

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

四半期データブック 2011年3月末
(2011年5月12日)

Quarterly Data Book for the Twelve Months
Ended March 31, 2011
(May 12, 2011)



目次	頁	Contents	Page
Section 1. 新生銀行 連結財務関連データ	1	Section 1. Shinsei Bank Consolidated P/L and B/S Data	1
財務の概要	1	Results of Operations	1
連結損益計算書	1	Consolidated Statements of Operations	1
非金利益	1	Non-Interest Income	1
経費	2	General and Administrative Expenses	2
与信関連費用	2	Net Credit Costs	2
のれん及び無形資産償却額	2	Amortization of Goodwill and Other Intangible Assets	2
少数株主利益	2	Minority Interests in Net Income of Subsidiaries	2
資金運用／調達(リース・割賦売掛金を含む)の状況(平均残高)	3	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance)	3
資金運用／調達(リース・割賦売掛金を含む)の状況(利息)	4	Interest-Earning Assets and Interest-Bearing Liabilities (Interest)	4
資金運用／調達(リース・割賦売掛金を含む)の状況(利回り(%))	5	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%))	5
連結貸借対照表	6	Consolidated Balance Sheets	6
買入金銭債権	7	Other Monetary Claims Purchased	7
金銭の信託	7	Monetary Asset Held in Trust	7
有価証券	7	Securities	7
有価証券保有区分別残高	7	Securities by Category	7
有価証券満期別残高	8	Securities by Maturity	8
業種別貸出内訳	8	Loans by Borrower Industry	8
無形固定資産	8	Intangible Assets	8
繰越欠損金	8	Tax Loss Carryforwards	8
1株当たり配当金(円)	8	Dividends Per Share (JPY)	8
リスク管理債権	9	Risk Monitored Loans	9
子会社別連結リスク管理債権	9	Risk Monitored Loans Breakdown for Large Entities	9
連結リスク管理債権に準ずる割賦売掛金	9	Risk Monitored Installment Receivables Included in Other Assets	9
貸倒引当金	9	Reserve for Credit Losses	9
資金調達内訳	9	Overall Funding Composition	9
預金期末残高	9	Deposits and Negotiable Certificates of Deposits (NCDs)	9
定期預金の残存期間別残高	9	Time Deposits by Maturity	9
債券の残存期間別残高	10	Maturity Schedule of Debentures	10
借入金の残存期間別残高	10	Maturity Schedule of Borrowed Money	10
社債の残存期間別残高	10	Maturity Schedule of Corporate Bonds	10
Section 2. 新生銀行 連結部門別データ	11	Section 2. Shinsei Bank Consolidated Business Line Data	11
Section 2.1 概要	11	Section 2.1 Overall	11
概要	11	Overall	11
法人部門	11	Institutional Group	11
マーケット・投資銀行部門	11	Markets and Investment Banking Group	11
個人部門	11	Individual Group	11
経営勘定/その他	11	Corporate/Other	11
Section 2.2 部門別業務粗利益	12	Section 2.2 Business Line Total Revenue	12
法人部門、マーケット・投資銀行部門 業務粗利益	12	Institutional Group, Markets and Investment Banking Group Total Revenue	12
法人部門 業務粗利益	12	Institutional Group Total Revenue	12
マーケット・投資銀行部門 業務粗利益	13	Markets and Investment Banking Group Total Revenue	13
個人部門 業務粗利益	13	Individual Group Total Revenue	13
経営勘定/その他 業務粗利益	13	Corporate/Other Total Revenue	13
業務粗利益	14	Total Revenue	14
経費	14	General and Administrative Expenses	14
実質業務純益(損失)	14	Ordinary Business Profit (Loss)	14
与信関連費用	15	Net Credit Costs	15
与信関連費用加算後 実質業務純益(損失)	15	Ordinary Business Profit (Loss) after Net Credit Costs	15
Section 2.3 部門別主要データ	16	Section 2.3 Business Line Key Data	16
法人部門、マーケット・投資銀行部門	16	Institutional Group, Markets and Investment Banking Group	16
個人部門	16	Individual Group	16
貸出残高	17	Total Loans and Bills Discounted	17
部門別、配賦リスク資本	17	Risk Capital Allocation by Business	17

