

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

四半期データブック 2018年6月末

Quarterly Data Book for the Fiscal Year  
Ended June 30, 2018



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## 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*	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
<b>業務粗利益</b>	<b>Total Revenue</b>	57.5	58.8	56.4	57.8	58.0	58.9	57.1	56.9
資金利益	Net Interest Income	30.0	31.6	30.1	31.9	32.2	32.5	31.9	33.4
非資金利益	Noninterest Income	27.5	27.1	26.3	25.9	25.7	26.3	25.1	23.4
役務取引等利益	Net Fees and Commissions	7.0	6.1	6.4	5.7	5.8	7.2	6.2	6.5
特定取引利益	Net Trading Income	1.8	-0.4	2.9	1.9	1.4	2.3	2.7	0.6
その他業務利益	Net Other Business Income	18.5	21.4	17.0	18.2	18.4	16.8	16.0	16.1
うちリース収益・割賦収益	Income on Leased Assets and Installment Receivables, Net	9.6	9.7	9.6	9.5	9.1	9.2	9.1	9.1
<b>経費</b>	<b>General and Administrative Expenses</b>	-35.9	-36.0	-35.0	-35.9	-35.7	-35.4	-35.4	-34.8
人件費	Personnel Expenses	-14.4	-14.1	-13.9	-13.9	-14.2	-13.8	-13.7	-13.7
物件費	Nonpersonnel expenses	-21.5	-21.8	-21.1	-21.9	-21.4	-21.5	-21.6	-21.0
店舗関連費用	Premises Expenses	-5.0	-4.8	-4.9	-4.9	-5.1	-5.0	-4.9	-4.7
通信・データ費、システム費	Technology and Data Processing Expenses	-5.0	-5.0	-5.0	-5.1	-5.1	-5.1	-5.2	-5.1
広告費	Advertising Expenses	-2.5	-2.4	-2.4	-2.9	-2.8	-2.7	-2.4	-2.7
消費税・固定資産税等	Consumption and Property Taxes	-2.3	-3.0	-1.7	-2.3	-2.1	-2.3	-2.5	-2.2
預金保険料	Deposit Insurance Premium	-0.5	-0.5	-0.5	-0.4	-0.4	-0.4	-0.4	-0.4
その他	Other General and Administrative Expenses	-5.9	-5.9	-6.3	-6.0	-5.7	-5.7	-6.0	-5.7
<b>実質業務純益</b>	<b>Ordinary Business Profit</b>	21.6	22.7	21.4	21.9	22.3	23.5	21.6	22.0
<b>与信関連費用</b>	<b>Net Credit Costs</b>	-6.6	-8.2	-8.9	-9.1	-10.7	-10.0	-7.3	-10.7
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	-0.6	0.2	-1.5	-0.0	-0.3	-0.0	-0.0	-0.0
貸倒引当金繰入	Net Provision of Reserve for Loan Losses	-7.4	-9.6	-8.6	-10.4	-11.6	-11.5	-9.3	-12.2
一般貸倒引当金繰入	Net Provision of General Reserve for Loan Losses	-5.0	-7.0	-3.8	-7.0	-8.0	-6.6	-6.3	-6.9
個別貸倒引当金繰入	Net Provision of Specific Reserve for Loan Losses	-2.3	-2.5	-4.7	-3.3	-3.6	-4.9	-3.0	-5.3
特定海外債権引当動線繰入	Net Provision of Reserve for Loan Losses to Restructuring Countries	0.0	-	-	-	0.0	-	-	-
その他貸倒引当金繰入	Net Provision of Specific Reserve for Other Credit Losses	-	-0.2	-	-	-	-	-	-
リース業務関連のその他与信関連費用	Other Credit Costs Relating to Leasing Business	-0.0	0.0	0.0	-0.2	-0.0	-0.5	0.2	0.0
償却債権取立益	Recoveries of Written-off Claims	1.4	1.3	1.2	1.5	1.3	2.1	1.8	1.4
<b>与信関連費用加算後実質業務純益</b>	<b>Ordinary Business Profit after Net Credit Costs</b>	15.0	14.5	12.4	12.7	11.6	13.4	14.3	11.3
<b>のれん及び無形資産償却額(グロス)</b>	<b>Amortization of Goodwill and Other Intangible Assets</b>	-1.4	-1.1	-1.1	-1.1	-1.1	-0.8	-0.8	-0.8
新生フィナンシャル	Shinsei Financial	-0.9	-0.6	-0.6	-0.6	-0.6	-0.3	-0.3	-0.3
新生パーソナルローン	Shinsei Personal Loan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
アプラスフィナンシャル	APLUS FINANCIAL	-	-	-	-	-	-	-	-
昭和リース	Showa Leasing	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.5
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>その他利益</b>	<b>Other Gains</b>	2.7	4.7	-4.8	0.6	4.2	-0.0	2.3	0.1
特別損益	Extraordinary Income	0.4	4.4	-0.4	0.2	-0.7	-0.2	-0.5	-0.0
固定資産処分損益	Net Gain on Disposal of Premises and Equipment	-0.0	-0.0	-0.1	-0.0	-0.0	-0.0	0.5	-0.0
その他の特別利益	Other Extraordinary Income	0.5	4.4	-0.2	0.2	-0.7	-0.2	-1.1	-0.0
利息返還損失引当金繰入	Net provisions of Reserve for Losses on Interest Repayment	-	-	-5.1	-	3.9	-	2.1	-
新生フィナンシャル	Shinsei Financial	-	-	-	-	3.9	-	7.8	-
新生パーソナルローン	Shinsei Personal Loan	-	-	-2.0	-	-	-	-2.7	-
アプラスフィナンシャル	APLUS FINANCIAL	-	-	-3.1	-	-	-	-3.0	-
その他	Other	2.2	0.3	0.7	0.3	1.1	0.2	0.7	0.1
<b>税金等調整前四半期純利益</b>	<b>Income before Income Taxes</b>	16.3	18.1	6.4	12.2	14.7	12.5	15.9	10.5
<b>法人税、住民税及び事業税</b>	<b>Current Income Tax</b>	0.9	-0.6	0.3	-1.1	0.6	-2.5	1.8	-1.6
<b>法人税等調整額</b>	<b>Deferred Income Tax</b>	-0.5	0.7	0.3	-0.0	-1.1	0.6	-1.9	0.0
<b>非支配株主に帰属する四半期純利益</b>	<b>Profit Attributable to Noncontrolling Interests</b>	0.0	0.1	0.1	-0.0	-0.0	-0.1	0.0	0.0
当行子会社SPCが発行する優先出資証券への利払い	Dividends on Perpetual Preferred Securities (Hybrid Tier I Capital) issued by Foreign SPCs	-0.0	-	-	-	-	-	-	-
その他	Others	0.0	0.1	0.1	-0.0	-0.0	-0.1	0.0	0.0
<b>親会社株主に帰属する四半期純利益</b>	<b>Profit Attributable to Owners of the Parent</b>	16.7	18.4	7.3	10.9	14.1	10.5	15.8	9.0

注記: 1. 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: 1. 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.

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)*	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	4,584.1	4,808.2	4,782.2	4,865.4	4,925.0	4,941.1	4,883.3	4,915.4
リース債権およびリース投資資産・割賦売掛金	Leased Assets and Installment Receivables	733.6	738.8	745.5	747.8	743.2	747.0	748.2	751.0
有価証券	Securities	1,108.0	1,115.2	1,049.6	1,050.2	1,124.5	1,160.2	1,101.7	1,151.6
その他資金運用勘定	Other Interest-Earning Assets	199.5	179.8	153.4	171.8	156.6	178.8	141.3	161.2
<b>資金運用勘定合計 (A)</b>	<b>Total Interest-Earning Assets (A)</b>	<b>6,625.4</b>	<b>6,842.1</b>	<b>6,730.9</b>	<b>6,835.3</b>	<b>6,949.5</b>	<b>7,027.3</b>	<b>6,874.6</b>	<b>6,979.3</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	5,803.1	5,969.0	5,854.5	5,898.8	5,947.3	6,041.1	5,976.5	6,068.1
借入金	Borrowed Money	723.9	734.5	734.6	765.8	716.8	710.3	667.2	649.8
劣後借入	Subordinated Debt	15.4	12.3	12.5	12.4	12.4	12.4	12.4	12.3
その他借入金	Other Borrowed Money	708.4	722.2	722.1	753.4	704.4	697.9	654.8	637.4
社債	Corporate Bonds	106.3	118.7	115.5	112.2	104.0	89.8	86.6	82.4
劣後社債	Subordinated Bonds	31.9	31.4	31.4	31.4	31.4	26.7	25.0	22.3
その他社債	Other Corporate Bonds	74.4	87.3	84.0	80.8	72.6	63.1	61.5	60.0
その他資金調達勘定	Other Interest-Bearing Liabilities	559.9	559.6	640.5	673.9	768.9	784.3	739.8	833.6
<b>資金調達勘定合計 (B)</b>	<b>Total Interest-Bearing Liabilities (B)</b>	<b>7,193.3</b>	<b>7,382.1</b>	<b>7,345.2</b>	<b>7,450.9</b>	<b>7,537.2</b>	<b>7,625.7</b>	<b>7,470.2</b>	<b>7,634.0</b>
<b>非金利負債</b>	<b>Noninterest-Bearing Sources of Funds:</b>								
ネット非金利負債(非金利資産)	Noninterest-Bearing (Assets) Liabilities, Net	-1,350.2	-1,339.5	-1,430.0	-1,438.8	-1,421.0	-1,444.2	-1,448.5	-1,511.6
純資産の部合計-非支配株主持分	Total Equity Excluding Noncontrolling Interest in Subsidiaries	782.3	799.6	815.7	823.2	833.4	845.8	852.9	856.9
<b>非金利負債合計 (C)</b>	<b>Total Noninterest-Bearing Sources of Funds (C)</b>	<b>-567.8</b>	<b>-539.9</b>	<b>-614.3</b>	<b>-615.5</b>	<b>-587.6</b>	<b>-598.4</b>	<b>-595.5</b>	<b>-654.7</b>
<b>資金調達勘定・非金利負債合計 (D)=(B)+(C)</b>	<b>Sum of Total Interest-Bearing Liabilities and Total Noninterest-Bearing Sources of Funds (D)=(B)+(C)</b>	<b>6,625.4</b>	<b>6,842.1</b>	<b>6,730.9</b>	<b>6,835.3</b>	<b>6,949.5</b>	<b>7,027.3</b>	<b>6,874.6</b>	<b>6,979.3</b>
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Interest-Earning Assets to Ordinary Income Basis Interest Earning Assets								
資金運用勘定合計	Total Balance of Interest-Earning Assets	6,625.4	6,842.1	6,730.9	6,835.3	6,949.5	7,027.3	6,874.6	6,979.3
差引:リース債権およびリース投資資産・割賦売掛金	Less: Leased Assets and Installment Receivables	733.6	738.8	745.5	747.8	743.2	747.0	748.2	751.0
<b>経常収益ベース資金運用勘定</b>	<b>Ordinary Income Basis Interest Earning Assets</b>	<b>5,891.7</b>	<b>6,103.3</b>	<b>5,985.3</b>	<b>6,087.4</b>	<b>6,206.2</b>	<b>6,280.3</b>	<b>6,126.3</b>	<b>6,228.3</b>
資金調達費用	Total Interest Expense	-	-	-	-	-	-	-	-
<b>資金利益</b>	<b>Net Interest Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

注記: 1. 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。

2. 前期の数字は当期の表記に調整されています。

Note: 1. Previous period figures for average balance and yield are adjusted to conform to recalculation of the average balance of securities.

2. 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)*	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	31.5	32.4	32.1	32.9	33.8	34.2	33.8	34.6
リース債権およびリース投資資産・割賦売掛金	Leased Assets and Installment Receivables	9.6	9.7	9.6	9.5	9.1	9.2	9.1	9.1
有価証券	Securities	1.9	2.7	1.8	3.2	2.9	2.9	2.6	3.4
その他資金運用勘定	Other Interest-Earning Assets	0.5	0.4	0.4	0.4	0.4	0.4	0.5	0.5
<b>資金運用勘定合計 (A)</b>	<b>Interest Earned on Interest-Earning Assets (A)</b>	<b>43.5</b>	<b>45.4</b>	<b>44.1</b>	<b>46.1</b>	<b>46.4</b>	<b>46.8</b>	<b>46.0</b>	<b>47.7</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	1.8	1.9	2.1	2.0	2.2	2.4	2.2	2.1
借入金	Borrowed Money	0.7	0.8	0.8	0.8	0.8	0.9	0.8	0.8
劣後借入	Subordinated Debt	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他借入金	Other Borrowed Money	0.6	0.7	0.7	0.7	0.7	0.8	0.7	0.8
社債	Corporate Bonds	0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1
劣後社債	Subordinated Bonds	0.1	0.1	0.1	0.1	0.2	0.1	0.1	0.1
その他社債	Other Corporate Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他資金調達勘定	Other Interest-Bearing Liabilities	0.9	0.9	1.1	1.5	1.5	1.5	1.6	1.9
<b>資金調達勘定合計 (B)</b>	<b>Expense Incurred on Interest-Bearing Liabilities (B)</b>	<b>3.8</b>	<b>4.0</b>	<b>4.3</b>	<b>4.7</b>	<b>4.9</b>	<b>5.0</b>	<b>4.9</b>	<b>5.1</b>
<b>純資金利鞘(ネットインタレストマージン) (A)-(B)</b>	<b>Net Interest Margin (A)-(B)</b>	<b>39.7</b>	<b>41.3</b>	<b>39.7</b>	<b>41.4</b>	<b>41.4</b>	<b>41.8</b>	<b>41.1</b>	<b>42.6</b>
<b>非金利負債</b>	<b>Noninterest-Bearing Sources of Funds:</b>								
ネット非金利負債(非金利資産)	Noninterest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計-非支配株主持分	Total Equity Excluding Noncontrolling Interest in Subsidiaries	-	-	-	-	-	-	-	-
<b>非金利負債合計 (C)</b>	<b>Expense Incurred on Noninterest-Bearing Sources of Funds (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>資金調達勘定・非金利負債合計 (D)=(B)+(C)</b>	<b>Sum of Expense Incurred on Interest-Bearing Liabilities and Expense Incurred on Noninterest-Bearing Sources of Funds (D)=(B)+(C)</b>	<b>3.8</b>	<b>4.0</b>	<b>4.3</b>	<b>4.7</b>	<b>4.9</b>	<b>5.0</b>	<b>4.9</b>	<b>5.1</b>
<b>資金利益/資金運用利回り(リース・割賦売掛金を含む) (A)-(D)</b>	<b>Interest Earned Less Expense Incurred (A)-(D)</b>	<b>39.7</b>	<b>41.3</b>	<b>39.7</b>	<b>41.4</b>	<b>41.4</b>	<b>41.8</b>	<b>41.1</b>	<b>42.6</b>
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Interest Earned on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Interest Earned on Interest-Earning Assets	43.5	45.4	44.1	46.1	46.4	46.8	46.0	47.7
差引:リース債権およびリース投資資産・割賦売掛金	Less: Leased Assets and Installment Receivables	9.6	9.7	9.6	9.5	9.1	9.2	9.1	9.1
<b>経常収益ベース資金運用勘定</b>	<b>Ordinary Income Basis Interest Earned on Interest-Earning Assets</b>	<b>33.9</b>	<b>35.7</b>	<b>34.4</b>	<b>36.6</b>	<b>37.2</b>	<b>37.6</b>	<b>36.9</b>	<b>38.5</b>
資金調達費用	Total Interest Expense	3.8	4.0	4.3	4.7	4.9	5.0	4.9	5.1
<b>資金利益</b>	<b>Net Interest Income</b>	<b>30.0</b>	<b>31.6</b>	<b>30.1</b>	<b>31.9</b>	<b>32.2</b>	<b>32.5</b>	<b>31.9</b>	<b>33.4</b>

注記: 1. 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。

2. 前期の数字は当期の表記に調整されています。

Note: 1. Previous period figures for average balance and yield are adjusted to conform to recalculation of the average balance of securities.

2. 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 (%))*	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	2.73	2.68	2.73	2.71	2.72	2.75	2.81	2.83
リース債権およびリース投資資産・割賦売掛金	Leased Assets and Installment Receivables	5.22	5.22	5.25	5.11	4.90	4.89	4.94	4.88
有価証券	Securities	0.68	0.98	0.72	1.24	1.04	0.99	0.96	1.19
その他資金運用勘定	Other Interest-Earning Assets	***	***	***	***	***	***	***	***
<b>資金運用勘定合計(A)</b>	<b>Yield on Interest-Earning Assets (A)</b>	<b>2.61</b>	<b>2.64</b>	<b>2.66</b>	<b>2.71</b>	<b>2.65</b>	<b>2.65</b>	<b>2.72</b>	<b>2.74</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.13	0.13	0.15	0.14	0.15	0.16	0.16	0.14
借入金	Borrowed Money	0.43	0.45	0.45	0.45	0.47	0.51	0.51	0.55
劣後借入	Subordinated Debt	2.52	2.33	2.33	2.37	2.37	2.36	2.37	2.37
その他借入金	Other Borrowed Money	0.39	0.42	0.41	0.42	0.44	0.48	0.48	0.52
社債	Corporate Bonds	1.05	0.95	0.96	0.97	1.04	0.95	0.89	0.84
劣後社債	Subordinated Bonds	2.47	2.52	2.50	2.53	2.57	2.36	2.20	2.14
その他社債	Other Corporate Bonds	0.44	0.38	0.38	0.37	0.38	0.36	0.36	0.36
その他資金調達勘定	Other Interest-Bearing Liabilities	***	***	***	***	***	***	***	***
<b>資金調達勘定合計(B)</b>	<b>Rate on Interest-Bearing Liabilities (B)</b>	<b>0.21</b>	<b>0.22</b>	<b>0.24</b>	<b>0.25</b>	<b>0.26</b>	<b>0.26</b>	<b>0.27</b>	<b>0.27</b>
<b>純資金利鞘(ネットインタレストマージン) (A)-(B)</b>	<b>Net Interest Margin (A)-(B)</b>	<b>2.40</b>	<b>2.42</b>	<b>2.42</b>	<b>2.46</b>	<b>2.39</b>	<b>2.38</b>	<b>2.45</b>	<b>2.47</b>
<b>非金利負債</b>	<b>Noninterest-Bearing Sources of Funds:</b>								
ネット非金利負債(非金利資産)	Noninterest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計-非支配株主持分	Total Equity Excluding Noncontrolling Interest in Subsidiaries	-	-	-	-	-	-	-	-
<b>非金利負債合計</b>	<b>Rate on Noninterest-Bearing Sources of Funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>資金調達勘定・非金利負債合計</b>	<b>Sum of Rate on Interest-Bearing Liabilities and Rate on Noninterest-Bearing Sources of Funds</b>	<b>0.23</b>	<b>0.24</b>	<b>0.26</b>	<b>0.28</b>	<b>0.28</b>	<b>0.29</b>	<b>0.29</b>	<b>0.29</b>
<b>資金利益/資金運用利回り(リース・割賦売掛金を含む)</b>	<b>Yield on Net Interest Income (Incl. Leased Assets and Installment Receivables)</b>	<b>2.38</b>	<b>2.40</b>	<b>2.40</b>	<b>2.43</b>	<b>2.37</b>	<b>2.36</b>	<b>2.42</b>	<b>2.45</b>
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Yield on Interest-Earning Assets	2.61	2.64	2.66	2.71	2.65	2.65	2.72	2.74
差引:リース債権およびリース投資資産・割賦売掛金	Less: Leased Assets and Installment Receivables	5.22	5.22	5.25	5.11	4.90	4.89	4.94	4.88
<b>経常収益ベース資金運用勘定</b>	<b>Ordinary Income Basis Yield on Interest-Earning Assets</b>	<b>2.29</b>	<b>2.32</b>	<b>2.34</b>	<b>2.41</b>	<b>2.38</b>	<b>2.38</b>	<b>2.45</b>	<b>2.48</b>
資金調達費用	Total Interest Expense	-	-	-	-	-	-	-	-
<b>資金利益</b>	<b>Net Interest Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

注記: 1. 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。

2. 前期の数字は当期の表記に調整されています。

Note: 1. Previous period figures for average balance and yield are adjusted to conform to recalculation of the average balance of securities.

