計(B)	Total Reserve for Credit Losses (B)	99.6	93.6	81.0	83.2	107.5	118.9	113.9	107.5
総与信残高(C)	Total Claims (C)	n/a	5,566.0	5,677.2	5,840.2	n/a	5,815.6	5,145.8	5,325.7
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)	n/a	1.2%	1.0%	1.0%	n/a	1.7%	1.8%	1.6%
総与信残高比貸倒引当金(B)/(C)	Ratio of Total Reserve for Credit Losses to Total Claims (B)/(C)	n/a	1.7%	1.4%	1.4%	n/a	2.0%	2.2%	2.0%

債務者区別の引当率(単体)	Reserve Ratios for Borrowers' Category (Non-Consolidated)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
実質破綻・破綻先(無担保部分)	Legally and Virtually Bankrupt (unsecured portion)	n/a	100.00%	n/a	100.00%	n/a	100.00%	n/a	100.00%
破綻懸念先(無担保部分)	Possibly Bankrupt (unsecured portion)	n/a	79.25%	n/a	75.16%	n/a	81.89%	n/a	75.54%
要管理先(無担保部分)	Substandard (unsecured portion)	n/a	34.17%	n/a	34.99%	n/a	83.41%	n/a	85.38%
その他要注意先(債権額)	Need Caution (total claims)	n/a	8.95%	n/a	7.14%	n/a	6.85%	n/a	5.63%
その他要注意先(無担保部分)	Need Caution (unsecured portion)	n/a	26.70%	n/a	34.04%	n/a	46.26%	n/a	74.28%
正常先(債権額)	Normal (total claims)	n/a	0.31%	n/a	0.33%	n/a	0.37%	n/a	0.41%

住宅ローン残高(単体)	Housing Loans (Non-Consolidated)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
住宅ローン残高	Housing Loans	730.8	811.1	876.9	909.2	894.6	860.0	835.7	816.7

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)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
中小企業等貸出金	Loans to Small- and Medium-Sized Entities (SMEs)	n/a	3,001.6	n/a	3,107.2	n/a	2,937.8	n/a	2,694.2
中小企業等貸出金比率	% of Loans to Small- and Medium-Sized Entities	n/a	56.9%	n/a	55.8%	n/a	57.6%	n/a	55.3%

預金残高(単体)	Balance of Deposits (Non-Consolidated)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
預金残高(譲渡性預金を含む)	Balance of Deposits (Including NCDs)	6,236.6	5,865.1	6,164.8	6,509.4	6,269.2	6,897.4	7,519.2	7,459.1
個人預金残高	Balance of Deposits from Individuals	3,798.2	3,960.1	4,081.8	4,216.4	4,496.5	5,045.8	5,662.3	5,562.6

Section 6. 米国住宅ローン市場関連投融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	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
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	28.0	28.5	26.1	13.3	12.1	11.2	10.5

証券化商品の商品別、地域別残高(単体)	Balance of Securitized Products (Non-Consolidated)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
RMBS	RMBS	93.8	76.2	77.3	73.3	55.5	52.2	48.9	48.7
国内	Japan	54.7	45.6	48.5	48.7	49.6	49.3	47.9	47.5
米国	U.S.	21.0	15.9	16.2	14.5	3.1	0.9	0.0	0.0
欧州	Europe	8.8	7.3	5.5	4.0	1.8	1.1	0.9	1.1
その他	Other	9.1	7.2	6.9	5.8	0.9	0.8	-	-
CMBS	CMBS	33.9	30.3	29.8	24.9	20.6	19.4	19.2	19.4
国内	Japan	18.1	17.6	16.4	14.2	14.2	13.1	12.9	13.1
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	12.4	10.0	10.5	7.9	4.2	3.9	4.0	4.0
その他	Other	3.3	2.6	2.8	2.6	2.1	2.3	2.2	2.2
CLO	CLO	179.5	149.5	125.2	107.5	92.2	69.1	64.5	62.7
国内	Japan	-	-	-	-	-	-	-	-
米国	U.S.	112.3	87.6	93.9	81.2	70.3	53.2	49.1	47.5
欧州	Europe	63.9	59.1	28.3	23.4	19.8	14.5	14.1	13.9
その他	Other	3.3	2.7	3.0	2.8	2.0	1.3	1.2	1.3
ABS CDO (再証券化商品)	ABS CDO (Re-Securitized Products)	9.4	8.9	8.6	8.0	8.0	7.9	7.9	4.9
国内	Japan	8.1	8.0	8.0	8.0	8.0	7.9	7.9	4.9
米国	U.S.	1.2	0.8	0.5	0.0	-	-	-	-
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	-	-	-	-	-	-	-	-
合計	Total	316.7	265.1	241.0	213.9	176.4	148.9	140.6	135.8
国内	Japan	81.1	71.4	73.0	71.1	71.8	70.4	68.8	65.8
米国	U.S.	134.7	104.4	110.7	95.8	73.5	54.2	49.1	47.5
欧州	Europe	85.2	76.5	44.3	35.4	25.9	19.6	19.1	19.1
その他	Other	15.7	12.7	12.9	11.4	5.1	4.5	3.4	3.5

LBO、モノライン、SIV、ABCP(単体)	LBO, Monoline, SIV, ABCP (Non-Consolidated)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
LBO	Total LBO	287.8	277.1	311.6	313.8	296.6	291.7	278.6	266.0
国内	Japan	267.9	258.6	293.2	297.8	284.4	278.6	264.6	252.2
米国	U.S.	4.1	3.6	3.7	3.6	3.1	3.2	3.1	2.8
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	15.8	14.8	14.5	12.3	9.0	9.8	10.8	10.8
モノライン(Monoline)	Total Monoline	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	1.8	1.4	1.3	1.1	0.9	0.8	-	-
SIV	SIV	-	-	-	-	-	-	-	-
ABCP	ABCP	-	-	-	-	-	-	-	-

(参考)	(Reference)	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3	2009.6	2009.9
換算為替レート	Exchange Rate Information								
円/ドル	JPY/USD	113.05	99.73	105.68	104.36	90.41	98.23	95.72	89.77
円/ユーロ	JPY/EUR	165.30	157.42	166.89	150.14	126.69	130.09	135.38	131.24
円/ポンド	JPY/GBP	225.72	198.40	210.71	188.48	130.54	140.47	160.15	144.02