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	18	Section 3. Shinsei Bank Consolidated Financial Ratios, Capital Adequacy and Per Share Data, and Credit Ratings	18
財務比率	18	Financial Ratios	18
リスク分類別リスク資本の配賦	18	Risk Capital Allocation by Risk Categories	18
自己資本関連情報	18	Capital Adequacy Data	18
1株当たり数値(円)	18	Per Share Data (JPY)	18
株式数	18	Share Data	18
格付け(新生銀行)	19	Credit Ratings (Shinsei Bank)	19
格付け(シンキ)	19	Credit Ratings (Shinki)	19
格付け(アプラスフィナンシャル)	19	Credit Ratings (APLUS FINANCIAL)	19
格付け(昭和リース)	19	Credit Ratings (Showa Leasing)	19
連結対象会社数	20	Subsidiaries and Affiliates Data	20
その他主要データ	20	Other Key Data	20
Section 4. 主要子会社の財務データ他	21	Section 4. Subsidiaries' Financial and Business Data	21
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)	21	Shinsei Financial Consolidated P/L and B/S Data, after reclassification to conform to Bank's Financial Statements, before Consolidating to Shinsei Bank	21
連結損益計算書	21	Consolidated Statements of Income	21
連結貸借対照表	21	Consolidated Balance Sheets	21
利息返還関連	21	Grey Zone Related Information	21
新生フィナンシャル主要係数	22	Shinsei Financial Summary of Major Business Information	22
営業債権残高	22	Principal Balance	22
顧客数(千人)	22	Number of Customers (Thousands)	22
店舗・チャネル	22	Number of Branches and Channels	22
新生フィナンシャル 無担保パーソナルローンビジネス計数	22	Shinsei Financial Unsecured Personal Loans (UPL) Business Information	22
新規獲得顧客数(千人)	22	Number of Newly Acquired Customers (Thousands)	22
成約率	22	Approval Rate	22
平均貸出金利	22	Average Lending Rates	22
貸出金利帯別残高	23	Breakdown of Loans by Lending Rates	23
延滞残高、比率	23	Balance and Ratio of Delinquent Unsecured Personal Loans	23
年齢別残高構成比	23	Balance by Age	23
性別、既婚・未婚別残高構成比	23	Balance by Gender and Marital Status	23
実行残高別残高構成比	23	Balance by Amount of Origination	23
年収別残高構成比	23	Balance by Annual Income	23
シンキ株式会社、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)	24	Shinki Consolidated P/L and B/S Data, after Reclassification to Conform to Bank's Financial Statements, before Consolidating to Shinsei Bank	24
連結損益計算書	24	Consolidated Statements of Income	24
連結貸借対照表	24	Consolidated Balance Sheets	24
利息返還関連	24	Grey Zone Related Information	24
シンキ開示のデータ	25	Shinki Data Disclosed by Shinki	25
貸付金残高	25	Loan Receivables	25
顧客数(千人)	25	Number of Customers (Thousands)	25
店舗・チャネル	25	Number of Branches and Channels	25
成約率	25	Approval Rate	25
加重平均約定金利(単体)	25	Weighted Average Loan Interest Rate (Non-Consolidated)	25
貸出金利帯別残高	25	Breakdown of Loans by Lending Rates	25
延滞残高、比率	25	Balance and Ratio of Delinquent Unsecured Personal Loans	25
加重平均借入金利(単体)	26	Weighted Average Funding Rate (Non-Consolidated)	26
年齢別残高構成比	26	Balance by Age	26
性別、既婚・未婚別残高構成比	26	Balance by Gender and Marital Status	26
実行残高別残高構成比	26	Balance by Amount of Origination	26
年収別残高構成比	26	Balance by Annual Income	26