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

資金調達内訳*	Overall Funding Composition*	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
顧客からの資金調達	Total Customer Based Funding	5,796.9	5,889.2	5,869.4	5,911.2	6,004.0	6,105.9	6,067.5	6,059.7
法人預金	Institutional Deposits	998.9	970.7	987.2	966.4	1,045.5	1,084.1	1,182.5	1,181.2
リテール預金	Retail Deposits	4,786.8	4,910.2	4,875.6	4,939.3	4,954.7	5,020.0	4,884.5	4,878.4
仕組預金	Structured Deposits	295.4	301.6	292.8	284.3	276.1	279.7	289.3	298.1
コールマネー及び売渡手形	Call Money	22.4	53.5	53.6	110.4	80.9	-	-	-
売現先勘定	Payables under Repurchase Agreements	45.9	21.5	36.4	32.1	35.3	59.1	55.9	51.8
債券貸借取引受入担保金	Collateral Related Securities Lending Transactions	215.6	337.9	337.9	370.8	389.4	418.9	433.4	463.1
コマーシャルペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	760.6	753.6	789.6	777.5	788.0	754.4	739.5	712.9
社債及び短期社債	Corporate Bonds and Short-Term Corporate Bonds	265.1	284.5	280.6	310.0	282.5	259.6	260.7	268.9
<b>資金調達内訳</b>	<b>Overall Funding Composition</b>	<b>7,106.7</b>	<b>7,340.4</b>	<b>7,367.8</b>	<b>7,512.1</b>	<b>7,580.3</b>	<b>7,598.2</b>	<b>7,557.2</b>	<b>7,556.6</b>

注記: 1. 前期の数字は当期の表記に調整されています。

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



連結貸借対照表	Consolidated Balance Sheets	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	1,385.5	1,405.3	1,398.6	1,504.7	1,476.3	1,444.8	1,465.6	1,505.7
コールローン及び買入手形	Call Loans and Bills Bought	-	1.1	4.4	-	-	-	-	-
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	-	-
債券貸借取引支払保証金	Receivables under Securities Borrowing Transactions	14.3	4.6	1.6	5.6	1.5	2.5	2.6	2.6
買入金銭債権	Other Monetary Claims Purchased	49.0	43.9	44.2	40.1	37.1	33.4	36.3	32.4
特定取引資産	Trading Assets	318.8	249.3	244.1	226.3	223.8	211.9	205.2	202.8
金銭の信託	Monetary Assets Held in Trust	228.5	224.9	241.6	230.0	235.5	241.5	234.9	255.2
有価証券	Securities	1,028.6	1,090.4	1,014.6	1,099.9	1,144.2	1,156.3	1,123.5	1,121.6
貸出金	Loans and Bills Discounted	4,611.3	4,789.9	4,833.4	4,859.7	4,909.1	4,944.1	4,895.9	4,846.7
外国為替	Foreign Exchanges	25.6	21.9	19.6	22.3	31.7	30.6	32.5	22.5
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	190.7	193.0	191.4	184.0	181.0	174.5	171.4	164.6
その他資産	Other Assets	831.1	859.3	895.1	824.4	819.6	836.2	856.2	849.8
割賦売掛金	Installment Receivables	521.2	534.5	541.4	533.0	540.1	548.9	558.8	556.2
有形固定資産	Premises and Equipment	49.9	49.0	47.9	50.6	49.6	53.4	50.2	47.3
有形リース資産	Tangible Leased Assets as Lessor	23.7	23.0	22.4	25.3	24.9	29.4	27.9	26.0
無形固定資産	Intangible Assets	47.7	48.3	52.0	54.3	55.5	57.7	59.4	68.2
のれん	Goodwill	16.2	15.4	14.6	13.9	13.1	12.5	11.9	11.2
無形資産	Intangible Assets Acquired in Business Combinations	3.2	2.8	2.5	2.1	1.7	1.5	1.2	1.0
退職給付に係る資産	Assets for Retirement Benefits	3.8	4.5	7.0	7.8	8.5	9.2	13.2	14.0
債券繰延資産	Deferred Issuance Expenses for Debentures	0.0	0.0	0.0	0.0	0.0	-	-	-
繰延税金資産	Deferred Tax Assets	15.5	16.6	15.5	15.7	14.8	15.1	14.7	15.0
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	291.7	306.8	346.6	346.6	365.2	383.9	395.3	408.2
貸倒引当金	Reserve for Credit Losses	-95.6	-98.7	-100.1	-94.2	-98.8	-99.8	-100.8	-103.5
<b>資産の部合計</b>	<b>Total Assets</b>	<b>8,997.1</b>	<b>9,210.7</b>	<b>9,258.3</b>	<b>9,378.6</b>	<b>9,455.3</b>	<b>9,495.8</b>	<b>9,456.6</b>	<b>9,453.8</b>
<b>負債及び純資産の部</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
預金	Deposits	5,400.8	5,520.0	5,489.2	5,562.2	5,581.9	5,685.8	5,628.1	5,617.4
譲渡性預金	Negotiable Certificates of Deposit	384.8	361.0	373.6	343.6	418.3	418.3	438.9	442.2
債券	Debentures	11.1	8.1	6.5	5.3	3.7	1.7	0.4	-
コールマネー及び売渡手形	Call Money and Bills Sold	22.4	53.5	53.6	110.4	80.9	-	-	-
売現先勘定	Payables under Repurchase Agreements	45.9	21.5	36.4	32.1	35.3	59.1	55.9	51.8
債券貸借取引受入担保金	Payables under Securities Lending Transactions	215.6	337.9	337.9	370.8	389.4	418.9	433.4	463.1
特定取引負債	Trading Liabilities	289.7	229.0	212.2	207.2	198.7	192.1	184.5	179.9
借入金	Borrowed Money	760.6	753.6	789.6	777.5	788.0	754.4	739.5	712.9
外国為替	Foreign Exchanges	0.0	0.1	0.1	0.0	0.0	0.0	0.1	0.0
短期社債	Short-Term Corporate Bonds	153.0	165.9	168.0	199.4	187.9	171.6	175.7	193.4
社債	Corporate Bonds	112.1	118.6	112.6	110.6	94.6	88.0	85.0	75.5
その他負債	Other Liabilities	389.3	398.6	388.3	375.5	367.8	368.6	367.7	361.1
賞与引当金	Accrued Employees' Bonuses	4.8	6.0	8.5	2.4	4.9	6.0	8.4	2.5
役員賞与引当金	Accrued Directors' Bonuses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
退職給付に係る負債	Liabilities for Retirement Benefits	8.9	8.9	8.2	8.2	8.4	8.5	8.3	8.3
睡眠債券払戻損失引当金	Reserve for Reimbursement of Debentures	3.0	3.5	3.7	3.2	3.6	3.7	4.1	4.0
利息返還損失引当金	Reserve for Losses on Interest Repayments	111.5	103.7	101.8	94.6	85.0	80.4	74.6	70.9
繰延税金負債	Deferred Tax Liabilities	0.7	0.0	-	-	-	-	-	-
支払承諾	Acceptances and Guarantees	291.7	306.8	346.6	346.6	365.2	383.9	395.3	408.2
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>8,206.9</b>	<b>8,397.4</b>	<b>8,437.5</b>	<b>8,550.3</b>	<b>8,614.2</b>	<b>8,641.8</b>	<b>8,600.6</b>	<b>8,592.0</b>
<b>純資産の部:</b>	<b>Equity:</b>								
資本金	Common Stock	512.2	512.2	512.2	512.2	512.2	512.2	512.2	512.2
資本剰余金	Capital Surplus	78.7	78.4	78.5	78.5	78.5	78.5	78.5	78.5
利益剰余金	Retained Earnings	289.9	305.1	312.5	320.8	335.0	345.5	361.3	303.5
自己株式	Treasury Stock, at Cost	-82.5	-77.4	-79.5	-79.5	-79.5	-79.5	-89.5	-27.4
株主資本合計	Total Shareholders' Equity	798.4	818.4	823.7	832.0	846.2	856.7	862.5	866.8
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	10.2	8.6	10.2	10.8	7.7	8.7	5.1	6.9
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	-15.9	-13.3	-13.9	-14.7	-14.0	-14.0	-14.4	-14.4
為替換算調整勘定	Foreign Currency Translation Adjustments	-2.9	0.3	0.1	-0.3	0.5	1.0	-1.5	-1.9
退職給付に係る調整累計額	Defined Retirement Benefit Plans	-2.8	-2.6	-1.3	-1.1	-0.9	-0.8	2.0	2.1
その他の包括利益累計額合計	Total Accumulated Other Comprehensive Income	-11.6	-7.1	-4.7	-5.3	-6.7	-5.1	-8.7	-7.1
新株予約権	Stock Acquisition Rights	0.5	0.5	0.5	0.3	0.3	0.3	0.3	0.1
非支配株主持分	Noncontrolling Interests	2.9	1.4	1.2	1.3	1.3	2.0	1.9	2.0
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>790.2</b>	<b>813.3</b>	<b>820.7</b>	<b>828.3</b>	<b>841.1</b>	<b>853.9</b>	<b>856.0</b>	<b>861.8</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>8,997.1</b>	<b>9,210.7</b>	<b>9,258.3</b>	<b>9,378.6</b>	<b>9,455.3</b>	<b>9,495.8</b>	<b>9,456.6</b>	<b>9,453.8</b>

連結損益計算書		Consolidated Statements of Income		2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
<b>経常収益</b>	<b>Ordinary Income</b>			99.1	95.4	95.2	92.4	98.0	95.6	97.7	91.7
資金運用収益	Interest Income			33.9	35.7	34.4	36.6	37.2	37.6	36.9	38.5
貸出金利息	Interest on Loans and Bills Discounted			31.5	32.4	32.1	32.9	33.8	34.2	33.8	34.6
有価証券利息配当金	Interest and Dividends on Securities			1.9	2.7	1.8	3.2	2.9	2.9	2.6	3.4
その他の資金運用収益	Other Interest Income			0.5	0.4	0.4	0.4	0.4	0.4	0.5	0.5
役務取引等収益	Fees and Commissions Income			12.9	12.0	12.4	12.0	12.2	13.2	12.6	12.7
特定取引収益	Trading Income			1.8	-0.4	2.9	1.9	1.4	2.3	2.7	0.9
その他業務収益	Other Business Income			39.9	41.0	40.9	36.2	33.7	35.5	35.8	34.9
その他経常収益	Other Ordinary Income			10.3	6.9	4.4	5.5	13.2	6.8	9.6	4.4
<b>経常費用</b>	<b>Ordinary Expenses</b>			83.2	81.6	88.3	80.3	82.5	82.7	81.3	81.1
資金調達費用	Interest Expenses			3.8	4.0	4.3	4.7	4.9	5.0	4.9	5.1
預金利息	Interest on Deposits			1.8	1.9	2.1	2.0	2.2	2.4	2.2	2.1
借入金利息	Interest on Borrowings			0.7	0.8	0.8	0.8	0.8	0.9	0.8	0.8
社債利息	Interest on Corporate Bonds			0.2	0.2	0.2	0.2	0.2	0.2	0.1	0.1
その他の資金調達費用	Other Interest Expenses			0.9	0.9	1.1	1.5	1.5	1.5	1.6	1.9
役務取引等費用	Fees and Commissions Expenses			5.9	5.9	6.0	6.3	6.4	6.0	6.3	6.1
特定取引費用	Trading Losses			-0.0	-	-	-	-	-	-	0.2
その他業務費用	Other Business Expenses			25.8	22.7	25.0	20.8	21.5	22.3	23.0	20.3
営業経費	General and Administrative Expenses			38.8	37.5	36.0	37.2	37.0	36.4	36.2	35.8
のれん償却額	Amortization of Goodwill			0.9	0.7	0.7	0.7	0.7	0.6	0.6	0.6
無形資産償却額	Amortization of Intangible Assets Acquired in Business Combinations			0.4	0.3	0.3	0.3	0.3	0.2	0.2	0.2
営業経費(のれん及び無形資産償却を除く)	Other General and Administrative Expenses			37.4	36.4	34.9	36.0	35.8	35.6	35.4	34.9
その他経常費用	Other Ordinary Expenses			8.8	11.3	16.7	11.2	12.5	12.8	10.8	13.4
貸倒引当金繰入額	Provision of Reserve for Credit Losses			7.4	9.8	8.6	10.4	11.6	11.5	9.3	12.2
その他	Other			1.4	1.4	8.1	0.8	0.8	1.2	1.4	1.2
<b>経常利益</b>	<b>Ordinary Profit</b>			15.8	13.7	6.9	12.0	15.5	12.8	16.4	10.6
特別利益	Extraordinary Gains			0.5	4.5	0.3	0.2	0.0	0.0	0.6	0.2
特別損失	Extraordinary Losses			0.0	0.1	0.7	0.0	0.7	0.3	1.1	0.2
<b>税金等調整前四半期純利益</b>	<b>Income before Income Taxes</b>			16.3	18.1	6.4	12.2	14.7	12.5	15.8	10.5
税金	Income Taxes:										
法人税、住民税及び事業税	Income Taxes (Benefits) - Current			-0.9	0.6	-0.3	1.1	-0.6	2.5	-1.8	1.6
法人税等調整額	Income Taxes (Benefits) - Deferred			0.5	-0.7	-0.3	0.0	1.1	-0.6	1.9	-0.0
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests			-0.0	-0.1	-0.1	0.0	0.0	0.1	-0.0	-0.0
<b>親会社株主に帰属する四半期純利益</b>	<b>Profit Attributable to Owners of the Parent</b>			16.7	18.4	7.3	10.9	14.1	10.5	15.8	9.0

  

連結包括利益計算書		Consolidated Statements of Comprehensive Income		2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
純利益	Profit			16.7	18.3	7.2	11.0	14.1	10.6	15.7	9.0
その他の包括利益	Other Comprehensive Income			-1.7	4.7	2.2	-0.5	-1.4	1.5	-3.6	-2.3
その他有価証券評価差額金	Unrealized Gain on Available-for-Sale Securities			-3.3	-0.0	1.7	-0.3	-2.4	0.3	-3.5	-2.5
繰延ヘッジ損益	Deferred Gain on Derivatives under Hedge Accounting			1.9	2.6	-0.5	-0.8	0.7	-0.0	-0.4	0.0
為替換算調整勘定	Foreign Currency Translation Adjustments			-0.8	0.0	-0.1	-0.4	0.6	-0.0	0.0	-0.5
退職給付に係る調整額	Defined Retirement Benefit Plans			0.1	0.1	1.3	0.2	0.1	0.0	2.9	0.1
持分法適用会社に対する持分相当額	Share of Other Comprehensive Income in Affiliates			0.3	1.8	-0.0	0.8	-0.4	1.1	-2.7	0.6
包括利益	Comprehensive Income			14.9	23.0	9.5	10.4	12.7	12.1	12.1	6.7
親会社株主に係る包括利益	Owners of the Parent			14.9	22.9	9.7	10.3	12.7	12.1	12.2	6.7
非支配株主に係る包括利益	Noncontrolling Interests			-0.0	0.0	-0.1	0.0	0.0	0.0	-0.1	-0.0

<b>買入金銭債権</b>	<b>Other Monetary Claims Purchased</b>	<b>2016.9</b>	<b>2016.12</b>	<b>2017.3</b>	<b>2017.6</b>	<b>2017.9</b>	<b>2017.12</b>	<b>2018.3</b>	<b>2018.6</b>
売買目的の買入金銭債権	Trading Purpose	10.8	n/a	4.2	n/a	2.5	n/a	1.7	n/a
その他の買入金銭債権	Other	38.2	n/a	40.0	n/a	34.6	n/a	34.6	n/a
<b>買入金銭債権</b>	<b>Total Other Monetary Claims Purchased</b>	<b>49.0</b>	<b>43.9</b>	<b>44.2</b>	<b>40.1</b>	<b>37.1</b>	<b>33.4</b>	<b>36.3</b>	<b>32.4</b>
<b>金銭の信託</b>	<b>Monetary Assets Held in Trust</b>	<b>2016.9</b>	<b>2016.12</b>	<b>2017.3</b>	<b>2017.6</b>	<b>2017.9</b>	<b>2017.12</b>	<b>2018.3</b>	<b>2018.6</b>
運用目的の金銭の信託	Trading Purpose	24.9	n/a	21.7	n/a	19.0	n/a	17.2	n/a
その他の金銭の信託	Other	203.5	n/a	219.8	n/a	216.4	n/a	217.6	n/a
<b>金銭の信託</b>	<b>Total Monetary Assets Held in Trust</b>	<b>228.5</b>	<b>224.9</b>	<b>241.6</b>	<b>230.0</b>	<b>235.5</b>	<b>241.5</b>	<b>234.9</b>	<b>255.2</b>
<b>有価証券</b>	<b>Securities</b>	<b>2016.9</b>	<b>2016.12</b>	<b>2017.3</b>	<b>2017.6</b>	<b>2017.9</b>	<b>2017.12</b>	<b>2018.3</b>	<b>2018.6</b>
国債	Japanese National Government Bonds	496.7	n/a	495.6	n/a	533.3	n/a	504.5	n/a
地方債	Japanese Local Government Bonds	0.5	n/a	-	n/a	-	n/a	2.3	n/a
社債	Japanese Corporate Bonds	86.1	n/a	117.8	n/a	146.1	n/a	157.4	n/a
株式	Japanese Equity Securities	28.0	n/a	34.8	n/a	32.5	n/a	32.7	n/a
その他の証券	Foreign Bonds and Other	417.2	n/a	366.3	n/a	432.2	n/a	426.5	n/a
<b>有価証券</b>	<b>Total Securities</b>	<b>1,028.6</b>	<b>1,090.4</b>	<b>1,014.6</b>	<b>1,099.9</b>	<b>1,144.2</b>	<b>1,156.3</b>	<b>1,123.5</b>	<b>1,121.6</b>
<b>有価証券保有区分別残高</b>	<b>Securities by Category</b>	<b>2016.9</b>	<b>2016.12</b>	<b>2017.3</b>	<b>2017.6</b>	<b>2017.9</b>	<b>2017.12</b>	<b>2018.3</b>	<b>2018.6</b>
売買目的有価証券のうち有価証券に含まれるもの	Trading Securities	0.0	n/a	0.0	n/a	0.0	n/a	0.0	n/a
満期保有目的の債券	Securities Being Held to Maturity	500.8	498.5	496.2	494.5	493.8	486.8	481.3	450.7
国債	Japanese National Government Bonds	494.6	494.1	493.5	492.9	492.4	486.8	481.3	450.7
社債	Japanese Corporate Bonds	-	-	-	-	-	-	-	-
その他	Other	6.1	4.4	2.7	1.5	1.4	-	-	-
その他有価証券	Securities Available for Sale	483.5	n/a	468.3	n/a	597.5	n/a	587.6	n/a
その他有価証券で時価のあるもの	Securities Carried at Fair Value	442.0	496.9	424.0	507.7	550.6	560.1	534.7	564.3
株式	Equity Securities	21.8	24.3	27.4	28.4	23.2	25.6	21.1	20.6
国債	Japanese National Government Bonds	2.0	79.6	2.0	24.1	40.9	22.4	23.2	61.2
地方債	Japanese Local Government Bonds	0.5	-	-	-	-	-	2.3	2.4
社債	Japanese Corporate Bonds	86.1	111.8	117.8	128.4	146.1	160.2	157.4	150.4
その他	Other, Mainly Foreign Debt Securities	331.5	281.1	276.6	326.7	340.4	351.8	330.6	329.6
外国証券	Foreign Securities	314.4	263.8	269.2	313.7	327.5	345.8	326.1	324.3
外貨外国公社債	Foreign Currency Denominated Foreign Corporate and Government Bonds	196.4	158.0	171.1	209.6	220.1	249.1	249.6	250.4
邦貨外国公社債	Yen-Denominated Foreign Corporate and Government Bonds	112.8	102.1	96.9	98.2	100.1	92.5	72.5	68.9
外国株式・その他	Foreign Equity Securities and Others	5.1	3.7	1.1	5.8	7.1	4.1	3.9	4.8
その他証券	Other Securities	17.0	17.2	7.4	12.9	12.9	5.9	4.4	5.3
その他有価証券で時価を把握することが極めて困難なもの	Securities Carried at Cost whose Fair Value cannot be Reliably Determined	41.5	n/a	44.3	n/a	46.8	n/a	52.9	n/a
株式	Equity Securities	6.0	n/a	6.7	n/a	8.1	n/a	8.9	n/a
外国証券	Foreign Securities	29.8	n/a	31.2	n/a	31.4	n/a	33.9	n/a
その他	Other	5.6	n/a	6.3	n/a	7.2	n/a	9.9	n/a
非連結子会社・関連会社株式	Equity Securities of Unconsolidated Subsidiaries and Affiliates	44.3	n/a	49.9	n/a	52.8	n/a	54.5	n/a
<b>有価証券</b>	<b>Total Securities</b>	<b>1,028.6</b>	<b>1,090.4</b>	<b>1,014.6</b>	<b>1,099.9</b>	<b>1,144.2</b>	<b>1,156.3</b>	<b>1,123.5</b>	<b>1,121.6</b>