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、	27	APLUS FINANCIAL Consolidated P/L and B/S Data, after reclassification to	27
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)		conform to Bank's Financial Statements, before Consolidating to Shinsei Bank	
連結損益計算書	27	Consolidated Statements of Operations	27
連結貸借対照表	27	Consolidated Balance Sheets	27
アプラスフィナンシャル開示の連結データ	28	APLUS FINANCIAL Consolidated Data Disclosed by APLUS	28
連結損益の概要	28	Summary of Income Statement	28
利息返還関連	28	Grey Zone Related Information	28
営業債権残高	29	Account Receivables	29
顧客数(千人)	29	Number of Customers (Thousands)	29
店舗・チャンネル	29	Number of Branches and Channels	29
平均貸出金利	29	Average Lending Rates	29
融資残高内訳	30	Breakdown of Loan Receivables	30
延滞残高、比率	30	Balance and Ratio of Delinquent Unsecured Personal Loans	30
加重平均借入金利	30	Weighted Average Funding Rate	30
1口座あたり残高(千円)	30	Credit Outstanding Per Account (Thousands of Yen)	30
年齢別残高構成比	30	Balance by Age	30
性別残高構成比	30	Balance by Gender	30
実行残高別残高構成比	30	Balance by Amount of Origination	30
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、	31	Showa Leasing Consolidated P/L and B/S Data, after reclassification to	31
貸借対照表データ(新生銀行への連結会計処理前)		conform to Bank's Financial Statements, before Consolidating to Shinsei Bank	
連結損益計算書	31	Consolidated Statements of Income	31
連結貸借対照表	31	Consolidated Balance Sheets	31
Section 5. 新生銀行 単体財務関連データ	32	Section 5. Shinsei Bank Non-Consolidated P/L and B/S Data	32
単体損益の概要	32	Results of Operations (Non-Consolidated)	32
単体損益計算書	32	Non-Consolidated Statements of Operations	32
与信関連費用(単体)	32	Net Credit Costs (Non-Consolidated)	32
資金運用/調達状況(平均残高)(単体)	33	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)	33
資金運用/調達状況(利息)(単体)	33	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated)	33
資金運用/調達状況(利回り(%))(単体)	34	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Non-Consolidated)	34
単体貸借対照表	35	Non-Consolidated Balance Sheets	35
貸出金の残存期間別残高(単体)	36	Loan Maturity (Non-consolidated)	36
リスク管理債権(単体)	36	Risk Monitored Loans (Non-Consolidated)	36
業種別貸出残高(単体)	36	Loans by Borrower Industry (Non-Consolidated)	36
業種別リスク管理債権残高(単体)	37	Risk Monitored Loans by Borrower Industry (Non-Consolidated)	37
地域別 海外・オフショアローン残高(単体)	37	Overseas and Offshore Loans by Region (Non-Consolidated)	37
地域別 海外・オフショアローン リスク管理債権残高(単体)	37	Risk Monitored Overseas and Offshore Loans by Region (Non-Consolidated)	37
金融再生法の開示基準に基づく債権(単体)	38	Claims Classified under the Financial Revitalization Law (Non-Consolidated)	38
金融再生法の開示債権の保全率(単体)	38	Coverage Ratios for Non-Performing Claims Disclosed under the Financial Revitalization Law (Non-Consolidated)	38
貸倒引当金(単体)	38	Reserve for Credit Losses (Non-Consolidated)	38
債務者区分別の引当率(単体)	38	Reserve Ratios for Borrowers' Category (Non-Consolidated)	38
住宅ローン残高(単体)	38	Housing Loans (Non-Consolidated)	38
中小企業等に対する貸出金及び比率(単体)	38	Loans to Small- and Medium-Sized Entities (Non-Consolidated)	38
預金残高(単体)	38	Balance of Deposits (Non-Consolidated)	38
Section 6. 米国住宅ローン市場関連投融資および	39	Section 6. Exposure to U.S. Residential Mortgage, Securitized Products	39
証券化商品などのエクスポージャー		and Related Investments	
米国住宅ローン市場関連エクスポージャー	39	U.S. Residential Mortgage Exposure	39
証券化商品の商品別、地域別残高(単体)	39	Balance of Securitized Products (Non-Consolidated)	39
LBO、モノライン、SIV、ABCP(単体)	39	LBO, Monoline, SIV, ABCP (Non-Consolidated)	39
(参考)	39	(Reference)	39
換算為替レート	39	Exchange Rate Information	39

本データブックは、四半期財務情報に基づいて作成されています。通期、中間期の財務情報や、より詳細な四半期財務情報、また、その他の財務関連情報については、以下のサイトをご覧ください：<http://www.shinseibank.com/investors/ir/index.html>

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

株式会社 新生銀行

〒103-8303 東京都中央区日本橋室町2-4-3 日本橋室町野村ビル
電話番号: 03-6880-8303
Fax番号: 03-4560-1706

IR・広報部

レイモンド・スペンサー 部長 チーフIR・PRオフィサー

Raymond.Spencer@shinseibank.com

大高英二 部長 (特命)

Eiji.Ootaka@shinseibank.com

藤木康寛 次長

Yasuhiro.Fujiki@shinseibank.com

石井博司 次長

Hiroshi.Ishii02@shinseibank.com

高松由依 次長

Yui.Takamatsu@shinseibank.com

江口静代 次長

Shizuyo.Eguchi@shinseibank.com

James Seddon 部長代理

James.Seddon@shinseibank.com

Shinsei Bank, Limited

Nihonbashi Muromachi Nomura Building
4-3, Nihonbashi-muromachi 2-chome, Chuo-ku, Tokyo 103-8303
Tel: +81-3-6880-8303
Fax: +81-3-4560-1706

Investor Relations & Corporate Communications Division

Raymond Spencer, GM and Chief IR & PR Officer

Raymond.Spencer@shinseibank.com

Eiji Ootaka, GM (S.A.)