業種別貸出内訳		Loans by Borrower Industry		2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
国内(除く特別国際金融取引勘定分)		Domestic Offices (excluding Japan Offshore Market Account):									
製造業	Manufacturing			197.1	210.4	198.9	191.5	199.1	204.5	189.6	191.9
農業、林業	Agriculture and Forestry			0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
漁業	Fishery			0.2	0.2	0.0	0.0	-	-	-	-
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction			0.2	0.4	0.3	0.6	0.6	0.6	0.4	0.6
建設業	Construction			15.3	15.5	8.9	8.6	7.5	8.9	7.6	7.4
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply			231.6	240.0	230.7	221.8	221.7	237.8	250.1	252.0
情報通信業	Information and Communications			44.0	46.9	42.9	53.3	47.0	76.5	70.5	69.6
運輸業、郵便業	Transportation and Postal Service			180.7	186.7	188.0	184.4	200.6	197.9	197.9	195.4
卸売業、小売業	Wholesale and Retail			105.5	106.6	114.5	106.7	109.4	114.7	114.5	108.0
金融業、保険業	Finance and Insurance			519.8	558.3	573.8	547.0	553.8	539.7	509.1	491.0
不動産業	Real Estate			574.7	569.9	575.6	601.1	602.4	567.9	565.9	556.3
各種サービス業	Services			316.9	330.9	330.1	337.4	335.5	345.3	344.6	345.0
地方公共団体	Local Government			74.7	73.5	76.7	73.9	68.9	67.8	68.4	57.2
その他	Others			2,247.6	2,340.8	2,389.1	2,430.5	2,438.5	2,444.4	2,437.3	2,430.4
個人向け貸出(リテール/バンキング、新生銀行レイク、新生フィナンシャルおよびアプラスフィナンシャル)	Loans to Individual Customers in Retail Banking, Shinsei Bank Lake, Shinsei Financial and APLUS FINANCIAL			1,884.5	1,934.7	1,974.4	1,984.8	1,996.1	1,998.9	1,998.2	1,984.9
国内合計(A)	Total Domestic (A)			4,508.9	4,680.5	4,730.0	4,757.2	4,785.5	4,806.6	4,756.4	4,705.3
海外及び特別国際金融取引勘定分		Overseas Offices (including Japan Offshore Market Account):									
政府等	Governments			0.6	0.6	0.5	0.5	0.4	0.4	0.3	0.3
金融機関	Financial Institutions			7.2	7.5	7.3	7.4	19.1	29.9	30.8	30.4
その他	Others			94.3	101.0	95.4	94.4	103.9	107.1	108.3	110.5
海外合計(B)	Total Overseas (B)			102.3	109.3	103.3	102.5	123.6	137.5	139.5	141.3
合計(A)+(B)	Total (A)+(B)			4,611.3	4,789.9	4,833.4	4,859.7	4,909.1	4,944.1	4,895.9	4,846.7
無形固定資産		Intangible Assets		2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
のれん	Goodwill			16.2	15.4	14.6	13.9	13.1	12.5	11.9	11.2
新生フィナンシャル	Shinsei Financial			1.9	1.6	1.3	0.9	0.6	0.4	0.3	0.1
新生パーソナルローン	Shinsei Personal Loan			-3.9	-3.8	-3.8	-3.7	-3.6	-3.5	-3.4	-3.3
アプラスフィナンシャル	APLUS FINANCIAL			-	-	-	-	-	-	-	-
昭和リース	Showa Leasing			18.2	17.7	17.1	16.6	16.0	15.5	15.0	14.4
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			3.2	2.8	2.5	2.1	1.7	1.5	1.2	1.0
新生フィナンシャル	Shinsei Financial			1.8	1.5	1.3	1.0	0.7	0.5	0.3	0.1
昭和リース	Showa Leasing			1.3	1.2	1.1	1.1	1.0	0.9	0.9	0.8
その他	Other			28.3	30.0	34.8	38.3	40.6	43.6	46.2	55.9
無形固定資産	Intangible Assets			47.7	48.3	52.0	54.3	55.5	57.7	59.4	68.2
繰越欠損金(納税主体ベース)		Tax Loss Carryforwards (Taxable Entity Basis)		2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
新生銀行(連結納税)	Shinsei Bank (Consolidated Tax)			n/a	n/a	250.4	n/a	n/a	n/a	156.0	n/a
アプラスフィナンシャル(連結納税)	APLUS FINANCIAL (Consolidated Tax)			n/a	n/a	26.0	n/a	n/a	n/a	41.9	n/a
1株当たり配当金(円)		Dividends Per Share (JPY)		2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
普通株	Common Share			-	-	1.0	-	-	-	10.0	-

注記: 1. 2017年10月1日付で普通株式10株につき1株の割合で株式併合を実施いたしました。

Note: 1. Shinsei Bank consolidated its shares with a ratio of ten shares of common stock into one share on October 1, 2017.

リスク管理債権	Risk Monitored Loans	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
破綻先債権額	Loans to Bankrupt Obligors	4.6	4.7	4.6	4.9	5.1	5.5	5.6	6.3
延滞債権額	Nonaccrual Delinquent Loans	58.3	56.4	33.3	31.4	32.7	32.1	31.1	29.1
3ヵ月以上延滞債権額	Loans Past Due Three Months or More	1.4	1.8	1.7	1.9	1.5	1.5	1.8	1.6
貸出条件緩和債権額	Restructured Loans	29.9	30.9	32.0	33.2	33.8	34.9	36.2	37.9
合計(A)	Total (A)	94.3	94.0	71.7	71.4	73.3	74.2	74.9	75.1
貸出金残高(B)	Loans and Bills Discounted (B)	4,611.3	4,789.9	4,833.4	4,859.7	4,909.1	4,944.1	4,895.9	4,846.7
貸出残高比(A)/(B)	(A)/(B)	2.05%	1.96%	1.48%	1.47%	1.49%	1.50%	1.53%	1.55%
貸倒引当金(C)	Reserve for Credit Losses (C)	95.6	98.7	100.1	94.2	98.8	99.8	100.8	103.5
引当率(C)/(A)	Reserve Ratios (C)/(A)	101.4%	105.0%	139.6%	131.8%	134.9%	134.5%	134.6%	137.9%

子会社別連結リスク管理債権	Consolidated Risk Monitored Loans by Subsidiary	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
新生銀行単体	Shinsei Bank (Nonconsolidated)	34.7	n/a	10.3	n/a	8.8	n/a	8.3	n/a
新生フィナンシャル	Shinsei Financial	33.5	n/a	35.7	n/a	39.7	n/a	42.0	n/a
アプラスフィナンシャル	PLUS FINANCIAL	20.5	n/a	19.6	n/a	18.5	n/a	19.5	n/a
その他子会社	Other Subsidiaries	5.5	n/a	5.9	n/a	6.0	n/a	4.9	n/a
子会社別連結リスク管理債権	Risk-Monitored Loans Breakdown For Large Entities	94.3	94.0	71.7	71.4	73.3	74.2	74.9	75.1

貸倒引当金	Reserve for Credit Losses	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
一般貸倒引当金	General Reserve for Loan Losses	67.5	70.0	68.9	71.6	74.9	75.1	75.5	77.1
個別貸倒引当金	Specific Reserve for Loan Losses	28.0	28.7	31.2	22.5	23.9	24.7	25.2	26.3
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	0.0	0.0	0.0	0.0	-	-	-	-
貸倒引当金合計	Reserve for Credit Losses	95.6	98.7	100.1	94.2	98.8	99.8	100.8	103.5

預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
預金	Deposits	5,400.8	5,520.0	5,489.2	5,562.2	5,581.9	5,685.8	5,628.1	5,617.4
流動性預金	Liquid (Current, Ordinary, Notice) Deposits	2,158.2	2,232.7	2,262.5	2,317.8	2,317.4	2,428.5	2,423.0	2,477.6
定期性預金	Time Deposits	2,798.6	2,824.9	2,756.7	2,768.7	2,800.6	2,775.7	2,691.0	2,650.3
その他	Other	443.9	462.3	469.9	475.6	463.8	481.4	514.0	489.4
譲渡性預金	Negotiable Certificates of Deposits (NCDs)	384.8	361.0	373.6	343.6	418.3	418.3	438.9	442.2
預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	5,785.7	5,881.0	5,862.9	5,905.8	6,000.2	6,104.2	6,067.0	6,059.7

Section 2. 新生銀行 連結セグメント別データ  
Section 2.1 セグメント別業務粗利益

・個人業務「新生フィナンシャル」では、経営管理上、新生フィナンシャル、新生銀行  
レイク、ならびに新生銀行スマートカードローンプラスによる収益を合算して表示して  
おります。

Section 2. Shinsei Bank Consolidated Business Line Data  
Section 2.1 Business Line Total Revenue

・Income of Shinsei Financial, "Shinsei Bank Card Loan - Lake", and "Shinsei Bank Smart  
Card Loan Plus" are combined on a management accounting basis.

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

法人業務 業務粗利益*	Institutional Business Total Revenue*	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
資金利益	Net Interest Income	5.1	6.4	5.2	6.4	6.2	5.9	5.8	6.1
法人営業	Corporate Business	2.4	2.8	2.5	2.6	2.3	2.5	2.4	2.5
ストラクチャードファイナンス	Structured Finance	2.3	2.3	2.3	2.2	2.3	2.4	2.5	2.4
プリンシパルトランザクションズ	Principal Transactions	0.7	1.5	0.6	1.5	1.5	1.0	0.8	1.1
昭和リース	Showa Leasing	-0.3	-0.2	-0.3	-0.0	0.0	-0.0	-0.0	-0.0
非資金利益	Noninterest Income	8.4	11.8	12.2	9.9	10.9	10.4	8.8	8.3
法人営業	Corporate Business	1.5	1.5	1.7	1.4	4.2	1.5	1.5	1.0
ストラクチャードファイナンス	Structured Finance	3.0	1.3	6.7	1.7	1.5	2.4	1.8	1.0
プリンシパルトランザクションズ	Principal Transactions	0.0	5.1	0.3	3.5	1.7	2.1	0.4	2.3
昭和リース	Showa Leasing	3.8	3.8	3.3	3.2	3.3	4.3	5.1	3.8
<b>法人業務 業務粗利益</b>	<b>Institutional Business Total Revenue</b>	<b>13.6</b>	<b>18.2</b>	<b>17.5</b>	<b>16.4</b>	<b>17.1</b>	<b>16.3</b>	<b>14.7</b>	<b>14.5</b>
法人営業	Corporate Business	4.0	4.3	4.3	4.0	6.6	4.0	4.0	3.6
ストラクチャードファイナンス	Structured Finance	5.3	3.6	9.1	3.9	3.8	4.8	4.3	3.5
プリンシパルトランザクションズ	Principal Transactions	0.7	6.7	0.9	5.1	3.2	3.1	1.3	3.5
昭和リース	Showa Leasing	3.4	3.6	3.0	3.2	3.3	4.3	5.0	3.8
<b>法人業務 業務粗利益</b>	<b>Institutional Business Total Revenue</b>	<b>13.6</b>	<b>18.2</b>	<b>17.5</b>	<b>16.4</b>	<b>17.1</b>	<b>16.3</b>	<b>14.7</b>	<b>14.5</b>

注記: 1. 前期の数字は当期の表記に調整されています。

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

金融市場業務 業務粗利益*	Global Markets Business Total Revenue*	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
資金利益	Net Interest Income	0.5	0.7	0.4	0.6	0.5	0.5	0.4	0.5
市場営業	Markets	0.4	0.6	0.4	0.5	0.4	0.4	0.3	0.3
その他	Others	0.0	0.1	0.0	0.1	0.1	0.1	0.1	0.1
非資金利益	Noninterest Income	1.8	2.4	2.0	2.4	1.7	2.0	3.0	1.5
市場営業	Markets	1.5	1.8	1.2	1.7	1.1	1.4	2.4	0.9
その他	Others	0.3	0.6	0.8	0.6	0.5	0.5	0.5	0.5
<b>金融市場業務 業務粗利益</b>	<b>Global Markets Business Total Revenue</b>	<b>2.3</b>	<b>3.1</b>	<b>2.5</b>	<b>3.0</b>	<b>2.2</b>	<b>2.5</b>	<b>3.5</b>	<b>2.0</b>
市場営業	Markets	1.9	2.4	1.6	2.3	1.6	1.8	2.7	1.3
その他	Others	0.3	0.7	0.9	0.7	0.6	0.6	0.7	0.6
<b>金融市場業務 業務粗利益</b>	<b>Global Markets Business Total Revenue</b>	<b>2.3</b>	<b>3.1</b>	<b>2.5</b>	<b>3.0</b>	<b>2.2</b>	<b>2.5</b>	<b>3.5</b>	<b>2.0</b>

注記: 1. 前期の数字は当期の表記に調整されています。

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

個人業務 業務粗利益*	Individual Business Total Revenue*	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
資金利益	Net Interest Income	24.2	24.6	24.4	25.4	25.8	26.2	25.9	26.4
リテールバンキング	Retail Banking	5.9	5.8	5.7	5.6	5.5	5.5	5.6	5.8
貸出	Loans	2.7	2.7	2.6	2.6	2.6	2.6	2.5	2.5
預金等	Deposits	3.2	3.1	3.0	3.0	2.9	2.9	3.0	3.3
新生フィナンシャル	Shinsei Financial	16.0	16.3	16.1	16.8	17.2	17.6	17.3	17.5
うちレイク事業	Lake Businesses				15.2	15.7	16.0	15.8	16.0
アプラスフィナンシャル	APLUS FINANCIAL	2.2	2.4	2.3	2.7	2.8	2.9	2.8	2.8
その他	Others	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1
非資金利益	Noninterest Income	11.9	13.0	12.0	11.5	11.7	12.5	12.8	12.2
リテールバンキング	Retail Banking	0.6	0.3	0.8	0.0	0.1	0.4	0.4	0.4
資産運用商品関連	Asset Management Products	1.8	1.5	1.9	1.5	1.5	1.8	1.7	1.7
その他手数料(ATM、為替送金、外為等)	Other Fees (ATM, Fund Transfer, FX etc.)	-1.1	-1.1	-1.1	-1.4	-1.4	-1.3	-1.2	-1.2
新生フィナンシャル	Shinsei Financial	-0.3	-0.1	-0.1	-0.1	-0.0	0.0	0.0	0.0
アプラスフィナンシャル	APLUS FINANCIAL	11.3	11.7	11.1	11.1	11.2	11.5	11.1	11.4
その他	Others	0.2	1.0	0.2	0.5	0.4	0.4	1.3	0.3
<b>個人業務 業務粗利益</b>	<b>Individual Business Total Revenue</b>	<b>36.2</b>	<b>37.6</b>	<b>36.4</b>	<b>37.0</b>	<b>37.5</b>	<b>38.8</b>	<b>38.8</b>	<b>38.6</b>
リテールバンキング	Retail Banking	6.6	6.2	6.5	5.7	5.6	5.9	6.0	6.3
新生フィナンシャル	Shinsei Financial	15.7	16.2	16.0	16.7	17.2	17.6	17.3	17.5
アプラスフィナンシャル	APLUS FINANCIAL	13.5	14.1	13.4	13.8	14.0	14.5	14.0	14.2
その他	Others	0.2	1.0	0.3	0.6	0.6	0.6	1.4	0.5
<b>個人業務 業務粗利益</b>	<b>Individual Business Total Revenue</b>	<b>36.2</b>	<b>37.6</b>	<b>36.4</b>	<b>37.0</b>	<b>37.5</b>	<b>38.8</b>	<b>38.8</b>	<b>38.6</b>

注記: 1. 前期の数字は当期の表記に調整されています。

Note: 1. 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*	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
資金利益	Net Interest Income	0.0	-0.1	-0.0	-0.5	-0.3	-0.1	-0.2	0.3
トレジャーリー	Treasury	0.0	-0.1	-0.0	-0.5	-0.3	-0.1	-0.2	0.3
経営勘定/その他(トレジャーリー除く)	Corporate/Other (excluding Treasury)	0.0	0.0	0.0	-0.0	-0.0	-0.0	-0.0	-0.0
非資金利益	Noninterest Income	5.2	-0.1	0.0	1.9	1.3	1.3	0.2	1.2
トレジャーリー	Treasury	3.5	-0.3	-0.0	1.7	1.2	1.1	0.0	1.0
経営勘定/その他(トレジャーリー除く)	Corporate/Other (excluding Treasury)	1.7	0.1	0.0	0.1	0.1	0.1	0.2	0.1
<b>経営勘定/その他 業務粗利益</b>	<b>Corporate/Other Total Revenue</b>	<b>5.3</b>	<b>-0.3</b>	<b>0.0</b>	<b>1.3</b>	<b>1.0</b>	<b>1.1</b>	<b>0.0</b>	<b>1.6</b>
トレジャーリー	Treasury	3.6	-0.5	-0.1	1.2	0.8	0.9	-0.2	1.4
経営勘定/その他(トレジャーリー除く)	Corporate/Other (excluding Treasury)	1.7	0.2	0.1	0.1	0.1	0.2	0.2	0.1
<b>経営勘定/その他 業務粗利益</b>	<b>Corporate/Other Total Revenue</b>	<b>5.3</b>	<b>-0.3</b>	<b>0.0</b>	<b>1.3</b>	<b>1.0</b>	<b>1.1</b>	<b>0.0</b>	<b>1.6</b>
<b>経費*</b>	<b>General and Administrative Expenses*</b>	<b>2016.7-9</b>	<b>2016.10-12</b>	<b>2017.1-3</b>	<b>2017.4-6</b>	<b>2017.7-9</b>	<b>2017.10-12</b>	<b>2018.1-3</b>	<b>2018.4-6</b>
法人業務	Institutional Business	-8.1	-8.0	-8.2	-7.8	-8.1	-8.2	-8.2	-8.2
法人営業	Corporate Business	-3.0	-2.9	-2.8	-2.9	-2.9	-2.9	-2.9	-3.0
ストラクチャードファイナンス	Structured Finance	-1.6	-1.6	-1.5	-1.7	-1.7	-1.7	-1.7	-1.9
プリンシパルトランザクシヨンス	Principal Transactions	-1.2	-1.2	-1.2	-1.1	-1.2	-1.2	-1.1	-0.9
昭和リース	Showa Leasing	-2.1	-2.1	-2.4	-1.9	-2.1	-2.3	-2.5	-2.3
金融市場業務	Global Markets Business	-1.7	-1.7	-1.7	-1.7	-1.7	-1.7	-1.7	-1.7
市場営業	Markets	-0.8	-0.8	-0.8	-0.9	-0.9	-0.9	-0.8	-0.9
その他	Others	-0.8	-0.8	-0.8	-0.8	-0.8	-0.8	-0.8	-0.8
個人業務	Individual Business	-25.2	-24.7	-24.6	-25.4	-25.1	-24.6	-24.3	-24.6
リテールバンキング	Retail Banking	-7.0	-7.4	-7.5	-7.4	-7.3	-7.3	-7.0	-6.9
新生フィナンシャル	Shinsei Financial	-8.5	-7.7	-8.0	-8.3	-8.1	-7.8	-7.9	-8.2
アプラスフィナンシャル	APLUS FINANCIAL	-9.3	-9.2	-8.7	-9.2	-9.2	-9.1	-8.9	-8.9
その他	Others	-0.3	-0.3	-0.3	-0.3	-0.3	-0.2	-0.3	-0.4
経営勘定/その他	Corporate/Other	-0.7	-1.4	-0.4	-0.8	-0.6	-0.8	-1.1	-0.1
トレジャーリー	Treasury	-0.4	-0.4	-0.4	-0.4	-0.4	-0.4	-0.4	-0.4
経営勘定/その他(トレジャーリー除く)	Corporate/Other (excluding Treasury)	-0.3	-1.0	-0.0	-0.3	-0.1	-0.3	-0.6	0.2
<b>経費</b>	<b>General and Administrative Expenses</b>	<b>-35.9</b>	<b>-36.0</b>	<b>-35.0</b>	<b>-35.9</b>	<b>-35.7</b>	<b>-35.4</b>	<b>-35.4</b>	<b>-34.8</b>