Eiji.Ootaka@shinseibank.com

Yasuhiro Fujiki, Deputy General Manager

Yasuhiro.Fujiki@shinseibank.com

Hiroshi Ishii, Deputy General Manager

Hiroshi.Ishii02@shinseibank.com

Yui Takamatsu, Deputy General Manager

Yui.Takamatsu@shinseibank.com

Shizuyo Eguchi, Deputy General Manager

Shizuyo.Eguchi@shinseibank.com

James Seddon, Manager

James.Seddon@shinseibank.com

**免責条項
Disclaimer**

本資料には、当行および当行の子会社に関連する見通し、将来に関する計画、経営目標などが記載されています。これらの将来の見通しに関する記述は、将来の事象や動向に関する現時点での仮定に基づくものであり、当該仮定は不正確であることがあり得ます。様々な要因により、実際の業績が本書の記載と著しく異なる可能性があります。別段の記載がない限り、本資料に記載されている財務データは日本において一般に認められている会計原則に従って表示されています。当行は、将来の事象などの発生にかかわらず、必ずしも今後の見通しに関する発表を修正するとは限りません。尚、特別な注記がない場合、財務データは連結ベースで表示しております。

当行以外の金融機関とその子会社に関する情報は、一般に公知の情報に依拠しています。

本資料はいかなる有価証券の申込みもしくは購入の案内、あるいは勧誘を含むものではなく、本資料および本資料に含まれる内容のいずれも、いかなる契約、義務の根拠となり得るものではありません。

This databook contains statements that constitute forward-looking statements, plans for the future, management targets, etc. relating to the Company and its subsidiaries. These forward-looking statements are based on current assumptions of future events and trends, which may be incorrect and are subject to risks and uncertainties. Actual results may differ materially from those in such forward-looking statements as a result of various factors. Unless otherwise noted, the financial data contained in these materials are presented under Japanese GAAP. The Company disclaims any obligation to update or to announce any revision to forward-looking statements to reflect future events or developments. Unless otherwise specified, all the financial information is shown on a consolidated basis.

Information concerning financial institutions other than the Company and its subsidiaries are based on publicly available information.

These materials do not constitute an invitation or solicitation of an offer to subscribe for or purchase any securities and neither this document nor anything contained herein shall form the basis for any contract or commitment whatsoever.

本資料の財務データ、記述における単位は、1億円未満切捨て、パーセンテージは小数点第2位以下、四捨五入で記載しております。

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

本資料の財務データは決算発表時において開示可能な数字を記載しております。

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

* の項目は経営管理ベースで表示をしております。

* Management accounting basis

Section 1. 新生銀行 連結財務関連データ

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

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

財務の概要*	Results of Operations*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金利益	Net Interest Income	57.4	51.9	52.9	45.5	44.6	41.5	36.6	33.8
非資金利益	Non-Interest Income	30.0	26.4	30.3	(9.3)	25.8	43.5	49.8	16.1
役務取引等利益	Net Fees and Commissions	4.9	5.9	6.3	7.8	6.0	6.2	6.0	7.7
特定取引利益	Net Trading Income	(0.3)	3.5	2.3	3.5	3.8	3.3	0.7	3.7
その他業務利益	Net Other Business Income	25.4	16.9	21.7	(20.7)	16.0	33.9	43.0	4.7
業務粗利益	Total Revenue	87.5	78.3	83.3	36.2	70.4	85.1	86.4	50.0
経費	General and Administrative Expenses	44.5	42.0	41.0	40.7	36.4	36.3	35.6	34.3
実質業務純益	Ordinary Business Profit	43.0	36.3	42.3	(4.4)	34.0	48.8	50.8	15.6
与信関連費用	Net Credit Costs	26.0	13.1	23.1	49.9	13.8	38.5	(3.0)	19.0
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	16.9	23.1	19.1	(54.4)	20.1	10.2	53.8	(3.4)
のれん及び無形資産償却額(ロス)	Amortization of Goodwill and Other Intangible Assets	5.3	5.4	5.0	5.0	3.4	3.4	3.1	3.0
その他利益(損失)	Other Gains (Losses)	(4.1)	(4.9)	(0.0)	(97.8)	(0.6)	1.7	0.8	(11.9)
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	7.4	12.7	14.0	(157.3)	16.1	8.5	51.5	(18.5)
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.3	0.1	0.4	0.5	0.2	0.9	0.4	0.3
法人税等調整額	Deferred Income Tax (Benefit)	(0.8)	4.2	(0.5)	3.8	(0.5)	2.2	1.6	1.8
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.7	2.4	2.9	0.6	2.5	2.3	2.3	0.7
四半期純利益(損失)	Net Income (Loss)	5.1	5.8	11.1	(162.4)	13.8	3.0	47.2	(21.4)
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	9.7	10.5	15.5	(89.5)	16.7	5.9	49.8	(18.7)