注記: 1. 前期の数字は今期の表記に調整されています。

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

実質業務純益*	Ordinary Business Profit*	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
法人業務	Institutional Business	5.5	10.2	9.2	8.5	9.0	8.1	6.4	6.3
法人営業	Corporate Business	0.9	1.3	1.4	1.0	3.6	1.1	1.0	0.6
ストラクチャードファイナンス	Structured Finance	3.7	2.0	7.5	2.2	2.1	3.1	2.6	1.6
プリンシパルトランザクシヨンス	Principal Transactions	-0.5	5.4	-0.3	4.0	1.9	1.9	0.1	2.6
昭和リース	Showa Leasing	1.2	1.4	0.5	1.2	1.2	1.9	2.5	1.4
金融市場業務	Global Markets Business	0.5	1.4	0.7	1.2	0.4	0.8	1.7	0.2
市場営業	Markets	1.0	1.5	0.7	1.3	0.6	0.9	1.8	0.3
その他	Others	-0.5	-0.1	0.0	-0.0	-0.1	-0.1	-0.1	-0.1
個人業務	Individual Business	10.9	12.9	11.8	11.5	12.3	14.1	14.5	14.0
リテールバンキング	Retail Banking	-0.4	-1.2	-0.9	-1.6	-1.7	-1.3	-0.9	-0.5
新生フィナンシャル	Shinsei Financial	7.1	8.4	7.9	8.3	9.0	9.8	9.3	9.2
アプラスフィナンシャル	APLUS FINANCIAL	4.2	4.8	4.7	4.5	4.7	5.3	5.0	5.2
その他	Others	0.0	0.7	0.0	0.3	0.2	0.3	1.1	0.1
経営勘定/その他	Corporate/Other	4.6	-1.7	-0.4	0.5	0.4	0.3	-1.1	1.4
トレジャーリー	Treasury	3.2	-0.9	-0.5	0.7	0.4	0.5	-0.6	1.0
経営勘定/その他(トレジャーリー除く)	Corporate/Other (excluding Treasury)	1.3	-0.8	0.1	-0.2	-0.0	-0.1	-0.4	0.4
<b>実質業務純益</b>	<b>Ordinary Business Profit</b>	<b>21.6</b>	<b>22.7</b>	<b>21.4</b>	<b>21.9</b>	<b>22.3</b>	<b>23.5</b>	<b>21.6</b>	<b>22.0</b>

注記: 1. 前期の数字は今期の表記に調整されています。

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

与信関連費用*	Net Credit Costs*	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
法人業務	Institutional Business	0.2	-1.7	-0.7	0.1	-1.3	-2.4	0.0	-1.2
法人営業	Corporate Business	-0.0	-0.4	0.2	0.4	0.3	-0.7	-0.3	0.0
ストラクチャードファイナンス	Structured Finance	-0.1	-2.3	-0.3	-0.3	-1.3	-0.6	0.5	-1.9
プリンシパルトランザクションズ	Principal Transactions	0.2	0.1	-0.4	0.2	-0.0	0.9	0.0	-0.1
昭和リース	Showa Leasing	0.1	0.8	-0.2	-0.2	-0.3	-2.1	-0.0	0.7
金融市場業務	Global Markets Business	-0.0	0.0	0.0	0.0	-0.0	0.0	-0.0	0.0
市場営業	Markets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他	Others	-0.0	0.0	0.0	0.0	-0.0	-0.0	-0.0	0.0
個人業務	Individual Business	-6.8	-6.3	-8.2	-9.3	-9.2	-7.5	-7.4	-9.5
リテールバンキング	Retail Banking	0.7	-0.0	0.0	-0.0	-0.0	0.0	-0.0	0.0
新生フィナンシャル	Shinsei Financial	-5.0	-4.1	-6.2	-6.6	-5.9	-4.9	-5.2	-4.6
アプラスフィナンシャル	APLUS FINANCIAL	-2.5	-1.8	-2.0	-2.6	-3.1	-2.6	-2.1	-4.8
その他	Others	0.0	-0.3	0.0	-0.0	-0.0	-0.0	-0.0	-0.0
経営勘定/その他	Corporate/Other	0.0	-0.1	-0.0	0.0	-0.0	0.0	0.0	-0.0
トレジャリー	Treasury	-	-	-	-	-	-	-	-
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	0.0	-0.1	-0.0	0.0	-0.0	0.0	0.0	-0.0
<b>与信関連費用</b>	<b>Net Credit Costs</b>	<b>-6.6</b>	<b>-8.2</b>	<b>-8.9</b>	<b>-9.1</b>	<b>-10.7</b>	<b>-10.0</b>	<b>-7.3</b>	<b>-10.7</b>

注記: 1. 前期の数字は本期の表記に調整されています。

Note: 1. 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*	Ordinary Business Profit after Net Credit Costs *	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
法人業務	Institutional Business	5.7	8.4	8.4	8.7	7.6	5.6	6.5	5.0
法人営業	Corporate Business	0.9	0.8	1.6	1.4	4.0	0.3	0.7	0.6
ストラクチャードファイナンス	Structured Finance	3.5	-0.3	7.2	1.9	0.7	2.5	3.1	-0.2
プリンシパルトランザクションズ	Principal Transactions	-0.2	5.6	-0.7	4.3	1.8	2.9	0.1	2.4
昭和リース	Showa Leasing	1.4	2.3	0.3	0.9	0.8	-0.1	2.4	2.2
金融市場業務	Global Markets Business	0.5	1.4	0.8	1.2	0.4	0.8	1.7	0.2
市場営業	Markets	1.1	1.5	0.7	1.3	0.6	0.9	1.8	0.3
その他	Others	-0.5	-0.1	0.0	-0.0	-0.1	-0.1	-0.1	-0.1
個人業務	Individual Business	4.0	6.6	3.6	2.1	3.0	6.5	7.1	4.5
リテールバンキング	Retail Banking	0.3	-1.2	-0.9	-1.7	-1.7	-1.3	-1.0	-0.5
新生フィナンシャル	Shinsei Financial	2.1	4.3	1.7	1.7	3.0	4.8	4.1	4.6
アプラスフィナンシャル	APLUS FINANCIAL	1.6	3.0	2.6	1.9	1.5	2.7	2.9	0.4
その他	Others	0.0	0.4	0.0	0.3	0.2	0.3	1.0	0.0
経営勘定/その他	Corporate/Other	4.6	-1.9	-0.4	0.5	0.4	0.3	-1.1	1.4
トレジャリー	Treasury	3.2	-0.9	-0.5	0.7	0.4	0.5	-0.6	1.0
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	1.4	-1.0	0.0	-0.1	-0.0	-0.1	-0.4	0.4
<b>与信関連費用加算後実質業務純益</b>	<b>Ordinary Business Profit after Net Credit Costs</b>	<b>15.0</b>	<b>14.5</b>	<b>12.4</b>	<b>12.7</b>	<b>11.6</b>	<b>13.4</b>	<b>14.3</b>	<b>11.3</b>

注記: 1. 前期の数字は本期の表記に調整されています。

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



## Section 2.2 セグメント別主要データ

## Section 2.2 Business Line Key Data

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

法人業務、金融市場業務*	Institutional Business, Global Markets Business*	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
法人営業(ローン形態及び社債形態等)	Corporate Business (Loans, Bonds and Others)	1,594.3	1,609.3	1,601.2	1,543.7	1,543.9	1,582.3	1,536.9	1,502.4
不動産ノンリコースファイナンス(ローン形態)	Real Estate Nonrecourse Loans	279.1	300.0	318.2	346.9	361.2	342.8	317.1	305.6
不動産ノンリコースファイナンス(私募債形態等)	Real Estate Nonrecourse Bonds and Others	137.2	143.1	162.1	169.2	190.2	193.7	191.4	210.7
不動産法人・REIT向けローン	Loans to Real Estate Companies and REITS	320.0	315.2	314.9	312.8	310.2	309.7	312.8	325.5
スペシャルティファイナンス(プロジェクトファイナンス含む)	Specialty Finance (including Project Finance)	341.5	404.0	394.1	438.6	470.0	494.2	514.4	517.3
金融市場	Global Markets	88.7	87.7	87.1	88.7	85.6	87.3	84.1	73.4
その他(ローン形態及び社債形態等)	Other (Loans, Bonds and Others)	107.8	105.2	109.9	109.8	117.6	109.9	113.4	116.6
<b>貸出及び社債形態等</b>	<b>Total Loans, Bonds and Others</b>	<b>2,868.8</b>	<b>2,964.9</b>	<b>2,987.7</b>	<b>3,010.0</b>	<b>3,079.1</b>	<b>3,120.2</b>	<b>3,070.4</b>	<b>3,051.9</b>
<b>リース債権及びリース投資資産</b>	<b>Lease Receivables and Leased Investment Assets</b>	<b>190.7</b>	<b>193.0</b>	<b>191.4</b>	<b>184.0</b>	<b>181.0</b>	<b>174.5</b>	<b>171.4</b>	<b>164.6</b>
<b>割賦売掛金</b>	<b>Installment Receivables</b>	<b>177.2</b>	<b>184.9</b>	<b>196.4</b>	<b>196.5</b>	<b>207.9</b>	<b>213.0</b>	<b>219.5</b>	<b>214.0</b>
<b>法人預金(含む譲渡性預金)</b>	<b>Institutional Deposits and Negotiable Certificates of Deposit</b>	<b>998.9</b>	<b>970.7</b>	<b>987.2</b>	<b>966.4</b>	<b>1,045.5</b>	<b>1,084.1</b>	<b>1,182.5</b>	<b>1,181.2</b>

注記: 1. 前期の数字は当期の表記に調整されています。

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

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

2. Real Estate Nonrecourse Bonds and Others include other monetary claims purchased.

個人業務*	Individual Business*	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
リテール顧客向け貸出	Retail Banking Loans Outstanding	1,299.8	1,330.8	1,344.6	1,328.1	1,312.6	1,293.1	1,272.8	1,250.9
住宅ローン	Housing Loan Balance	1,295.4	1,326.8	1,340.5	1,324.4	1,308.8	1,289.4	1,268.9	1,247.4
新生銀行レイク顧客向け貸出	Loans to Shinsei Bank Lake Customers	227.1	235.6	248.2	261.5	272.9	279.8	287.3	282.8
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	353.1	402.1	415.3	429.7	445.1	459.8	471.5	486.5
新生フィナンシャル顧客向け	To Shinsei Financial Customers	150.7	147.2	144.9	143.6	142.4	140.4	138.7	142.5
ノーローン顧客向け	To NOLOAN Customers	48.0	47.2	46.5	45.8	45.2	44.4	44.2	43.6
アプラスフィナンシャル顧客向け	To APLUS FINANCIAL Customers	154.3	170.1	186.5	202.4	219.6	237.3	252.0	261.8
その他顧客向け	To Other Customers	-	37.4	37.3	37.9	37.8	37.6	36.5	38.5
<b>貸出</b>	<b>Total Loans</b>	<b>1,880.2</b>	<b>1,968.6</b>	<b>2,008.3</b>	<b>2,019.4</b>	<b>2,030.8</b>	<b>2,032.8</b>	<b>2,031.6</b>	<b>2,020.2</b>
<b>割賦売掛金(コンシューマーファイナンス)</b>	<b>Installment Receivables (Consumer Finance)</b>	<b>344.0</b>	<b>349.6</b>	<b>344.9</b>	<b>336.5</b>	<b>332.1</b>	<b>335.9</b>	<b>339.3</b>	<b>342.2</b>
<b>支払承諾見返</b>	<b>Customers' Liabilities for Acceptances and Guarantees</b>	<b>269.0</b>	<b>280.4</b>	<b>299.8</b>	<b>321.1</b>	<b>339.6</b>	<b>359.1</b>	<b>375.1</b>	<b>388.5</b>
<b>預り総資産</b>	<b>Assets under Management (AUM)</b>	<b>5,814.1</b>	<b>5,929.9</b>	<b>5,885.7</b>	<b>5,950.1</b>	<b>5,972.0</b>	<b>6,028.7</b>	<b>5,904.3</b>	<b>5,908.3</b>
リテール預金	Retail Deposits	4,786.8	4,910.2	4,875.6	4,939.3	4,954.7	5,020.0	4,884.5	4,878.4
仕組預金	Structured Deposits	295.4	301.6	292.8	284.3	276.1	279.7	289.3	298.1
投信/保険	Mutual Funds and Insurance	796.2	789.5	785.8	780.9	778.8	779.5	783.4	783.7
投資信託	Mutual Funds	401.5	389.1	380.8	371.9	365.9	358.1	354.0	342.1
保険	Insurance	394.6	400.3	404.9	409.0	412.8	421.4	429.3	441.6
仕組債(金融商品仲介業務)	Structured Bonds (Financial Product Intermediary Business)	213.9	217.4	213.8	221.3	232.4	225.8	235.5	246.0
<b>支払承諾</b>	<b>Acceptances and Guarantees</b>	<b>269.0</b>	<b>280.4</b>	<b>299.8</b>	<b>321.1</b>	<b>339.6</b>	<b>359.1</b>	<b>375.1</b>	<b>388.5</b>
リテール口座数(千口座)	Total Number of Retail Accounts (Thousands)	3,015.7	3,040.3	3,067.6	3,090.0	3,109.4	3,127.0	3,143.5	3,148.6
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)	69.0	70.3	71.0	70.6	70.2	69.6	68.9	68.2
レイク事業顧客数	Lake Businesses Number of Customers (Thousands)	775.4	781.5	795.8	814.2	831.4	840.4	845.6	840.9
ノーローン顧客数(千人)	Shinsei Personal Loan's Number of Unsecured Loans (NOLOAN) Customers (Thousands)	76.7	74.3	72.5	71.0	70.3	69.3	69.3	68.7
アプラスフィナンシャル 有効カード会員数(千人)	APLUS FINANCIAL's Total Available Cardholders (Thousands)	5,591.0	5,562.6	5,519.5	5,465.6	5,420.3	5,383.4	5,364.6	5,318.3

注記: 1. 預り総資産残高にはリテール債券残高および未償還債券残高を含んでおります。

2. 前期の数字は当期の表記に調整されています。

Note: 1. AUM includes retail debentures and unclaimed debentures.

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

貸出残高	Total Loans and Bills Discounted	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
法人業務、金融市場業務	Loans in Institutional Business, Global Markets Business	2,731.1	2,821.2	2,825.1	2,840.2	2,878.3	2,911.2	2,864.2	2,826.4
法人営業	Corporate Business	1,593.8	1,608.8	1,600.7	1,543.2	1,533.5	1,571.9	1,527.0	1,492.5
不動産ノンリコースファイナンス(ローン形態)	Real Estate Nonrecourse Loans	279.1	300.0	318.2	346.9	361.2	342.8	317.1	305.6
不動産法人・REIT向けローン	Loans to Reals Estate Companies and REITS	320.0	315.2	314.9	312.8	310.2	309.7	312.8	325.5
スペシャルティファイナンス(プロジェクトファイナンス含む)	Specialty Finance (including Project Finance)	341.5	404.0	394.1	438.6	470.0	494.2	514.4	517.3
金融市場	Global Markets	88.7	87.7	87.1	88.7	85.6	87.3	84.1	73.4
その他	Other	107.8	105.2	109.9	109.8	117.6	105.1	108.6	111.8
個人業務	Loans in Individual Business	1,880.2	1,968.6	2,008.3	2,019.4	2,030.8	2,032.8	2,031.6	2,020.2
リテール顧客向け貸出	Retail Banking Loans Outstanding	1,299.8	1,330.8	1,344.6	1,328.1	1,312.6	1,293.1	1,272.8	1,250.9
住宅ローン	Housing Loan Balance	1,295.4	1,326.8	1,340.5	1,324.4	1,308.8	1,289.4	1,268.9	1,247.4
新生銀行レイク顧客向け貸出	Loans to Shinsei Bank Lake Customers	227.1	235.6	248.2	261.5	272.9	279.8	287.3	282.8
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	353.1	402.1	415.3	429.7	445.1	459.8	471.5	486.5
新生フィナンシャル顧客向け	To Shinsei Financial Customers	150.7	147.2	144.9	143.6	142.4	140.4	138.7	142.5
ノーローン顧客向け	To NOLOAN Customers	48.0	47.2	46.5	45.8	45.2	44.4	44.2	43.6
アプラスフィナンシャル顧客向け	To APLUS FINANCIAL Customers	154.3	170.1	186.5	202.4	219.6	237.3	252.0	261.8
その他顧客向け	To Other Customers	-	37.4	37.3	37.9	37.8	37.6	36.5	38.5
<b>貸出残高</b>	<b>Total Loans and Bills Discounted</b>	<b>4,611.3</b>	<b>4,789.9</b>	<b>4,833.4</b>	<b>4,859.7</b>	<b>4,909.1</b>	<b>4,944.1</b>	<b>4,895.9</b>	<b>4,846.7</b>

注記: 1. 前期の数字は今期の表記に調整されています。

Note: 1. 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	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
ROA(年換算後)	Return on Assets (Annualized)	0.7%	0.8%	0.3%	0.5%	0.6%	0.4%	0.7%	0.4%
ROE(潜在株式調整後)(年換算後)	Return on Equity (Fully Diluted) (Annualized)	8.4%	9.0%	3.6%	5.3%	6.7%	4.9%	7.6%	4.3%
RORA(年換算後)	Return on Risk Assets (Annualized)	1.2%	1.2%	0.3%	0.7%	0.9%	0.6%	1.0%	0.6%
経費率	Expense-to-Revenue Ratio	62.4%	61.2%	62.1%	62.1%	61.6%	60.1%	62.1%	61.2%

自己資本関連情報(バーゼルⅢ、国内基準)	Capital Adequacy Data (Basel III, Domestic Standard)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
コア資本に係る基礎項目	Core Capital: Instruments and Reserves	842.4	864.7	866.3	876.6	891.5	897.2	899.9	893.8
コア資本に係る調整項目	Core Capital: Regulatory Adjustments	-42.6	-44.2	-53.9	-68.3	-68.3	-75.4	-85.8	-91.7
自己資本の額	Total Capital	799.7	820.4	812.3	808.2	823.1	821.7	814.1	802.1
リスクアセット等の額	Risk Assets	5,672.7	5,809.1	6,219.9	6,225.5	6,303.0	6,370.3	6,342.7	6,302.0
コア自己資本比率	Core Capital	14.09%	14.12%	13.06%	12.98%	13.05%	12.90%	12.83%	12.72%

参考情報	Reference	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
普通株等Tier1資本	Common Equity Tier1	743.3	762.0	763.1	758.5	769.4	773.5	771.0	771.6
リスクアセット	Risk Assets	5,663.3	5,803.5	6,221.9	6,230.7	6,299.7	6,353.8	6,331.4	6,277.8
普通株等Tier1比率	Common Equity Tier1 Ratio (International Standard; Fully Loaded Basis)	13.1%	13.1%	12.3%	12.2%	12.2%	12.2%	12.2%	12.3%
リスク資本	Risk Capital	411.8	427.0	428.7	448.6	472.2	470.3	468.2	462.7

1株当たり数値(円)	Per Share Data (JPY)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
1株当たり純資産	Common Equity Per Share	3,039.64	3,122.34	3,163.89	3,193.92	3,243.13	3,289.90	3,376.39	3,419.64
潜在株式調整後1株当たり純資産	Fully Diluted Equity Per Share	3,039.48	3,122.17	3,163.73	3,193.55	3,242.75	3,289.52	3,375.99	3,419.25
1株当たり四半期純利益	Basic Earnings Per Share	64.48	71.22	28.37	42.29	54.69	40.59	61.53	35.99
潜在株式調整後1株当たり四半期純利益	Diluted Earnings Per Share	64.47	71.22	28.37	42.28	54.68	40.58	61.52	35.98

注記: 1. 2017年10月1日付で普通株式10株につき1株の割合で株式併合を実施いたしました。2016年4月1日に当該株式併合が行われたと仮定し、1株当たり数値を算出しております。

Note: 1. Shinsei Bank consolidated its shares with a ratio of ten shares of common stock into one share on October 1, 2017. Per Share Data is calculated as if the consolidation of shares had occurred on April 1, 2016.