連結損益計算書	Consolidated Statements of Operations	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金運用収益	Total Interest Income	79.3	72.1	71.1	61.0	58.3	54.4	48.6	45.6
貸出金利息	Interest on Loans and Bills Discounted	68.3	61.8	60.5	54.5	50.0	46.5	42.1	39.8
有価証券利息配当金	Interest and Dividends on Securities	8.8	7.9	8.3	5.3	6.6	6.0	5.1	5.9
その他の資金運用収益	Other Interest Income	2.1	2.2	2.2	1.1	1.6	1.8	1.4	(0.2)
役務取引等収益	Fees and Commissions Income	12.4	12.4	12.3	13.9	12.3	12.0	11.3	13.2
特定取引収益	Trading Profits	4.3	(0.1)	3.8	1.0	8.0	4.5	(0.4)	2.3
その他業務収益	Other Business Income	56.1	52.1	52.6	47.1	40.7	56.3	40.6	42.4
その他経常収益	Other Ordinary Income	3.3	5.6	3.8	1.5	3.5	4.2	6.0	1.0
経常収益	Ordinary Income	155.6	142.1	143.8	124.7	123.1	131.6	106.3	104.7
資金調達費用	Total Interest Expenses	21.8	20.1	18.1	15.4	13.7	12.8	12.0	11.8
預金利息	Interest on Deposits	13.9	13.9	12.8	10.8	9.7	8.5	8.1	7.5
借入金利息	Interest on Borrowings	3.2	2.7	2.2	1.9	1.8	1.9	1.5	1.7
社債利息	Interest on Corporate Bonds	2.0	1.6	1.5	1.2	1.1	1.3	1.3	1.6
その他の資金調達費用	Other Interest Expenses	2.5	1.8	1.5	1.3	1.1	1.0	0.9	0.8
役務取引等費用	Fees and Commissions Expenses	7.5	6.5	5.9	6.0	6.3	5.7	5.3	5.5
特定取引費用	Trading Losses	4.7	(3.7)	1.5	(2.5)	4.2	1.2	(1.1)	(1.4)
その他業務費用	Other Business Expenses	35.2	37.6	34.5	62.8	26.7	29.0	26.0	36.6
営業経費	Total General and Administrative Expenses	50.5	48.2	46.8	46.1	40.5	40.4	39.4	38.1
営業経費(のれん及び無形資産償却を除く)	General and Administrative Expenses	45.1	42.8	41.7	41.0	37.1	36.9	36.2	35.0
のれん償却額	Amortization of Goodwill	3.3	3.4	3.2	3.2	2.1	2.1	2.0	1.9
無形資産償却額	Amortization of Intangible Assets	2.0	2.0	1.8	1.8	1.2	1.2	1.1	1.1
その他経常費用	Other Ordinary Expenses	39.8	23.7	26.4	85.1	15.3	40.2	0.0	32.3
貸倒引当金繰入額	Provision of Reserve for Loan Losses	24.5	10.6	19.4	40.7	10.7	34.4	(2.3)	18.8
その他	Others	15.2	13.0	7.0	44.4	4.5	5.7	2.3	13.4
経常費用	Ordinary Expenses	159.7	132.6	133.5	213.0	106.9	129.6	81.7	123.0
経常利益(損失)	Net Ordinary Income (Loss)	(4.1)	9.5	10.2	(88.3)	16.1	2.0	24.5	(18.3)
特別利益	Special Gains	12.6	5.0	6.4	10.5	4.0	7.8	28.1	5.9
特別損失	Special Losses	1.0	1.8	2.6	79.5	4.0	1.3	1.1	6.0
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	7.4	12.7	14.0	(157.3)	16.1	8.5	51.5	(18.5)
税金	Income Taxes (Benefit):								
法人税、住民税及び事業税	Current	0.3	0.1	0.4	0.5	0.2	0.9	0.4	0.3
法人税等調整額	Deferred	(0.8)	4.2	(0.5)	3.8	(0.5)	2.2	1.6	1.8
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.7	2.4	2.9	0.6	2.5	2.3	2.3	0.7
四半期純利益(損失)	Net Income (Loss)	5.1	5.8	11.1	(162.4)	13.8	3.0	47.2	(21.4)

非金利利益*	Non-Interest Income*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
役務取引等利益	Net Fees and Commissions	4.9	5.9	6.3	7.8	6.0	6.2	6.0	7.7
特定取引利益	Net Trading Income	(0.3)	3.5	2.3	3.5	3.8	3.3	0.7	3.7
その他業務利益	Net Other Business Income	25.4	16.9	21.7	(20.7)	16.0	33.9	43.0	4.7
うちリース収益・割賦収益	Income on Leased Assets and Installment Receivables, Net	11.4	10.7	10.6	10.0	9.8	9.8	9.7	9.2
非資金利益	Non-Interest Income	30.0	26.4	30.3	(9.3)	25.8	43.5	49.8	16.1

経費*	General and Administrative Expenses*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
人件費	Personnel Expenses	17.0	15.8	15.9	13.6	13.4	14.2	13.7	13.5
店舗関連費用	Premises Expenses	7.1	6.7	6.5	6.9	5.8	5.7	6.0	5.5
通信・データ費、システム費	Technology and Data Processing Expenses	6.1	6.1	5.7	5.9	5.1	4.7	4.6	4.6
広告費	Advertising Expenses	3.0	3.1	3.1	2.9	2.5	2.6	2.4	1.6
消費税・固定資産税等	Consumption and Property Taxes	2.3	2.3	2.0	2.3	2.3	1.8	1.9	1.6
預金保険料	Deposit Insurance Premium	1.0	1.1	1.1	1.0	1.3	1.3	1.3	1.3
その他	Other General and Administrative Expenses	7.6	6.7	6.5	7.9	5.7	5.6	5.3	5.9
経費	General and Administrative Expenses	44.5	42.0	41.0	40.7	36.4	36.3	35.6	34.3