株式数	Share Data	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
潜在株式調整後期末発行済普通株式数	Fully Diluted Number of Shares Outstanding at End of Period	258,848,736	259,852,514	258,852,515	258,869,121	258,869,119	258,868,456	252,898,756	251,421,575
期末発行済普通株式数	Number of Common Shares	258,835,315	259,839,093	258,839,093	258,838,977	258,838,977	258,838,314	252,868,614	251,392,684
ストックオプションによる潜在株式数	Number of Fully Diluted Stock Options	13,421	13,421	13,422	30,144	30,142	30,142	30,142	28,891
(参考)期末自己株式数	(Ref) Treasury Shares at End of Period (not included in the above)	16,199,374	15,195,596	16,195,596	16,195,712	16,195,712	16,196,375	22,166,075	7,642,005
潜在株式調整後期中平均普通株式数	Weighted Average Fully Diluted Number of Shares Outstanding	262,218,724	261,204,463	260,779,479	258,859,243	258,864,207	258,865,673	258,376,805	252,639,539
期中平均普通株式数	Weighted Average Number of Common Shares Outstanding	262,209,336	261,193,726	260,768,079	258,839,021	258,838,999	258,838,814	258,349,136	252,605,416

注記: 1. 2017年10月1日付で普通株式10株につき1株の割合で株式併合を実施いたしました。2016年4月1日に当該株式併合が行われたと仮定し、株式数を算出しております。

Note: 1. Shinsei Bank consolidated its shares with a ratio of ten shares of common stock into one share on October 1, 2017. Share Data is calculated as if the consolidation of shares had occurred on April 1, 2016.

格付け(新生銀行)	Credit Ratings (Shinsei Bank)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
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-1	a-1	a-1	a-1	a-1	a-1
長期	Long-Term	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)
日本格付研究所(JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-2	J-2	J-2	J-2	J-2	J-2	J-2	J-1
長期	Long-Term	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	A- (安定的) (Stable)
Standard and Poor's (S&P)	Standard and Poor's (S&P)								
短期	Short-Term	A-2	A-2	A-2	A-2	A-2	A-2	A-2	A-2
長期	Long-Term	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)
Moody's	Moody's								
短期	Short-Term	P-2	P-2	P-2	P-2	P-2	P-2	P-2	P-2
長期	Long-Term	Baa2 (安定的) (Stable)	Baa2 (安定的) (Stable)	Baa2 (安定的) (Stable)	Baa2 (安定的) (Stable)	Baa2 (安定的) (Stable)	Baa2 (安定的) (Stable)	Baa2 (安定的) (Stable)	Baa2 (安定的) (Stable)

格付け(昭和リース)	Credit Ratings (Showa Leasing)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
日本格付研究所(JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-2	J-2	J-2	J-2	J-2	J-2	J-2	J-1
長期	Long-Term	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	A- (安定的) (Stable)
格付投資情報センター(R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term								
長期	Long-Term	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)

格付け(新生証券)	Credit Ratings (Shinsei Securities)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
日本格付研究所(JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
長期	Long-Term	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	A- (安定的) (Stable)

格付け(アプラスフィナンシャル)	Credit Ratings (APLUS FINANCIAL)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
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-1	a-1	a-1	a-1	a-1	a-1
長期	Long-Term	BBB+ (ポジティブ) (Positive)	BBB+ (ポジティブ) (Positive)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)

格付け(新生フィナンシャル)	Credit Ratings (Shinsei Financial)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
格付投資情報センター(R&I)	Rating and Investment Information, Inc. (R&I)								
長期	Long-Term		BBB+ (ポジティブ) (Positive)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)

連結対象会社数	Subsidiaries and Affiliates Data	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
連結子会社数	Consolidated Subsidiaries	155	134	124	105	95	91	83	80
持分法適用会社数	Affiliates Accounted for Using the Equity Method	20	19	20	21	23	24	30	31
連結対象会社数	Total Number of Consolidated Subsidiaries and Affiliates	175	153	144	126	118	115	113	111
その他主要データ	Other Key Data	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
店舗数(本支店・出張所数・本支店内室)	Total Number of Outlets	35	35	35	35	35	33	32	30
本支店	Head Office and Branches	28	28	28	28	28	28	28	26
出張所	Annexes	7	7	7	7	7	5	4	4
リテール店舗形態	Retail Banking Business Category								
新生フィナンシャルセンター	Shinsei Financial Centers	29	29	29	29	29	29	29	27
コンサルティングスポット	Shinsei Consulting Spots	4	4	4	4	4	2	1	1
住宅ローンセンター	Housing Loan Centers	7	7	7	7	7	7	7	7
ATM台数	Number of ATMs	19	10	9	0	0	0	0	0
提携ネットワークATM台数(駅・コンビニATM等)	Partner (Train Station, Convenience Store, etc.) ATMs	51,615	52,178	52,588	55,477	55,943	56,341	56,881	57,144
レイク事業無人店舗	Lake Businesses Unmanned Branches	763	763	767	770	771	746	740	739
レイク事業 CD・ATM台数	Lake Businesses Own CD/ATMs	777	777	765	768	769	744	738	737
レイク事業提携 CD・ATM台数(新生フィナンシャル)(千台)	Lake Businesses Tie-up CD/ATMs (Shinsei Financial) (Thousands)	54	82	82	82	82	83	84	76
レイク事業自動契約機台数	Lake Businesses Automated Contract Machines	791	791	795	798	799	776	774	773
従業員数(連結)	Number of Employees (Consolidated Basis)	5,433	5,393	5,360	5,476	5,438	5,357	5,307	5,398
法人業務、金融市場業務	Institutional Business, Global Markets Business	1,351	1,320	1,299	1,288	1,266	1,396	1,399	1,416
法人営業	Corporate Business			340				424	
ストラクチャードファイナンス	Structured Finance			133				149	
プリンシパルトラザクシヨズ	Principal Transactions			131				158	
昭和リース	Showa Leasing			496				500	
市場営業	Markets			75				62	
その他金融市場業務	Others			124				106	
個人業務	Individual Business	3,307	3,296	3,288	3,316	3,307	3,183	3,147	3,214
リテールバンキング	Retail Banking			763				776	
新生フィナンシャル	Shinsei Financial and Shinsei Bank Lake			1,025				927	
アプラスフィナンシャル	APLUS FINANCIAL			1,444				1,349	
その他	Others			56				95	
経営勘定/その他	Corporate/Other	775	777	773	872	865	778	761	768
従業員数(単体)	Number of Employees (Nonconsolidated Basis)	2,412	2,401	2,374	2,594	2,478	2,413	2,392	2,303

注記：1. 住宅ローンセンターには、新生フィナンシャルセンター又はコンサルティングスポットを兼ねる店舗も含まれます。

2. 前期の数字は当期の表記に調整されています。

3. 金融インフラ業務の従業員数は「経営/その他」に含めております。

Note: 1. Housing Loan Centers include outlets which are combined with Shinsei Financial Centers or Shinsei Consulting Spots.

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

3. Corporate/Others includes employees for banking IT infrastructure.

## Section 4. 無担保ローン事業主要計数

## レイク事業主要計数

## Section 4. Unsecured Loan Businesses Data

## Lake Businesses Summary of Major Business Information

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

無担保ローン(レイク事業)	Unsecured Loan (Lake Businesses)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
残高	Balance	368.9	372.9	382.1	392.8	401.5	405.0	409.7	407.9
顧客数(千人)	Number of Customers (Thousands)	775.4	781.5	795.8	814.2	831.4	840.4	845.6	840.9
新規顧客獲得客数(千人)	Number of Newly Acquired Customers (Thousands)	37.7	36.0	40.7	45.6	44.5	39.5	32.7	23.0
成約率	Approval Rate	33.3%	35.5%	36.3%	36.6%	36.7%	36.7%	32.0%	28.9%
実質平均利回り	Actual Average Yield	15.3%	15.4%	15.3%	15.3%	15.2%	15.3%	15.2%	15.2%

注記: 実質平均利回り(%、年率換算) = 営業貸付金利息/期中平均営業貸付金残高

Note: Actual average yield (%、Annualized basis) = Interest income / Average loan outstanding

店舗・チャネル(レイク事業)	Number of Branches and Channels (Lake Businesses)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
店舗数:	Branches								
無人店舗	Unmanned Branches for Lake Businesses	763	763	767	770	771	746	740	739
CD・ATM台数:	CD/ATMs:								
自社分(台)	Own	777	777	765	768	769	744	738	737
提携分(新生フィナンシャル):カードローン(千台)	Tie-up(Shinsei Financial): Card Loan (Thousands)	74	74	74	75	75	76	76	76
自動契約機台数(台)	Automated Contract Machines (ACM)	791	791	795	798	799	776	774	773

年齢別残高構成比(レイク事業)	Balance by Age (Lake Businesses)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
<30	<30	21.7%	21.5%	21.4%	21.2%	21.1%	20.8%	20.5%	20.0%
<40	<40	25.6%	25.6%	25.4%	25.4%	25.2%	25.2%	25.1%	25.1%
<50	<50	26.7%	26.8%	26.7%	26.7%	26.6%	26.6%	26.5%	26.6%
<60	<60	16.8%	16.9%	17.2%	17.4%	17.7%	17.9%	18.2%	18.5%
>= 60	>= 60	9.2%	9.2%	9.3%	9.3%	9.4%	9.5%	9.7%	9.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

性別、既婚・未婚別残高構成比(レイク事業)	Balance by Gender and Marital Status (Lake Businesses)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
男性独身	Single Male	42.9%	42.8%	42.8%	42.8%	42.8%	42.7%	42.6%	42.6%
男性既婚	Married Male	34.2%	34.3%	34.3%	34.2%	34.1%	34.1%	34.2%	34.2%
女性独身	Single Female	12.6%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%	12.5%
女性既婚	Married Female	10.3%	10.4%	10.4%	10.5%	10.6%	10.7%	10.7%	10.7%
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(レイク事業)	Balance by Amount of Origination (Lake Businesses)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
10万円以下	Less than or Equal to JPY 100K	2.6%	2.6%	2.5%	2.6%	2.6%	2.6%	2.6%	2.6%
10万円超、30万円以下	Over JPY 100K and Less than or Equal to JPY 300K	11.3%	11.3%	11.5%	11.6%	11.8%	11.9%	11.9%	11.8%
30万円超、50万円以下	Over JPY 300K and Less than or Equal to JPY 500K	24.6%	24.2%	23.8%	23.4%	23.4%	23.6%	24.0%	24.5%
50万円超、100万円以下	Over JPY 500K and Less than or Equal to JPY 1M	38.7%	37.9%	36.9%	36.2%	35.3%	34.4%	33.5%	32.8%
100万円超	Over JPY 1M	22.8%	24.0%	25.3%	26.2%	26.9%	27.5%	28.0%	28.3%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

年収別残高構成比(レイク事業)	Balance by Annual Income (Lake Businesses)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
年収2百万円未満	Less than JPY 2M	12.6%	12.4%	12.4%	12.3%	12.3%	12.3%	12.2%	12.3%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	61.8%	61.5%	60.8%	60.5%	60.2%	60.0%	59.6%	59.4%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	16.2%	16.4%	16.7%	16.9%	17.0%	17.0%	17.2%	17.3%
年収7百万円以上	Over JPY 7M	9.4%	9.7%	10.1%	10.3%	10.5%	10.7%	11.0%	11.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

貸出金利帯別残高(レイク事業)	Breakdown of Loans by Lending Rates (Lake Businesses)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
<b>残高:</b>	<b>Balance:</b>								
～ 15%	～ 15%	148.0	152.5	159.9	166.5	172.7	174.4	177.4	177.4
～ 18%	～ 18%	218.6	218.2	220.2	224.4	227.1	229.0	230.7	229.0
～ 20%	～ 20%	0.2	0.1	0.1	0.1	0.1	0.1	0.1	0.1
～ 25%	～ 25%	0.8	0.8	0.7	0.6	0.6	0.6	0.5	0.5
～ 29.2%	～ 29.2%	1.2	1.1	1.0	0.9	0.8	0.8	0.7	0.7
>= 29.2%	Over 29.2%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>合計</b>	<b>Total</b>	<b>368.9</b>	<b>372.9</b>	<b>382.1</b>	<b>392.8</b>	<b>401.5</b>	<b>405.0</b>	<b>409.7</b>	<b>407.9</b>
<b>比率:</b>	<b>Ratios:</b>								
～ 15%	～ 15%	40.1%	40.9%	41.9%	42.5%	43.0%	43.2%	43.4%	43.5%
～ 18%	～ 18%	59.3%	58.5%	57.6%	57.1%	56.6%	56.5%	56.3%	56.2%
～ 20%	～ 20%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
～ 25%	～ 25%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
～ 29.2%	～ 29.2%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%
>= 29.2%	Over 29.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
<b>合計</b>	<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

注記: 旧金利体系で契約し、貸金業法完全施行後においても、新たな貸付が発生していない債権の一部については、金利を旧金利体系のまま据え置いており、金利体系として20%超に分類される債権は存在しております。

Note: Interest rates for receivables whose contracts were made under the previous interest rate system, and for which there has been no new borrowing, are not required to be changed after the full implementation of the revised Money-Lending Business Control and Regulation Law. As a result, some receivables are classified as having interest rates of over 20%.

債務者区別残高(レイク事業)	Balance by Obligor Classification (Lake Businesses)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
<b>残高:</b>	<b>Balance:</b>								
正常先	Normal	338.2	342.9	350.5	359.7	366.0	369.9	372.8	370.1
要注意先	Need Caution	3.9	2.8	3.5	3.5	4.5	3.1	4.2	3.8
要管理先	Substandard	15.5	15.9	16.4	17.3	17.9	18.5	19.7	20.9
破綻先	Possibly Bankrupt	5.1	4.3	4.3	4.4	5.1	5.5	5.1	4.9
実質破綻先・破綻先	Virtually Bankrupt, Legally Bankrupt	6.0	6.8	7.2	7.6	7.8	7.9	7.7	8.0

ノーローン主要計数

NOLOAN Summary of Major Business Information

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

無担保ローン(ノーローン)	Unsecured Loans (NOLOAN)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
残高	Outstanding	48.0	47.2	46.4	45.7	45.2	44.3	44.2	43.5
顧客数(千人)	Number of Customers (Thousands)	76.7	74.3	72.5	71.0	70.3	69.3	69.3	68.7
新規獲得顧客数	Number of Newly Acquired Customers	1.4	0.9	1.1	1.5	2.1	1.8	2.5	2.1
実質平均利回り	Actual Average Yield	14.7%	14.6%	14.6%	14.6%	14.5%	14.5%	14.4%	14.4%

注記: 実質平均利回り(%、年率換算) = 営業貸付金利息/期中平均営業貸付金残高

Note: Actual average yield (%、Annualized basis) = Interest income / Average loan outstanding

成約率(ノーローン)	Approval Rate (NOLOAN)	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
申込数(千件)	Number of Application (Thousands)	6.3	4.6	5.7	6.5	7.1	6.2	7.7	7.7
成約率	Approval Rate	22.3%	19.6%	19.1%	24.0%	30.3%	29.7%	32.4%	27.8%

店舗・チャネル(ノーローン)	Number of Branches and Channels (NOLOAN)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
無人店舗数(箇所)	Unmanned Branches	0	0	0	0	0	0	0	0
ATM台数:	ATMs:								
自社分(台)	Own	-	-	-	-	-	-	-	-
提携分(千台)	Tie-up (Thousands)	62	62	63	64	67	64	64	64
自動契約機台数(台)	Automated Contract Machines	-	-	-	-	-	-	-	-

貸出金利帯別残高(ノーローン)	Breakdown of Loans by Lending Rates (NOLOAN)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
残高:	Outstanding:								
~ 15%	~ 15%	31.0	31.0	30.9	30.6	30.4	30.1	30.1	29.6
~ 18%	~ 18%	16.3	15.6	15.0	14.5	14.2	13.8	13.7	13.5
~ 20%	~ 20%	0.0	0.0	-	-	0.0	0.0	0.0	0.0
~ 25%	~ 25%	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
~ 29.2%	~ 29.2%	0.4	0.4	0.3	0.3	0.3	0.3	0.2	0.2
合計	Total	48.0	47.2	46.4	45.7	45.2	44.3	44.2	43.5
比率:	Ratios:								
~ 15%	~ 15%	64.6%	65.6%	66.5%	67.0%	67.5%	67.9%	68.0%	68.1%
~ 18%	~ 18%	34.1%	33.2%	32.4%	31.9%	31.5%	31.1%	31.0%	31.1%
~ 20%	~ 20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~ 25%	~ 25%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%
~ 29.2%	~ 29.2%	1.0%	0.9%	0.8%	0.8%	0.7%	0.7%	0.7%	0.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

注記: 旧金利体系で契約し、貸金業法完全施行後においても、新たな貸付が発生していない債権の一部については、金利を旧金利体系のまま据え置いており、金利体系として20%超に分類される債権は存在しております。

Note: Interest rates for receivables whose contracts were made under the previous interest rate system, and for which there has been no new borrowing, are not required to be changed after the full implementation of the revised Money-Lending Business Control and Regulation Law. As a result, some receivables are classified as having interest rates of over 20%.



年齢別残高構成比(ノーローン)	Balance by Age (NOLOAN)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
<30	<30	3.0%	2.7%	2.5%	2.4%	2.3%	2.2%	2.4%	2.3%
<40	<40	18.5%	18.0%	17.5%	16.8%	16.1%	15.7%	15.2%	14.6%
<50	<50	37.7%	37.8%	37.4%	37.5%	37.3%	37.2%	36.8%	36.8%
<60	<60	26.9%	27.4%	28.0%	28.6%	29.3%	29.6%	29.9%	30.4%
>= 60	>= 60	13.9%	14.1%	14.6%	14.7%	15.0%	15.3%	15.7%	15.9%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

性別、既婚・未婚別残高構成比(ノーローン)	Balance by Gender and Marital Status (NOLOAN)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
男性独身	Single Male	37.2%	37.2%	37.2%	37.3%	37.4%	37.4%	37.4%	37.5%
男性既婚	Married Male	51.7%	51.8%	51.8%	51.7%	51.7%	51.7%	51.6%	51.5%
女性独身	Single Female	6.2%	6.1%	6.1%	6.1%	6.0%	6.0%	6.0%	6.0%
女性既婚	Married Female	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	5.0%	5.0%
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(ノーローン)	Balance by Amount of Origination (NOLOAN)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
10万円未満	Less than JPY 100K	1.7%	1.6%	1.6%	1.6%	1.6%	1.7%	1.7%	1.7%
10万円以上、30万円未満	Over JPY 100K and Less than JPY 300K	7.1%	6.9%	6.7%	6.7%	6.7%	6.6%	6.6%	6.7%
30万円以上、50万円未満	Over JPY 300K and Less than JPY 500K	14.1%	13.8%	13.6%	13.5%	13.5%	13.6%	13.9%	14.0%
50万円以上、100万円未満	Over JPY 500K and Less than JPY 1M	22.8%	22.5%	22.3%	22.1%	22.1%	22.0%	21.7%	21.8%
100万円以上	Over JPY 1M	54.3%	55.2%	55.8%	56.1%	56.1%	56.1%	56.1%	55.8%
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(ノーローン)	Balance by Annual Income (NOLOAN)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
年収2百万円未満	Less than JPY 2M	6.0%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.8%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	48.7%	48.5%	48.1%	47.8%	47.7%	47.6%	47.1%	47.1%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	23.7%	23.8%	23.8%	23.8%	23.9%	24.0%	24.1%	24.3%
年収7百万円以上	Over JPY 7M	21.6%	21.8%	22.2%	22.5%	22.5%	22.5%	22.9%	22.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

利息返還関連

Grey Zone Related Information

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

利息返還関連(新生フィナンシャル)	Grey Zone Related Information (Shinsei Financial)	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
利息返還額	Amount of Refund for Grey Zone Claim	8.7	5.3	5.1	5.0	4.0	3.2	2.6	2.7
債権放棄額	Amount of Debt Write-Off	0.5	0.5	0.5	0.4	0.3	0.3	0.2	0.3
キャッシュアウト利息返還額	Amount of Interest Repayment	8.1	4.8	4.6	4.5	3.6	2.8	2.3	2.3
利息返還損失引当金	Reserve for Losses on Interest Repayment	98.3	93.0	87.8	82.8	74.9	71.6	61.1	58.4
利息返還損失引当金繰入	Net Provisions of Reserve for Losses on Interest Repayment	0.0	0.0	0.0	0.0	-3.9	0.0	-7.8	0.0
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	8.7	5.3	5.1	5.0	4.0	3.2	2.6	2.7
開示請求件数	Number of Claims	8,279	8,113	8,486	5,876	5,034	4,357	4,050	4,400

注記: 1. 2014年3月末に1,750億円の対価を受領し、同日を以ってGEによる過払い利息返還損失補償は終了しました。

2. 利息返還損失引当金の繰入額と使用額は、貸倒引当金取崩益に計上されているものを除いた金額に変更しております。

Note: 1. The GE indemnity for losses on interest repayment has been concluded as of March 31, 2014 in exchange for a payment of JPY175.0 billion received on the same day as the conclusion of the indemnity.