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

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

与信関連費用	Net Credit Costs	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	1.4	3.2	4.1	9.7	3.0	4.4	(0.1)	0.2
貸倒引当金繰入	Net (Reversal) Provision of Reserve for Loan Losses	24.7	10.6	19.3	40.7	10.7	34.4	(2.3)	18.8
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	2.6	9.6	18.0	9.6	3.2	24.7	(3.1)	5.5
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	22.1	1.0	1.3	31.0	7.5	9.6	0.7	13.2
特定海外債権引当勘定繰入	Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	-	(0.0)	-	(0.0)	-	(0.0)	(0.0)	-
その他貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Other Credit Losses	(0.1)	-	0.0	-	0.0	-	-	-
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	(0.7)	(0.4)	(0.5)	0.0	(0.3)	(0.5)	0.0
与信関連費用	Net Credit Costs	26.0	13.1	23.1	49.9	13.8	38.5	(3.0)	19.0

のれん及び無形資産償却額	Amortization of Goodwill and Other Intangible Assets	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
新生フィナンシャル	Shinsei Financial	2.8	2.8	2.5	2.5	2.5	2.5	2.2	2.2
シンキ	Shinki	0.1	0.1	0.1	0.1	(0.0)	(0.1)	(0.0)	(0.0)
アプラスフィナンシャル	APLUS FINANCIAL	1.6	1.6	1.6	1.6	0.2	0.2	0.2	0.2
昭和リース	Showa Leasing	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
その他	Others	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
のれん及び無形資産償却額	Amortization of Goodwill and Other Intangible Assets	5.3	5.4	5.0	5.0	3.4	3.4	3.1	3.0

少数株主利益	Minority Interests in Net Income of Subsidiaries	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
当子会社SPCが発行する優先出資証券への利払い	Dividends on Perpetual Preferred Securities (Hybrid Tier I Capital) issued by Foreign SPCs	2.6	2.4	2.6	2.5	2.4	2.2	2.1	0.8
アプラスフィナンシャル発行の優先株への配当金	Dividends on APLUS FINANCIAL's Preferred Stock	0.1	0.0	0.1	0.1	-	-	-	-
その他	Others	(0.1)	0.0	0.1	(2.0)	0.1	0.1	0.2	(0.1)
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.7	2.4	2.9	0.6	2.5	2.3	2.3	0.7

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)*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	5,683.9	5,432.8	5,410.2	5,303.4	5,036.7	4,705.1	4,534.3	4,446.7
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	649.1	632.7	613.1	581.3	591.4	559.8	566.1	549.5
有価証券	Securities	2,968.8	3,425.9	3,235.7	3,220.1	3,139.7	2,744.0	2,768.4	3,573.6
その他資金運用勘定	Other Interest-Earning Assets	702.0	747.5	695.1	513.7	513.7	760.8	448.2	438.8
資金運用勘定合計(A)	Total Revenue on Interest-Earning Assets (A)	10,003.9	10,239.0	9,954.1	9,618.7	9,281.5	8,769.8	8,317.2	9,008.9
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	6,690.5	6,993.9	6,776.1	6,751.5	6,329.7	5,925.0	5,791.1	5,740.7
債券	Debentures	656.3	580.6	515.5	497.7	476.0	444.1	411.2	373.9
借入金	Borrowed Money	982.0	883.9	852.4	1,016.2	1,238.9	1,364.1	1,316.9	1,768.6
劣後借入	Subordinated Debt	102.0	102.0	102.0	102.0	102.0	102.0	102.0	101.9
その他借入金	Other Borrowed Money	880.0	781.9	750.4	914.2	1,136.9	1,262.1	1,214.9	1,666.6
社債	Corporate Bonds	261.8	242.3	205.0	208.1	196.0	178.3	190.9	197.9
劣後社債	Subordinated Bonds	187.2	168.9	152.2	159.0	152.9	158.2	153.9	163.1
その他社債	Other Corporate Bonds	74.6	73.3	52.8	49.1	43.0	20.0	37.0	34.8
その他資金調達勘定	Other Interest-Bearing Liabilities	715.9	929.4	867.1	791.0	699.7	386.6	389.9	608.5
資金調達勘定合計(B)	Total Expense on Interest-Bearing Liabilities (B)	9,306.6	9,630.3	9,216.4	9,264.7	8,940.5	8,298.3	8,100.3	8,689.8
純資金利鞘(ネットインタレストマージン)(A)-(B)	Net Interest Margin (A)-(B)								
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	120.5	5.4	119.2	(186.7)	(121.6)	9.0	(261.9)	(204.4)
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	576.7	603.2	618.5	540.6	462.7	462.5	478.8	523.5
非金利負債合計(C)	Total Non Interest-Bearing Sources of Funds(C)	697.2	608.6	737.7	353.9	341.1	471.5	216.9	319.1
資金調達勘定・非金利負債合計(D)=(B)+(C)	Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds (D)=(B)+(C)	10,003.9	10,239.0	9,954.1	9,618.7	9,281.5	8,769.8	8,317.2	9,008.9
資金利益/資金運用利回り(リース・割賦売掛金を含む)(A)-(D)	Net Revenue/Yield on Interest-Earning Assets (A)-(D)								
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	10,003.9	10,239.0	9,954.1	9,618.7	9,281.5	8,769.8	8,317.2	9,008.9
差引:リース債権およびリース投資資産・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	649.1	632.7	613.1	581.3	591.4	559.8	566.1	549.5
経常収益ベース資金運用勘定	Total Interest Income	9,354.7	9,606.3	9,341.0	9,037.4	8,690.1	8,210.0	7,751.0	8,459.3
資金調達費用	Total Interest Expenses	-	-	-	-	-	-	-	-
資金利益	Net Interest Income	-	-	-	-	-	-	-	-

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

: 前期の数値は今期の表記に調整されています。

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

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

資金運用/調達(リース・割賦売掛金を含む)の状況 (利息)*	Interest-Earning Assets and Interest-Bearing Liabilities (Interest)*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	68.3	61.8	60.5	54.5	50.0	46.5	42.1	39.8
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	11.4	10.7	10.6	10.0	9.8	9.8	9.7	9.2
有価証券	Securities	8.8	7.9	8.3	5.3	6.6	6.0	5.1	5.9
その他資金運用勘定	Other Interest-Earning Assets	2.1	2.2	2.2	1.1	1.6	1.8	1.4	(0.2)
資金運用勘定合計 (A)	Total Revenue on Interest-Earning Assets (A)	90.8	82.8	81.8	71.0	68.2	64.3	58.4	54.8
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	14.4	14.3	13.1	11.0	9.8	8.7	8.2	7.6
債券	Debentures	1.2	1.0	0.8	0.7	0.7	0.6	0.5	0.4
借入金	Borrowed Money	3.2	2.7	2.2	1.9	1.8	1.9	1.5	1.7
劣後借入	Subordinated Debt	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
その他借入金	Other Borrowed Money	2.9	2.4	1.9	1.7	1.5	1.7	1.3	1.5
社債	Corporate Bonds	2.0	1.6	1.5	1.2	1.1	1.3	1.3	1.6
劣後社債	Subordinated Bonds	1.7	1.4	1.3	1.2	1.0	1.3	1.2	1.5
その他社債	Other Corporate Bonds	0.3	0.2	0.1	0.0	0.0	0.0	0.1	0.1
その他資金調達勘定	Other Interest-Bearing Liabilities	0.8	0.4	0.4	0.3	0.2	0.2	0.2	0.2
資金調達勘定合計 (B)	Total Expense on Interest-Bearing Liabilities (B)	21.8	20.1	18.1	15.4	13.7	12.8	12.0	11.8
純資金利鞘(ネットインタレストマージン) (A)-(B)	Net Interest Margin (A)-(B)	68.9	62.6	63.6	55.6	54.4	51.4	46.4	43.0
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
非金利負債合計 (C)	Total Non Interest-Bearing Sources of Funds (C)	-	-	-	-	-	-	-	-
資金調達勘定・非金利負債合計 (D)=(B)+(C)	Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds (D)=(B)+(C)	21.8	20.1	18.1	15.4	13.7	12.8	12.0	11.8
資金利益/資金運用利回り(リース・割賦売掛金を含む) (A)-(D)	Net Revenue/Yield on Interest-Earning Assets (A)-(D)	68.9	62.6	63.6	55.6	54.4	51.4	46.4	43.0
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	90.8	82.8	81.8	71.0	68.2	64.3	58.4	54.8
差引:リース債権およびリース投資資産・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	11.4	10.7	10.6	10.0	9.8	9.8	9.7	9.2
経常収益ベース資金運用勘定	Total Interest Income	79.3	72.1	71.1	61.0	58.3	54.4	48.6	45.6
資金調達費用	Total Interest Expenses	21.8	20.1	18.1	15.4	13.7	12.8	12.0	11.8
資金利益	Net Interest Income	57.4	51.9	52.9	45.5	44.6	41.5	36.6	33.8