2. Figures for provision and usage amounts of reserves for losses on interest repayment have been retroactively altered to be net of reversals of reserves for loan losses.

利息返還関連(ノーローン)	Grey Zone Related Information (NOLOAN)	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
利息返還額	Amount of Refund for Grey Zone Claim	1.0	0.9	0.7	0.8	0.6	0.4	0.3	0.3
債権放棄額	Amount of Debt Write-Off	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
キャッシュアウト利息返還額	Amount of Interest Repayment	0.9	0.9	0.7	0.7	0.6	0.4	0.3	0.3
利息返還損失引当金	Reserve for Losses on Interest Repayment	6.5	5.6	6.9	6.1	5.4	4.9	7.4	7.0
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	-	-	2.0	-	-	-	2.7	-
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	1.0	0.9	0.7	0.8	0.6	0.4	0.3	0.3
開示請求件数	Number of Claims	1,717	1,719	1,793	1,168	969	906	802	866

利息返還関連(アプラスフィナンシャル)	Grey Zone Related Information (APLUS FINANCIAL)	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
利息返還額	Amount of Refund for Grey Zone Claim	1.4	1.4	1.3	1.2	0.9	0.7	0.6	0.5
債権放棄額	Amount of Debt Write-Off	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
キャッシュアウト利息返還額	Amount of Interest Repayment	1.3	1.3	1.2	1.1	0.9	0.7	0.5	0.5
利息返還損失引当金	Reserve for Losses on Interest Repayment	6.6	5.1	7.0	5.6	4.6	3.7	6.1	5.4
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	-	-	3.1	-	-	-	3.0	-
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	1.3	1.5	1.1	1.3	0.9	0.9	0.6	0.6
開示請求件数	Number of Claims	2,679	2,618	2,751	2,209	1,752	1,720	1,651	1,657

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.

Section 5. 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 5. 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	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
<b>経常収益</b>	<b>Ordinary Income</b>	13.0	13.1	13.0	13.3	17.4	13.8	18.6	13.7
資金運用収益	Interest Income	6.9	6.7	6.4	6.3	6.2	6.1	5.8	5.7
役務取引等収益	Fees and Commissions Income	4.3	4.6	4.7	5.1	5.4	5.6	5.6	5.7
その他業務収益	Other Business Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-
その他経常収益	Other Ordinary Income	1.7	1.7	1.8	1.8	5.8	2.1	7.2	2.1
<b>経常費用</b>	<b>Ordinary Expenses</b>	10.8	9.6	14.0	12.3	11.7	10.7	10.9	12.6
資金調達費用	Interest Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
役務取引等費用	Fees and Commissions Expenses	0.6	0.5	0.6	0.6	0.6	0.5	0.6	0.7
その他業務費用	Other Business Expenses	-	-	-	-	-	-	-	-
営業経費	General and Administrative Expenses	3.8	3.7	3.7	3.6	3.6	3.6	3.6	5.6
その他経常費用	Other Ordinary Expenses	6.3	5.3	9.6	8.0	7.4	6.5	6.6	6.2
貸倒引当金繰入額	Provision of Reserve for Credit Losses	6.1	5.3	7.3	7.8	7.1	6.3	6.4	6.0
その他	Other	0.1	0.0	2.2	0.1	0.3	0.1	0.2	0.1
<b>経常利益</b>	<b>Ordinary Profit</b>	2.1	3.4	-1.0	1.0	5.7	3.0	7.7	1.0
特別利益	Extraordinary Gains	-	-	0.0	-	-	-	0.5	-
特別損失	Extraordinary Losses	0.0	0.0	0.0	-	0.1	0.2	0.0	-
<b>税引前四半期純利益</b>	<b>Income before Income Taxes</b>	2.1	3.4	-1.0	1.0	5.6	2.8	8.2	1.0
税金	Income Taxes (Benefit)	0.9	-1.5	2.7	-0.3	-0.7	1.3	0.4	0.1
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests	-	-	-	-	-	-	-	-
<b>親会社株主に帰属する四半期純利益</b>	<b>Profit Attributable to Owners of the Parent</b>	1.2	5.0	-3.7	1.3	6.3	1.4	7.8	0.9

連結貸借対照表	Consolidated Balance Sheets	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	7.3	12.3	15.5	11.1	12.0	14.3	22.9	14.9
有価証券	Securities	66.5	66.5	66.5	66.5	66.5	66.5	66.5	66.5
貸出金	Loans and Bills Discounted	212.5	205.4	200.7	202.5	200.7	197.8	184.8	187.7
その他資産	Other Assets	5.3	7.2	5.7	6.4	5.2	5.9	5.3	6.9
割賦売掛金	Installment Receivables	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-
有形固定資産	Premises and Equipment	6.5	6.4	6.4	6.5	6.5	6.5	5.8	5.9
無形固定資産	Intangible Assets	1.3	1.3	1.5	1.8	1.8	1.6	1.8	1.9
繰延税金資産	Deferred Tax Assets	12.0	12.0	10.4	10.4	11.7	11.7	11.0	11.0
貸倒引当金	Reserve for Credit Losses	-32.9	-33.5	-36.1	-39.2	-41.3	-41.9	-42.4	-42.7
<b>資産の部合計</b>	<b>Total Assets</b>	278.6	277.8	271.0	266.4	263.4	262.5	255.9	252.5
<b>負債及び純資産</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
借入金	Borrowed Money	0.6	0.6	1.1	1.1	1.1	1.1	1.1	1.1
その他負債	Other Liabilities	5.4	5.5	5.6	6.1	5.2	6.3	6.7	6.1
利息返還損失引当金	Reserve for Losses on Interest Repayments	104.9	98.6	94.8	88.9	80.3	76.6	68.5	65.4
<b>負債の部合計</b>	<b>Total Liabilities</b>	116.8	111.0	107.9	102.0	92.7	90.3	82.8	78.5
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本合計	Shareholders' Equity	161.7	166.8	163.0	164.4	170.7	172.2	173.0	173.9
資本金	Common Stock	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
<b>純資産の部合計</b>	<b>Total Equity</b>	161.7	166.8	163.0	164.4	170.7	172.2	173.0	173.9
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	278.6	277.8	271.0	266.4	263.4	262.5	255.9	252.5

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

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

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

連結損益計算書	Consolidated Statements of Income	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
<b>経常収益</b>	<b>Ordinary Income</b>	18.1	18.7	18.2	18.4	18.6	18.8	18.6	18.9
資金運用収益	Interest Income	3.0	3.2	3.1	3.3	3.3	3.5	3.4	3.4
役務取引等収益	Fees and Commissions Income	6.4	6.5	6.5	6.7	6.7	6.9	6.9	7.1
その他業務収益	Other Business Income	7.9	8.0	7.9	7.8	7.8	7.9	7.7	7.9
その他経常収益	Other Ordinary Income	0.7	0.9	0.4	0.4	0.6	0.4	0.4	0.4
<b>経常費用</b>	<b>Ordinary Expenses</b>	15.9	15.4	18.1	16.1	16.4	15.7	19.8	16.6
資金調達費用	Interest Expenses	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
役務取引等費用	Fees and Commissions Expenses	2.9	2.8	2.9	3.1	3.0	2.9	3.2	3.1
その他業務費用	Other Business Expenses	0.7	0.6	0.7	0.7	0.7	0.7	0.7	0.7
営業経費	General and Administrative Expenses	9.0	9.4	8.6	9.1	8.9	8.8	8.6	8.6
その他経常費用	Other Ordinary Expenses	2.6	1.8	5.3	2.7	3.2	2.6	6.5	3.4
貸倒引当金繰入額	Provision of Reserve for Credit Losses	2.6	1.8	2.0	2.7	3.2	2.6	3.5	3.4
その他	Other	0.0	0.0	3.2	0.0	0.0	0.0	3.0	0.0
<b>経常利益</b>	<b>Ordinary Profit</b>	2.2	3.2	0.0	2.2	2.1	3.0	-1.1	2.3
特別利益	Extraordinary Gains	-	-	0.0	-	0.0	-	0.0	-
特別損失	Extraordinary Losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>税引前四半期純利益</b>	<b>Income before Income Taxes</b>	2.2	3.2	0.0	2.2	2.1	3.0	-1.1	2.3
税金	Income Taxes (Benefit)	0.3	-0.3	0.1	0.0	0.1	0.0	-1.0	1.4
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests	-	-	-	-	-	-	-	-
<b>親会社株主に帰属する四半期純利益</b>	<b>Profit Attributable to Owners of the Parent</b>	1.9	3.6	-0.1	2.1	2.0	2.9	-0.0	0.9

連結貸借対照表	Consolidated Balance Sheets	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	110.0	109.4	118.5	149.5	125.7	115.4	123.2	182.1
買入金銭債権	Other Monetary Claims Purchased	3.8	3.5	3.3	3.1	2.9	2.8	2.6	2.4
金銭の信託	Monetary Assets Held in Trust	124.3	123.5	121.0	122.1	121.0	119.0	116.2	113.8
有価証券	Securities	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
貸出金	Loans and Bills Discounted	154.3	170.1	186.5	202.4	219.6	237.3	252.0	261.8
その他資産	Other Assets	387.4	400.0	385.3	376.9	375.7	385.8	378.1	389.4
割賦売掛金	Installment Receivables	343.7	349.4	344.7	336.3	332.0	335.7	339.2	342.1
有形固定資産	Premises and Equipment	6.1	6.0	6.1	6.0	6.0	5.9	6.0	5.9
無形固定資産	Intangible Assets	9.9	10.0	13.4	14.6	15.3	16.4	17.6	25.0
のれん	Goodwill	-	-	-	-	-	-	-	-
繰延税金資産	Deferred Tax Assets	4.7	4.7	4.3	4.3	4.3	4.3	6.3	4.0
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	224.7	231.2	245.6	263.1	279.3	298.1	314.3	329.9
貸倒引当金	Reserve for Credit Losses	-31.9	-32.6	-32.3	-27.4	-28.6	-29.3	-30.5	-30.1
<b>資産の部合計</b>	<b>Total Assets</b>	996.2	1,029.0	1,055.7	1,119.5	1,127.5	1,163.8	1,196.8	1,297.1
<b>負債及び純資産</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
借入金	Borrowed Money	277.1	278.5	286.1	310.5	344.7	350.6	364.0	525.2
短期社債	Short-Term Corporate Bonds	128.0	138.9	145.0	170.0	147.0	142.1	142.7	161.4
社債	Corporate Bonds	30.0	30.0	30.0	30.0	20.0	20.0	20.0	20.0
その他負債	Other Liabilities	237.0	249.2	245.9	242.6	241.7	256.3	254.0	160.3
利息返還損失引当金	Reserve for Losses on Interest Repayments	6.6	5.1	7.0	5.6	4.6	3.7	6.1	5.4
繰延税金負債	Deferred Tax Liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.9	-
支払承諾	Acceptances and Guarantees	224.7	231.2	245.6	263.1	279.3	298.1	314.3	329.9
<b>負債の部合計</b>	<b>Total Liabilities</b>	906.0	935.1	961.7	1,023.1	1,039.2	1,072.4	1,104.0	1,203.3
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本合計	Shareholders' Equity	92.1	95.8	95.6	97.8	89.8	92.7	92.7	93.6
資本金	Common Stock	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0
<b>純資産の部合計</b>	<b>Total Equity</b>	90.1	93.8	94.0	96.3	88.3	91.3	92.8	93.7
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	996.2	1,029.0	1,055.7	1,119.5	1,127.5	1,163.8	1,196.8	1,297.1

アプラスフィナンシャル開示の連結データ

APLUS FINANCIAL Consolidated Data Disclosure

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

連結損益の概要	Summary of Income Statement	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	4.5	4.7	4.7	4.7	4.7	4.8	4.8	4.8
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	3.0	2.9	2.9	2.8	2.7	2.6	2.6	2.6
オートクレジット	Auto Credit	1.1	1.1	1.1	1.0	0.9	0.9	0.8	0.8
その他ショッピングクレジット	Other Shopping Credit	1.8	1.8	1.8	1.7	1.7	1.7	1.8	1.8
信用保証	Credit Guarantee	4.0	4.0	4.0	4.1	4.2	4.3	4.3	4.3
オートクレジット	Auto Credit	1.9	1.9	1.8	1.9	1.9	2.0	2.0	2.0
その他ショッピングクレジット	Other Shopping Credit	1.8	1.9	1.9	1.9	2.0	2.1	2.1	2.1
その他信用保証	Others	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
融資	Total Loans	3.0	3.2	3.1	3.3	3.3	3.5	3.4	3.4
消費者金融	Consumer Loans	2.9	3.1	3.0	3.2	3.2	3.4	3.3	3.3
カードキャッシング	Cashing by Credit Card	0.9	1.0	0.9	0.9	0.9	0.9	0.9	0.9
ローンカード	Loan Card	0.6	0.6	0.5	0.5	0.5	0.4	0.4	0.4
その他消費者金融	Other Consumer Loans	1.3	1.4	1.5	1.7	1.8	2.0	2.0	1.9
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	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3
その他	Others	2.7	2.8	2.8	3.0	2.8	3.0	2.9	3.1
営業収益	Operating Revenue	17.9	18.2	18.1	18.4	18.4	18.8	18.6	18.8
販売費及び一般管理費	Total SG&A	15.1	14.8	17.3	15.5	15.7	15.1	19.1	15.9
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	2.6	1.8	2.0	2.7	3.2	2.6	3.5	3.4
従業員給料・賞与	Personnel Expenses	2.5	2.4	2.4	2.6	2.3	2.2	2.3	2.3
支払手数料	Handling Charges	4.4	4.5	4.5	4.8	4.7	4.8	5.0	5.0
販売促進費	Sales Promotion Costs	1.4	1.4	1.5	1.5	1.5	1.6	1.5	1.6
賃借料	Rent	0.4	0.4	0.4	0.5	0.4	0.4	0.4	0.4
減価償却額	Depreciation and Amortization	1.0	1.0	0.7	0.7	0.7	0.7	0.7	0.6
通信費	Communication Costs	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
その他	Others	2.0	2.4	4.8	1.9	2.0	1.9	4.8	1.7
金融費用	Financial Expenses	0.6	0.6	0.6	0.6	0.7	0.6	0.6	0.6
支払利息	Interest Expenses	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
その他	Others	0.1	0.0	0.1	0.1	0.1	0.0	0.1	0.0
営業費用	Operating Expenses	15.8	15.4	18.0	16.1	16.4	15.7	19.8	16.5
営業利益	Operating Income	2.0	2.7	0.1	2.2	1.9	3.0	-1.1	2.2
経常利益	Ordinary Income	2.2	3.2	-	2.2	1.9	3.0	-1.1	2.3
特別損益	Net Extraordinary Profit	0.0	0.0	-	-	0.1	-	-	-
税引前四半期純利益	Net Income before Income Taxes and Noncontrolling Interests	2.2	3.2	-	2.2	2.1	3.0	-1.1	2.3
親会社株主に帰属する四半期純利益	Profit Attributable to Owners of the Parent	1.9	3.6	-0.1	2.1	2.0	2.9	-0.0	0.9

営業債権残高	Account Receivables	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
割賦売掛金	Total Installment Receivables	516.4	537.6	548.9	550.4	563.1	584.8	602.9	615.5
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	94.6	101.8	100.7	99.2	99.1	105.6	105.2	102.7
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	249.2	247.7	244.2	237.2	233.0	230.3	234.1	239.6
オートクレジット	Auto Credit	102.9	101.0	98.4	91.2	85.2	79.6	77.7	75.7
その他ショッピングクレジット	Other Shopping Credit	146.3	146.7	145.7	146.0	147.7	150.7	156.4	163.8
融資	Total Loans	172.4	187.9	204.0	213.8	230.9	248.8	263.5	273.2
消費者金融	Consumer Loans	150.4	166.6	183.6	199.3	215.4	232.9	247.5	257.7
カードキャッシング	Cashing by Credit Card	23.8	23.1	23.1	23.0	22.9	22.2	22.0	21.2
ローンカード	Loan Card	17.1	16.6	16.3	15.7	15.1	14.1	14.0	13.0
その他消費者金融	Other Consumer Loans	109.4	126.8	144.1	160.5	177.3	196.5	211.4	223.4
その他融資	Other Loans	21.9	21.3	20.4	14.5	15.4	15.8	16.0	15.5
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	224.7	231.2	245.6	263.1	279.3	298.1	314.3	329.9
オートクレジット	Auto Credit	133.3	131.4	135.2	141.0	145.7	152.6	159.3	165.9
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	82.8	79.9	77.7	75.5	73.7	71.5	70.0	68.6
その他ショッピングクレジット	Other Shopping Credit	61.2	70.7	81.7	93.0	104.2	115.2	124.5	133.7
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	215.5	213.0	208.3	203.3	198.6	193.5	188.7	184.3
その他信用保証	Others	30.1	29.0	28.7	28.9	29.3	30.2	30.4	30.2
リース投資資産	Leased Investment Assets	-	-	0.5	1.4	2.7	4.5	6.4	8.4
<b>営業債権残高合計</b>	<b>Total Account Receivables</b>	<b>741.1</b>	<b>768.9</b>	<b>795.1</b>	<b>814.9</b>	<b>845.2</b>	<b>887.5</b>	<b>923.7</b>	<b>953.9</b>

顧客数	Number of Customers	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
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 (Thousands)	70.9	68.4	67.7	64.5	65.5	66.1	69.9	68.1
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	36.1	35.3	30.7	25.6	26.8	29.0	33.4	33.0
信用保証	Credit Guarantee	34.7	33.1	37.0	38.8	38.6	37.0	36.4	35.1
加盟店数(千店)	Number of Merchants (Thousands)	1,063.6	n/a	1,087.5	n/a	1,096.7	n/a	1,106.6	n/a
クレジットカード	Credit Card	415.3	n/a	417.2	n/a	419.1	n/a	420.7	n/a
ショッピングクレジット	Shopping Credit	648.2	n/a	670.2	n/a	677.5	n/a	685.8	n/a
有効カード会員数(千人)	Available Cardholders (Thousands)	5,591.0	5,562.6	5,519.5	5,465.6	5,420.3	5,383.4	5,364.6	5,318.3
クレジットカード	Credit Card	5,383.5	5,355.4	5,317.5	5,267.1	5,223.6	5,187.7	5,169.8	5,137.4
ローンカード	Loan Card	207.4	207.2	201.9	198.5	196.7	195.7	194.8	180.8
カード新規獲得枚数(千枚)	Number of New Card Issuance (Thousands)	58.7	64.3	59.1	64.9	73.2	66.6	77.7	79.8
クレジットカード	Credit Card	57.1	63.1	59.0	64.9	73.2	66.6	77.7	79.8
ローンカード	Loan Card	1.5	1.2	-	-	-	-	-	-
残高有口座数(千人)	Number of Active Accounts (Thousands)	268.9	262.9	255.8	253.5	249.5	243.1	236.4	210.0
カードキャッシング	Cashing by Credit Card	188.7	184.1	179.9	179.6	177.4	173.2	170.3	153.2
ローンカード	Loan Card	80.1	78.8	75.8	73.9	72.0	69.8	66.1	56.7

店舗・チャネル	Number of Branches and Channels	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
店舗数(箇所)	Branches	51	51	54	47	47	47	47	47
CD台数(千台):	Cash Dispensers (CDs) (Own and Tie-up) (Thousands)	155	n/a	155	n/a	155	n/a	155	n/a

平均貸出金利	Average Lending Rates	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
無担保ローン(カードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)	17.6%	17.6%	17.6%	17.6%	17.7%	17.7%	17.7%	17.7%

融資残高内訳	Breakdown of Loan Receivables	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
貸付金利別融資残高	Loan Receivables Outstanding by Interest Rate Zone								
残高(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%	13.3	12.9	12.3	11.9	11.6	11.2	10.8	8.5
～18.0%	～18.0%	43.2	42.4	41.7	41.4	41.2	40.3	39.4	34.6
～20.0%	～20.0%	1.1	1.1	1.0	1.0	1.0	1.0	0.9	0.9
～25.0%	～25.0%	2.7	2.7	2.6	2.5	2.5	2.5	2.4	2.4
～29.2%	～29.2%	1.0	1.0	0.9	0.9	0.9	0.9	0.8	0.8
合計	Total	61.5	60.2	58.7	58.0	57.4	56.1	54.5	47.4
比率(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%	21.7%	21.4%	21.1%	20.6%	20.2%	20.1%	19.8%	18.0%
～18.0%	～18.0%	70.3%	70.4%	71.0%	71.5%	71.9%	71.9%	72.4%	73.1%
～20.0%	～20.0%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	1.8%	2.1%
～25.0%	～25.0%	4.5%	4.5%	4.5%	4.5%	4.5%	4.5%	4.4%	5.1%
～29.2%	～29.2%	1.7%	1.8%	1.6%	1.6%	1.6%	1.7%	1.5%	1.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
カードタイプ別融資残高	Loan Receivables Outstanding by Card Type								
カードキャッシング	Cashing by Credit Card	31.4	30.8	30.4	30.4	30.4	29.7	29.4	25.7
ローンカード	Loan Card	30.0	29.4	28.3	27.6	27.0	26.3	25.1	21.6
合計	Total	61.5	60.2	58.7	58.0	57.4	56.1	54.5	47.4

注記: 旧金利体系で契約し、貸金業法完全施行後においても、新たな貸付が発生していない債権の一部については、金利を旧金利体系のまま据え置いており、金利体系として20%超に分類される債権は存在しております。

Note: Interest rates for receivables whose contracts were made under the previous interest rate system, and for which there has been no new borrowing, are not required to be changed after the full implementation of the revised Money-Lending Business Control and Regulation Law. As a result, some receivables are classified as having interest rates of over 20%.

延滞残高、比率	Balance and Ratio of Delinquent Unsecured Personal Loans	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
無担保ローン(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	61.5	60.2	58.7	58.0	57.4	56.1	54.5	47.4
91～180日延滞残高	91-180 Days Delinquent Balance	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.3
91～180日延滞比率	91-180 Days Delinquency Ratio	0.6%	0.6%	0.6%	0.7%	0.7%	0.6%	0.5%	0.7%

加重平均借入金利	Weighted Average Funding Rate	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
期中加重平均	During the Fiscal Year	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%
期末加重平均	As of the Fiscal Year End	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%

1口座あたり残高(千円)	Credit Outstanding Per Account (Thousands of Yen)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
1口座あたり残高	Credit Outstanding Per Account	228.7	229.2	229.6	229.0	230.1	230.8	230.5	225.8
カードキャッシング	Cashing by Credit Card	166.7	167.4	169.0	169.3	171.3	171.8	172.7	168.0
ローンカード	Loan Card	374.7	373.8	373.4	373.9	374.8	377.1	379.6	381.8

年齢別残高構成比	Balance by Age	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
無担保ローン(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	3.5%	3.4%	3.3%	3.3%	3.2%	3.1%	3.1%	3.3%
<40	<40	16.8%	16.5%	16.2%	16.0%	15.6%	15.2%	14.9%	14.9%
<50	<50	32.2%	32.1%	31.8%	31.6%	31.4%	31.2%	31.2%	31.1%
<60	<60	27.3%	27.6%	27.9%	28.3%	28.6%	29.0%	29.2%	29.6%
>= 60	>= 60	20.2%	20.5%	20.7%	20.8%	21.1%	21.5%	21.6%	21.1%
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	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
無担保ローン(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	69.1%	69.2%	69.2%	69.3%	69.3%	69.4%	69.3%	69.5%
女性	Female	30.9%	30.8%	30.8%	30.7%	30.7%	30.6%	30.7%	30.5%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

実行残高別残高構成比	Balance by Amount of Origination	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
無担保ローン(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	8.4%	8.4%	8.3%	8.4%	8.3%	8.3%	8.1%	8.6%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	32.0%	31.8%	31.8%	31.6%	31.3%	31.1%	31.3%	31.7%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	32.1%	32.3%	32.2%	32.3%	32.6%	32.8%	32.7%	32.3%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	19.2%	19.2%	19.3%	19.3%	19.5%	19.4%	19.5%	18.7%
100万円以上	Over JPY 1M	8.3%	8.3%	8.3%	8.3%	8.3%	8.4%	8.4%	8.7%
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	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
<b>経常収益</b>	<b>Ordinary Income</b>	26.1	25.2	26.3	23.3	24.4	25.2	26.2	22.7
資金運用収益	Interest Income	0.3	0.4	0.3	0.4	0.5	0.4	0.4	0.5
役務取引等収益	Fees and Commissions Income	0.2	0.4	0.4	0.2	0.2	0.4	0.2	0.4
その他業務収益	Other Business Income	25.0	23.9	25.5	22.4	23.4	23.6	23.5	21.7
その他経常収益	Other Ordinary Income	0.4	0.4	0.0	0.0	0.2	0.6	1.9	0.0
<b>経常費用</b>	<b>Ordinary Expenses</b>	24.4	22.5	25.7	22.1	23.4	25.3	23.6	20.2
資金調達費用	Interest Expenses	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
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	21.8	20.8	22.5	19.7	20.5	21.0	20.3	18.3
営業経費	General and Administrative Expenses	2.0	2.0	2.3	1.8	2.0	2.2	2.4	2.1
その他経常費用	Other Ordinary Expenses	-0.1	-0.8	0.2	0.0	0.2	1.5	0.3	-0.6
貸倒引当金繰入額	Provision of Reserve for Credit Losses	-0.2	-0.9	0.1	-0.0	0.1	1.5	0.2	-0.7
その他	Other	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0.0
<b>経常利益</b>	<b>Ordinary Profit</b>	1.6	2.6	0.5	1.1	1.0	-0.0	2.6	2.4
特別利益	Extraordinary Gains	0.0	-0.0	-	-	0.0	-	-	-
特別損失	Extraordinary Losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>税引前四半期純利益</b>	<b>Income before Income Taxes</b>	1.6	2.6	0.5	1.1	1.0	-0.0	2.6	2.4
税金	Income Taxes (Benefit)	-2.1	0.6	0.3	0.3	0.2	0.7	-0.1	0.7
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests	0.0	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
<b>親会社株主に帰属する四半期純利益</b>	<b>Profit Attributable to Owners of the Parent</b>	3.8	1.9	0.2	0.7	0.7	-0.8	2.7	1.7

連結貸借対照表	Consolidated Balance Sheets	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	29.9	28.5	34.8	9.7	9.3	17.6	37.2	9.5
有価証券	Securities	6.4	6.1	6.5	6.7	7.2	7.6	5.4	5.8
貸出金	Loans and Bills Discounted	45.1	47.3	52.5	53.0	58.2	58.3	59.4	56.1
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	190.7	193.0	191.4	184.0	181.0	174.5	171.4	164.6
その他資産	Other Assets	207.8	213.7	225.1	224.5	236.8	244.4	249.5	244.0
割賦売掛金	Installment Receivables	177.2	184.8	196.1	196.1	207.5	212.4	218.7	213.3
有形固定資産	Premises and Equipment	24.1	23.4	22.7	25.7	25.2	23.9	22.8	21.3
無形固定資産	Intangible Assets	2.6	2.7	3.4	3.5	3.8	4.2	4.2	4.2
繰延税金資産	Deferred Tax Assets	2.7	2.8	2.5	2.5	2.4	2.4	3.5	3.5
貸倒引当金	Reserve for Credit Losses	-6.0	-4.9	-5.1	-5.2	-5.5	-4.7	-5.1	-4.4
<b>資産の部合計</b>	<b>Total Assets</b>	518.0	526.5	548.8	517.9	533.0	540.6	565.5	518.9
<b>負債及び純資産</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
借入金	Borrowed Money	296.9	294.3	319.4	300.0	297.0	316.4	337.2	299.7
短期社債	Short-Term Corporate Bonds	25.0	27.0	23.0	29.4	40.9	29.5	33.0	32.0
社債	Corporate Bonds	29.0	29.0	23.0	23.0	23.0	23.0	20.0	20.0
その他負債	Other Liabilities	59.2	66.5	72.8	60.7	65.6	65.9	68.3	60.1
繰延税金負債	Deferred Tax Liabilities	0.1	0.1	0.1	0.1	0.3	0.3	-	-
<b>負債の部合計</b>	<b>Total Liabilities</b>	412.5	419.1	441.2	415.4	429.3	437.6	461.4	414.3
<b>純資産の部</b>	<b>Equity:</b>								
株主資本合計	Shareholders' Equity	103.2	105.2	105.4	100.1	100.8	100.0	102.8	103.0
資本金	Common Stock	29.3	29.3	29.3	29.3	29.3	29.3	29.3	29.3
<b>純資産の部合計</b>	<b>Total Equity</b>	105.4	107.3	107.6	102.4	103.6	102.9	104.1	104.6
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	518.0	526.5	548.8	517.9	533.0	540.6	565.5	518.9



## Section 6. 新生銀行 単体財務関連データ

## Section 6. Shinsei Bank Nonconsolidated 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 (Nonconsolidated)	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
<b>業務粗利益</b>	<b>Total Gross Business Profit</b>	27.5	26.5	26.3	30.8	23.0	24.9	32.0	25.4
資金利益	Net Interest Income	23.0	22.1	21.1	28.6	22.8	23.2	30.6	26.5
役務取引等利益	Net Fees and Commissions	-1.5	1.7	-2.3	-2.3	-3.0	-2.6	-2.3	-3.3
特定取引利益	Net Trading Income	1.3	-1.0	1.4	1.0	0.6	1.3	1.5	-0.1
その他業務利益	Net Other Business Income	4.7	3.6	6.1	3.4	2.6	2.9	2.1	2.3
<b>経費</b>	<b>Total Expenses</b>	-19.3	-19.9	-18.9	-20.2	-19.6	-19.5	-19.5	-17.4
<b>実質業務純益</b>	<b>Net Business Profit (Jisshitsu Gyomu Jun-eki)</b>	8.1	6.5	7.3	10.6	3.3	5.3	12.4	8.0
その他損益	Other Gains	2.4	-2.1	0.0	1.0	3.1	0.1	0.4	-2.0
<b>経常利益</b>	<b>Net Ordinary Income</b>	10.6	4.4	7.3	11.6	6.4	5.5	12.9	5.9
特別損益	Extraordinary Gains	3.6	5.3	-0.5	0.2	5.8	-0.0	-1.6	-1.0
<b>税引前四半期純利益</b>	<b>Income before Income Taxes</b>	14.3	9.8	6.8	11.9	12.3	5.4	11.2	4.9
法人税、住民税及び事業税	Income Taxes - Current	2.2	-1.8	1.8	-1.2	1.8	-0.2	2.2	-0.5
法人税等調整額	Income Taxes - Deferred	-0.0	-	2.5	-	-1.9	-	-1.1	-
<b>四半期純利益</b>	<b>Net Income</b>	16.5	8.0	11.2	10.6	12.2	5.2	12.3	4.4

単体損益計算書	Nonconsolidated Statements of Income	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
<b>経常収益</b>	<b>Ordinary Income</b>	43.8	40.5	39.8	44.0	39.5	39.2	46.4	38.9
資金運用収益	Interest income	26.0	25.3	24.5	32.5	26.9	27.4	34.8	30.8
貸出金利息	Interest on Loans and Bills Discounted	21.2	21.6	21.9	22.6	23.4	24.0	24.1	25.0
有価証券利息配当金	Interest and Dividends on Securities	4.2	3.1	2.1	9.3	3.0	2.8	10.1	5.3
その他の資金運用収益	Other Interest Income	0.5	0.4	0.4	0.5	0.5	0.5	0.5	0.4
役務取引等収益	Fees and Commissions Income	5.5	4.0	5.0	3.9	4.0	4.6	4.5	3.7
特定取引収益	Trading Income	1.3	-1.0	1.4	1.0	0.6	1.3	1.5	0.1
その他業務収益	Other Business Income	7.0	5.5	7.9	3.9	2.8	3.1	3.2	3.3
その他経常収益	Other Ordinary Income	3.8	6.7	0.8	2.6	5.0	2.4	2.2	0.8
貸倒引当金戻入益	Net Reversal of Reserve for Credit Losses	0.2	-0.2	-	0.1	-0.1	-	-	-
その他	Other	3.5	7.0	0.8	2.4	5.2	2.4	2.2	0.8
<b>経常費用</b>	<b>Ordinary Expenses</b>	33.1	36.0	32.4	32.3	33.0	33.6	33.5	32.9
資金調達費用	Interest Expenses	3.0	3.2	3.5	3.8	4.1	4.2	4.1	4.3
預金利息	Interest on Deposits	1.8	1.9	2.1	2.0	2.2	2.4	2.2	2.1
社債利息	Interest on Corporate Bonds	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1
その他の資金調達費用	Other Interest Expenses	0.9	1.0	1.1	1.6	1.6	1.6	1.7	2.1
役務取引等費用	Fees and Commissions Expenses	6.6	6.8	6.7	7.0	7.4	7.6	7.5	7.4
特定取引費用	Trading Losses	0.0	0.0	0.0	0.0	-0.0	-	-	0.2
その他業務費用	Other Business Expenses	2.2	1.8	1.7	0.5	0.2	0.1	1.0	0.9
営業経費	General and Administrative Expenses	20.8	19.9	18.8	20.3	19.8	19.6	19.5	17.5
その他経常費用	Other Ordinary Expenses	0.2	4.2	1.5	0.5	1.3	1.9	1.1	2.3
貸倒引当金繰入額	Provision of Reserve for Credit Losses	-0.8	3.2	-0.8	-	1.0	1.0	0.4	2.0
その他	Other	1.0	1.0	2.4	0.5	0.3	0.9	0.7	0.2
<b>経常利益</b>	<b>Ordinary Profit</b>	10.6	4.4	7.3	11.6	6.4	5.5	12.9	5.9
特別利益	Extraordinary Gains	3.8	5.4	0.0	0.2	6.2	0.0	0.0	0.2
特別損失	Extraordinary Losses	0.2	0.0	0.5	0.0	0.3	0.0	1.7	1.2
<b>税引前四半期純利益</b>	<b>Income before Income Taxes</b>	14.3	9.8	6.8	11.9	12.3	5.4	11.2	4.9
税金:	Income Taxes (Benefit):								
法人税、住民税及び事業税	Income Taxes (Benefits) - Current	-2.2	1.8	-1.8	1.2	-1.8	0.2	-2.2	0.5
法人税等調整額	Income Taxes (Benefits) - Deferred	0.0	-	-2.5	-	1.9	-	1.1	-
<b>四半期純利益</b>	<b>Net Income</b>	16.5	8.0	11.2	10.6	12.2	5.2	12.3	4.4

与信関連費用(単体)	Net Credit Costs (Nonconsolidated)	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	-0.4	0.3	-1.4	-0.0	-0.0	-0.0	-0.0	-0.0
貸倒引当金繰入	Net Provision of Reserve for Loan Losses	1.1	-3.5	0.8	0.1	-1.2	-1.0	-0.4	-2.0
一般貸倒引当金繰入	Net Provision of General Reserve for Loan Losses	0.7	-3.3	1.4	0.2	-1.3	-0.9	-0.0	-1.5
個別貸倒引当金繰入	Net Provision of Specific Reserve for Loan Losses	0.3	-0.1	-0.6	-0.0	0.1	-0.0	-0.3	-0.5
特定海外債権引当勘定繰入	Net Provision of Reserve for Loan Losses to Restructuring Countries	0.0	-	-	-	0.0	-	-	-
償却債権取立益	Recoveries of Written-Off Claims	0.1	0.0	0.0	0.2	0.0	0.6	0.4	0.0
<b>与信関連費用</b>	<b>Net Credit Costs</b>	0.7	-3.1	-0.4	0.4	-1.2	-0.4	-0.0	-2.1

注記: 償却・処分損、繰入および費用は、マイナスで表記し、取立益および戻入益は、プラスで表記しております。

Note: Amounts of losses, net provision and costs are shown in minus. Amounts of recoveries and reversals are shown in plus.

資金運用/調達状況 (平均残高)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Nonconsolidated)	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	4,306.6	4,401.0	4,525.7	4,515.6	4,551.7	4,594.4	4,665.5	4,638.0
有価証券	Securities	1,497.2	1,409.1	1,436.1	1,396.3	1,460.7	1,496.5	1,476.9	1,477.6
その他資金運用勘定	Other Interest-Earning Assets	242.6	202.5	208.8	198.1	184.5	191.4	194.6	175.8
<b>資金運用勘定合計</b>	<b>Total Interest-Earning Assets</b>	<b>6,046.5</b>	<b>6,012.8</b>	<b>6,170.8</b>	<b>6,110.1</b>	<b>6,197.0</b>	<b>6,282.3</b>	<b>6,337.1</b>	<b>6,291.5</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	5,881.9	5,911.5	5,965.2	5,966.2	6,005.0	6,109.3	6,142.1	6,146.1
借入金	Borrowed Money	351.3	344.3	334.3	327.9	295.8	281.3	269.7	258.2
劣後借入	Subordinated Debt	15.5	12.3	12.4	12.4	12.4	12.4	12.4	12.3
その他借入金	Other Borrowed Money	335.7	331.9	321.9	315.5	283.4	268.9	257.3	245.9
社債	Corporate Bonds	49.6	54.7	57.6	57.6	52.7	46.8	45.0	42.4
劣後社債	Subordinated Bonds	33.4	31.4	31.4	31.4	31.4	26.7	25.0	22.3
その他社債	Other Corporate Bonds	16.2	23.3	26.2	26.2	21.3	20.1	20.0	20.0
その他資金調達勘定	Other Interest-Bearing Liabilities	446.3	379.8	506.6	498.6	588.3	605.5	597.2	655.0
<b>資金調達勘定合計</b>	<b>Total Interest-Bearing Liabilities</b>	<b>6,729.2</b>	<b>6,690.5</b>	<b>6,863.8</b>	<b>6,850.4</b>	<b>6,941.9</b>	<b>7,043.0</b>	<b>7,054.1</b>	<b>7,101.9</b>
<b>資金運用収益－資金調達費用</b>	<b>Net Interest Income/Yield on Interest-Earning Assets</b>	<b>6,046.5</b>	<b>6,012.8</b>	<b>6,170.8</b>	<b>6,110.1</b>	<b>6,197.0</b>	<b>6,282.3</b>	<b>6,337.1</b>	<b>6,291.5</b>

資金運用/調達状況 (利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Nonconsolidated)	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	21.2	21.6	21.9	22.6	23.4	24.0	24.1	25.0
有価証券	Securities	4.2	3.1	2.1	9.3	3.0	2.8	10.1	5.3
その他資金運用勘定	Other Interest-Earning Assets	0.5	0.4	0.4	0.5	0.5	0.5	0.5	0.4
<b>資金運用勘定合計</b>	<b>Total Interest-Earning Assets</b>	<b>26.0</b>	<b>25.3</b>	<b>24.5</b>	<b>32.5</b>	<b>26.9</b>	<b>27.4</b>	<b>34.8</b>	<b>30.8</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	1.8	1.9	2.1	2.0	2.2	2.4	2.2	2.1
借入金	Borrowed Money	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1
劣後借入	Subordinated Debt	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他借入金	Other Borrowed Money	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
社債	Corporate Bonds	0.2	0.2	0.2	0.2	0.2	0.1	0.1	0.1
劣後社債	Subordinated Bonds	0.2	0.1	0.1	0.1	0.2	0.1	0.1	0.1
その他社債	Other Corporate Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他資金調達勘定	Other Interest-Bearing Liabilities	0.8	0.8	1.0	1.4	1.5	1.5	1.6	1.9
<b>資金調達勘定合計</b>	<b>Total Interest-Bearing Liabilities</b>	<b>3.0</b>	<b>3.2</b>	<b>3.5</b>	<b>3.8</b>	<b>4.1</b>	<b>4.2</b>	<b>4.1</b>	<b>4.3</b>
<b>資金運用収益－資金調達費用</b>	<b>Net Interest Income/Yield on Interest-Earning Assets</b>	<b>22.9</b>	<b>22.0</b>	<b>21.0</b>	<b>28.6</b>	<b>22.8</b>	<b>23.2</b>	<b>30.6</b>	<b>26.5</b>

資金運用/調達状況 (利回り%)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Nonconsolidated)	2016.7-9	2016.10-12	2017.1-3	2017.4-6	2017.7-9	2017.10-12	2018.1-3	2018.4-6
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	1.96	1.95	1.96	2.01	2.04	2.07	2.09	2.16
有価証券	Securities	1.12	0.88	0.59	2.67	0.82	0.76	2.79	1.45
その他資金運用勘定	Other Interest-Earning Assets	***	***	***	***	***	***	***	***
<b>資金運用勘定合計</b>	<b>Total Interest-Earning Assets</b>	<b>1.71</b>	<b>1.66</b>	<b>1.61</b>	<b>2.13</b>	<b>1.72</b>	<b>1.73</b>	<b>2.23</b>	<b>1.96</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.12	0.13	0.14	0.13	0.14	0.15	0.15	0.13
借入金	Borrowed Money	0.11	0.15	0.14	0.17	0.18	0.22	0.22	0.30
劣後借入	Subordinated Debt	2.50	2.31	2.35	2.36	2.36	2.36	2.36	2.37
その他借入金	Other Borrowed Money	0.00	0.07	0.06	0.08	0.09	0.12	0.11	0.19
社債	Corporate Bonds	2.16	1.57	1.49	1.51	1.65	1.46	1.35	1.26
劣後社債	Subordinated Bonds	3.03	2.52	2.50	2.53	2.56	2.35	2.20	2.14
その他社債	Other Corporate Bonds	0.35	0.31	0.28	0.30	0.30	0.28	0.29	0.29
その他資金調達勘定	Other Interest-Bearing Liabilities	***	***	***	***	***	***	***	***
<b>資金調達勘定合計</b>	<b>Total Interest-Bearing Liabilities</b>	<b>0.18</b>	<b>0.19</b>	<b>0.20</b>	<b>0.22</b>	<b>0.23</b>	<b>0.23</b>	<b>0.24</b>	<b>0.24</b>
<b>資金運用収益－資金調達費用</b>	<b>Net Interest Income/Yield on Interest-Earning Assets</b>	<b>1.50</b>	<b>1.45</b>	<b>1.38</b>	<b>1.87</b>	<b>1.46</b>	<b>1.46</b>	<b>1.96</b>	<b>1.69</b>

単体貸借対照表	Nonconsolidated Balance Sheets	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	1,304.5	1,327.8	1,313.3	1,431.6	1,408.2	1,358.3	1,391.3	1,439.6
コールローン	Call Loans	-	1.1	4.4	-	-	-	-	-
買入金銭債権	Other Monetary Claims Purchased	132.3	133.4	133.2	131.5	128.4	126.3	115.4	15.1
特定取引資産	Trading Assets	294.9	244.6	227.6	223.7	218.4	205.6	199.8	194.9
金銭の信託	Monetary Assets Held in Trust	115.3	111.7	118.8	105.4	114.2	118.5	117.7	140.4
有価証券	Securities	1,402.7	1,449.2	1,369.3	1,449.6	1,486.4	1,482.9	1,452.3	1,450.4
貸出金	Loans and Bills Discounted	4,337.7	4,508.1	4,536.4	4,527.8	4,557.0	4,636.2	4,637.9	4,694.1
外国為替	Foreign Exchanges	25.6	21.9	19.6	22.3	31.7	30.6	32.5	22.5
その他資産	Other Assets	228.9	229.5	270.6	207.5	199.5	198.7	223.0	209.4
その他の資産	Other	228.9	229.5	270.6	207.5	199.5	198.7	223.0	209.4
有形固定資産	Premises and Equipment	16.8	16.8	16.5	16.2	15.9	15.2	14.0	13.1
無形固定資産	Intangible Assets	15.6	16.9	17.4	19.1	20.4	22.0	23.1	25.2
前払年金費用	Prepaid Pension Cost	2.4	3.0	3.8	4.4	5.0	5.6	6.3	6.9
債券繰延資産	Deferred Issuance Expenses for Debentures	0.0	0.0	0.0	0.0	0.0	-	-	-
繰延税金資産	Deferred Tax Assets	-	-	1.1	1.9	0.6	0.9	0.5	0.9
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	24.2	28.1	48.5	26.7	25.7	24.7	19.8	19.4
貸倒引当金	Reserve for Credit Losses	-27.7	-30.5	-29.3	-24.8	-26.1	-26.4	-26.7	-28.7
<b>資産の部合計</b>	<b>Total Assets</b>	<b>7,873.8</b>	<b>8,062.1</b>	<b>8,051.7</b>	<b>8,143.3</b>	<b>8,186.0</b>	<b>8,199.8</b>	<b>8,207.4</b>	<b>8,203.8</b>
<b>負債及び純資産の部</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
預金	Deposits	5,532.6	5,665.1	5,618.9	5,714.9	5,714.7	5,808.3	5,789.2	5,810.3
譲渡性預金	Negotiable Certificates of Deposit	384.8	361.0	373.6	343.6	418.3	418.3	438.9	442.2
債券	Debentures	11.1	8.1	6.5	5.3	3.7	1.7	0.4	-
コールマネー	Call Money	22.4	53.5	53.6	110.4	80.9	-	-	-
売現先勘定	Payables under repurchase agreements	45.9	21.5	36.4	32.1	35.3	59.1	55.9	51.8
債券貸借取引受入担保金	Payables under Securities Lending Transactions	205.7	335.3	337.9	366.7	388.3	418.9	433.4	463.1
特定取引負債	Trading Liabilities	274.6	226.2	210.0	204.9	197.5	188.9	181.3	176.5
借入金	Borrowed Money	342.8	330.8	336.5	297.8	286.9	267.9	263.1	229.8
外国為替	Foreign Exchanges	0.0	0.1	0.1	0.0	0.0	0.0	0.1	0.0
社債	Corporate Bonds	47.6	57.6	57.6	57.6	51.6	45.0	45.0	35.5
その他負債	Other Liabilities	184.7	170.7	155.4	164.7	153.6	130.7	140.6	141.1
未払法人税等	Income Taxes Payable	1.0	2.8	1.5	1.7	0.8	0.4	0.9	0.9
リース債務	Lease Obligations	-	-	-	-	0.0	0.0	0.0	0.0
資産除去債務	Asset Retirement Obligations	7.4	7.4	7.4	7.5	7.5	7.4	7.4	7.5
その他の負債	Other	176.2	160.3	146.3	155.5	145.2	122.8	132.2	132.6
賞与引当金	Accrued Employees' Bonuses	2.3	3.5	4.6	1.2	2.4	3.6	4.7	1.2
睡眠債券払戻損失引当金	Reserve for reimbursement of debentures	3.0	3.5	3.7	3.2	3.6	3.7	4.1	4.0
繰延税金負債	Deferred tax liabilities	2.0	0.3	-	-	-	-	-	-
支払承諾	Acceptances and Guarantees	24.2	28.1	48.5	26.7	25.7	24.7	19.8	19.4
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>7,084.5</b>	<b>7,266.0</b>	<b>7,243.8</b>	<b>7,329.8</b>	<b>7,363.1</b>	<b>7,371.5</b>	<b>7,376.9</b>	<b>7,375.6</b>
<b>純資産の部:</b>	<b>Equity:</b>								
資本金	Common Stock	512.2	512.2	512.2	512.2	512.2	512.2	512.2	512.2
資本剰余金	Capital Surplus	79.4	79.4	79.4	79.4	79.4	79.4	79.4	79.4
資本準備金	Additional Paid-in Capital	79.4	79.4	79.4	79.4	79.4	79.4	79.4	79.4
利益剰余金	Retained Earnings	285.6	290.4	301.7	309.8	322.0	327.3	339.6	276.9
利益準備金	Legal Reserve	14.2	14.2	14.2	14.7	14.7	14.7	14.7	15.2
その他利益剰余金	Other Retained Earnings	271.4	276.2	287.5	295.0	307.3	312.6	324.9	261.6
繰越利益剰余金	Unappropriated Retained Earnings	271.4	276.2	287.5	295.0	307.3	312.6	324.9	261.6
自己株式	Treasury Stock, at Cost	-82.5	-77.4	-79.5	-79.5	-79.5	-79.5	-89.5	-27.4
株主資本合計	Total Shareholders' Equity	794.7	804.6	813.8	821.9	834.2	839.4	841.7	841.1
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	8.0	7.9	9.4	8.9	6.0	6.2	4.2	3.5
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	-14.0	-17.0	-15.8	-17.7	-17.5	-17.7	-15.7	-16.5
評価・換算差額等合計	Total Net Unrealized Gain (Loss) and Translation Adjustments	-6.0	-9.0	-6.4	-8.7	-11.5	-11.4	-11.4	-12.9
新株予約権	Stock Acquisition Rights	0.5	0.5	0.5	0.2	0.2	0.2	0.2	0.0
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>789.2</b>	<b>796.1</b>	<b>807.9</b>	<b>813.4</b>	<b>822.9</b>	<b>828.2</b>	<b>830.5</b>	<b>828.2</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>7,873.8</b>	<b>8,062.1</b>	<b>8,051.7</b>	<b>8,143.3</b>	<b>8,186.0</b>	<b>8,199.8</b>	<b>8,207.4</b>	<b>8,203.8</b>

リスク管理債権(単体)	Risk Monitored Loans (Nonconsolidated)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
破綻先債権額	Loans to Bankrupt Obligors	1.1	1.2	0.7	0.6	0.6	0.7	0.5	0.7
延滞債権額	Nonaccrual Delinquent Loans	29.6	29.7	5.7	5.1	5.3	5.0	4.7	4.6
3か月以上延滞債権額	Loans Past Due Three Months or More	1.1	1.2	1.1	1.1	0.9	0.8	1.1	0.9
貸出条件緩和債権額	Restructured Loans	2.7	2.7	2.6	2.5	1.9	2.0	1.8	1.8
合計(A)	Total (A)	34.7	34.9	10.3	9.4	8.8	8.7	8.3	8.2
貸出金残高(B)	Loans and Bills Discounted (B)	4,337.7	4,508.1	4,536.4	4,527.8	4,557.0	4,636.2	4,637.9	4,694.1
貸出残高比(A)/(B)	(A)/(B)	0.80%	0.78%	0.23%	0.21%	0.19%	0.19%	0.18%	0.18%
貸倒引当金(C)	Reserve for Credit Losses (C)	27.7	30.5	29.3	24.8	26.1	26.4	26.7	28.7
引当率(C)/(A)	Reserve Ratios (C)/(A)	79.9%	87.3%	283.1%	264.1%	294.3%	301.1%	319.0%	346.9%

業種別貸出残高(単体)	Loans by Borrower Industry (Nonconsolidated)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
国内(除く特別国際金融取引勘定分):	Domestic (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	192.1	204.7	194.0	187.0	193.6	200.1	185.3	189.1
農業、林業	Agriculture and Forestry	0.0	0.0	-	-	-	-	-	-
漁業	Fishery	0.2	0.2	0.0	0.0	-	-	-	-
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	0.2	0.4	0.3	0.6	0.6	0.6	0.4	0.6
建設業	Construction	13.3	13.3	6.9	6.2	5.6	7.0	5.9	5.5
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	229.7	238.1	228.9	219.7	219.6	235.3	246.1	247.9
情報通信業	Information and Communications	43.4	46.4	42.4	52.9	46.7	76.2	70.3	69.4
運輸業、郵便業	Transportation and Postal Service	163.7	168.8	166.5	162.5	172.5	175.7	174.8	172.4
卸売業、小売業	Wholesale and Retail	102.0	102.9	112.4	103.9	105.3	109.3	110.0	105.0
金融業、保険業	Finance and Insurance	625.0	663.8	676.1	646.0	643.1	690.9	705.5	831.3
不動産業	Real Estate	547.1	546.7	550.5	578.9	579.5	557.4	553.5	542.3
各種サービス業	Services	369.2	383.2	385.3	374.0	385.5	374.7	393.7	368.0
地方公共団体	Local Government	74.7	73.5	76.7	73.9	68.9	67.8	68.4	57.2
個人	Individual	1,531.4	1,570.0	1,596.5	1,593.1	1,588.9	1,577.0	1,564.0	1,537.6
海外円借款、国内店名義現地貸	Overseas Yen Loans and Overseas Loans Booked Domestically	343.6	387.1	395.8	425.9	423.0	426.1	419.9	425.8
国内店計	Total Domestic	4,236.2	4,399.7	4,433.0	4,425.3	4,433.4	4,498.7	4,498.4	4,552.7
海外及び特別国際金融取引勘定分:	Overseas (including Japan Offshore Market Accounts):								
政府等	Governments	0.6	0.6	0.5	0.5	0.4	0.4	0.3	0.3
金融機関	Financial Institutions	7.2	7.5	7.3	7.4	19.1	29.9	30.8	30.4
その他	Others	93.5	100.1	95.4	94.4	103.9	107.1	108.3	110.5
海外合計	Total Overseas	101.5	108.4	103.3	102.5	123.6	137.5	139.5	141.3
合計	Total	4,337.7	4,508.1	4,536.4	4,527.8	4,557.0	4,636.2	4,637.9	4,694.1

業種別リスク管理債権残高(単体)	Risk Monitored Loans by Borrower Industry (Nonconsolidated)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
国内(除く特別国際金融取引勘定分):	Domestic (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	0.7	0.8	3.6	3.5	3.0	2.9	2.9	2.9
農業、林業	Agriculture and Forestry	-	-	-	-	-	-	-	-
漁業	Fishery	-	-	-	-	-	-	-	-
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	-	-	-	-	-	-	-	-
建設業	Construction	0.0	0.0	0.0	-	-	-	-	-
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	-	-	-	-	-	-	-	-
情報通信業	Information and Communications	0.0	0.0	0.0	0.0	0.0	0.2	0.2	0.2
運輸業、郵便業	Transportation and Postal Service	0.7	0.8	0.7	-	-	0.0	0.0	-
卸売業、小売業	Wholesale and Retail	0.3	0.2	0.2	0.1	0.0	0.0	0.3	0.3
金融業、保険業	Finance and Insurance	-	-	-	-	-	-	-	-
不動産業	Real Estate	26.0	26.0	-	-	-	-	-	-
各種サービス業	Services	0.2	0.1	0.3	0.3	0.3	0.4	0.5	0.5
地方公共団体	Local Government	-	-	-	-	-	-	-	-
個人	Individual	2.5	2.3	2.4	2.5	2.7	2.6	2.6	2.6
海外円借款、国内店名義現地貸	Overseas Yen Loans and Overseas Loans Booked Domestically	2.4	2.5	1.1	1.0	1.0	0.9	0.2	0.2
国内店計	Total Domestic	33.1	33.1	8.6	7.8	7.3	7.2	7.0	6.9
海外及び特別国際金融取引勘定分:	Overseas (including Japan Offshore Market Accounts):								
政府等	Governments	-	-	-	-	-	-	-	-
金融機関	Financial Institutions	-	-	-	-	-	-	-	-
その他	Others	1.6	1.8	1.6	1.6	1.5	1.4	1.3	1.3
海外合計	Total Overseas	1.6	1.8	1.6	1.6	1.5	1.4	1.3	1.3
合計	Total	34.7	34.9	10.3	9.4	8.8	8.7	8.3	8.2

金融再生法の開示基準に基づく債権と保全率(単体)	Coverage Ratio for Nonperforming Claims Classified under the Financial Revitalization Law (Nonconsolidated)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	4.1	4.2	3.0	2.3	2.6	2.4	1.8	1.9
保全額	Amount of Coverage	4.1	4.2	3.0	2.3	2.6	2.4	1.8	1.9
保全率	Coverage Ratio	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
危険債権	Doubtful Claims	26.7	26.8	3.6	3.5	3.4	3.4	3.6	3.5
保全額	Amounts of Coverage	26.6	26.6	2.1	1.9	1.7	1.6	2.0	2.5
保全率	Coverage Ratio	99.4%	99.3%	58.2%	53.9%	48.4%	47.9%	57.4%	69.8%
要管理債権	Substandard Claims	3.9	4.0	3.8	3.7	2.9	2.9	3.0	2.9
保全額	Amounts of Coverage	3.0	3.1	2.7	2.5	1.9	1.6	1.7	1.5
保全率	Coverage Ratio	77.4%	77.7%	69.4%	67.4%	66.1%	55.2%	55.3%	52.2%
金融再生法の開示基準に基づく債権合計(A)	Total Nonperforming Claims Classified under the Financial Revitalization Law (A)	34.8	35.0	10.4	9.4	8.9	8.8	8.4	8.3
保全額	Amounts of Coverage	33.8	33.9	7.7	6.7	6.2	5.7	5.5	5.9
保全率	Coverage Ratio	97.0%	97.0%	74.2%	70.5%	69.1%	64.8%	65.8%	70.5%
総与信残高(B)	Total Claims (B)	4,426.6	4,593.5	4,717.2	4,611.7	4,642.6	4,729.5	4,724.1	4,771.9
貸出金	Loans and Bills Discounted	4,337.7	4,508.1	4,536.4	4,527.8	4,557.0	4,636.2	4,637.9	4,694.1
その他	Others	88.8	85.3	180.7	83.9	85.5	93.2	86.1	77.7
総与信残高比(A)/(B)	(A)/(B)	0.78%	0.76%	0.22%	0.20%	0.19%	0.18%	0.17%	0.17%
貸倒引当金(C)	Reserve for Credit Losses (C)	27.7	30.5	29.3	24.8	26.1	26.4	26.7	28.7
引当率(C)/(A)	Reserve Ratios (C)/(A)	79.9%	87.3%	282.4%	263.5%	293.5%	300.5%	318.4%	346.2%
(参考1)部分直接償却実施額	(Ref.) Amount of Write-Off	31.8	33.5	33.9	19.1	19.0	6.7	5.9	5.9
(参考2)要注意債権以下	(Ref.) Below Need Caution Level	83.5	85.6	63.4	56.9	47.1	53.7	52.0	58.0

注記: 総与信残高比は2015年6月より小数点第3位以下を切り捨てて表示しております。

Note: Nonperforming loan ratio is presented discarding the third decimal point and below from June 30, 2015.

貸倒引当金(単体)	Reserve for Credit Losses (Nonconsolidated)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
貸倒引当金(貸出関連)(A)	Reserve for Loan Losses (A)	23.8	26.4	25.2	24.8	26.1	26.4	26.7	28.7
一般貸倒引当金	General Reserve for Loan Losses	21.3	24.7	22.9	22.7	24.0	24.4	24.3	25.9
個別貸倒引当金	Specific Reserve for Loan Losses	2.5	1.6	2.3	2.1	2.0	2.0	2.3	2.8
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	0.0	0.0	0.0	0.0	-	-	-	-
その他個別貸倒引当金	Specific Reserve for Other Credit Losses	3.9	4.1	4.1	-	-	-	-	-
貸倒引当金合計(B)	Total Reserve for Credit Losses (B)	27.7	30.5	29.3	24.8	26.1	26.4	26.7	28.7

債務者区分別の引当率(単体)	Reserve Ratios for Borrowers' Category (Nonconsolidated)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
実質破綻・破綻先(無担保部分)	Legally and Virtually Bankrupt (unsecured portion)	100.00%	n/a	100.00%	n/a	100.00%	n/a	100.00%	n/a
破綻懸念先(無担保部分)	Possibly Bankrupt (unsecured portion)	253.75%	n/a	58.20%	n/a	47.39%	n/a	55.74%	n/a
要管理先(無担保部分)	Substandard (unsecured portion)	65.11%	n/a	52.30%	n/a	47.30%	n/a	39.66%	n/a
その他要注意先(債権額)	Need Caution (total claims)	5.87%	n/a	3.70%	n/a	5.76%	n/a	5.39%	n/a
その他要注意先(無担保部分)	Need Caution (unsecured portion)	11.07%	n/a	6.62%	n/a	13.42%	n/a	11.18%	n/a
正常先(債権額)	Normal (total claims)	0.38%	n/a	0.41%	n/a	0.43%	n/a	0.44%	n/a

(参考)	(Reference)	2016.9	2016.12	2017.3	2017.6	2017.9	2017.12	2018.3	2018.6
換算為替レート	Exchange Rate Information								
円/ドル	JPY/USD	100.88	116.86	111.82	112.09	112.76	112.77	106.20	110.66
円/ユーロ	JPY/EUR	113.16	122.93	119.44	128.19	132.86	134.72	130.84	128.73
円/ポンド	JPY/GBP	130.82	143.30	139.38	145.89	151.24	151.80	149.09	144.99

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