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

: 前期の数字は今期の表記に調整されています。

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

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

資金運用/調達(リース・割賦売掛金を含む)の状況 (利回り(%))*	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%))*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	4.83	4.52	4.44	4.17	3.99	3.92	3.68	3.64
リース・割賦売掛金	Leased Assets and Installment Receivables	7.10	6.75	6.92	7.02	6.71	6.97	6.85	6.79
有価証券	Securities	1.20	0.92	1.03	0.67	0.86	0.88	0.74	0.68
その他資金運用勘定	Other Interest-Earning Assets	---	---	---	---	---	---	---	---
資金運用勘定合計 (A)	Total Revenue on Interest-Earning Assets (A)	3.64	3.21	3.26	3.00	2.95	2.91	2.79	2.47
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.87	0.81	0.77	0.67	0.63	0.58	0.57	0.54
債券	Debentures	0.77	0.70	0.64	0.62	0.61	0.57	0.54	0.51
借入金	Borrowed Money	1.34	1.23	1.04	0.78	0.58	0.57	0.48	0.40
劣後借入	Subordinated Debt	1.30	1.03	1.07	0.96	0.92	0.90	0.88	0.83
その他借入金	Other Borrowed Money	1.34	1.26	1.04	0.76	0.56	0.54	0.45	0.37
社債	Corporate Bonds	3.15	2.71	2.91	2.53	2.26	3.07	2.85	3.38
劣後社債	Subordinated Bonds	3.67	3.36	3.62	3.13	2.72	3.37	3.21	3.81
その他社債	Other Corporate Bonds	1.85	1.21	0.86	0.60	0.62	0.71	1.35	1.41
その他資金調達勘定	Other Interest-Bearing Liabilities	---	---	---	---	---	---	---	---
資金調達勘定合計 (B)	Total Expense on Interest-Bearing Liabilities (B)	0.94	0.83	0.78	0.67	0.62	0.62	0.59	0.55
純資金利鞘(ネットインタレストマージン) (A)-(B)	Net Interest Margin (A)-(B)	2.70	2.38	2.48	2.32	2.33	2.29	2.20	1.92
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
非金利負債合計	Total Non Interest-Bearing Sources of Funds	-	-	-	-	-	-	-	-
資金調達勘定・非金利負債合計	Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds	0.88	0.78	0.72	0.65	0.59	0.58	0.57	0.53
資金利益/資金運用利回り(リース・割賦売掛金を含む)	Net Revenue/Yield on Interest-Earning Assets	2.76	2.43	2.54	2.35	2.36	2.33	2.22	1.94
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	3.64	3.21	3.26	3.00	2.95	2.91	2.79	2.47
差引:リース債権およびリース投資資産・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	7.10	6.75	6.92	7.02	6.71	6.97	6.85	6.79
経常収益ベース資金運用勘定	Total Interest Income	3.40	2.98	3.02	2.74	2.69	2.63	2.49	2.19
資金調達費用	Total Interest Expenses	-	-	-	-	-	-	-	-
資金利益	Net Interest Income	-	-	-	-	-	-	-	-

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

: 前期の数値は今期の表記に調整されています。

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

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

連結貸借対照表	Consolidated Balance Sheets	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	294.9	476.0	430.4	493.1	655.4	469.8	519.0	452.7
コールローン及び買入手形	Call Loans	19.6	19.5	25.9	19.1	13.9	31.5	8.6	-
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	-	-
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	235.3	4.4	4.9	2.8	5.1	33.3	33.5	10.3
買入金銭債権	Other Monetary Claims Purchased	415.3	361.5	320.6	252.7	228.8	178.4	163.7	157.0
特定取引資産	Trading Assets	287.8	253.0	239.2	223.2	217.9	246.9	210.6	195.3
金銭の信託	Monetary Assets Held in Trust	339.4	329.1	317.8	292.2	281.9	278.6	262.0	253.6
有価証券	Securities	3,262.3	3,282.2	3,147.8	3,233.3	2,832.9	2,639.9	3,153.8	3,286.3
貸出金	Loans and Bills Discounted	5,341.5	5,469.9	5,134.6	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4
外国為替	Foreign Exchanges	11.9	12.7	13.1	10.9	17.4	12.3	15.0	42.0
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	228.1	224.0	217.2	213.7	208.8	204.7	203.5	206.2
その他資産	Other Assets	1,070.5	1,023.7	936.4	863.2	1,124.9	1,204.8	869.4	794.7
割賦売掛金	Installment Receivables	393.3	376.7	362.7	347.8	344.8	347.7	340.8	330.4
有形固定資産	Premises and Equipment	49.6	55.8	53.9	52.1	51.5	51.2	54.5	50.0
有形リース資産	Tangible Leased Assets	9.6	17.5	16.2	15.4	17.3	17.2	16.7	13.7
無形固定資産	Intangible Fixed Assets	203.5	197.4	186.8	109.9	106.0	102.9	98.8	96.0
のれん	Goodwill, Net	129.5	125.3	117.0	57.8	55.6	53.5	51.5	49.5
無形資産	Other Intangible Assets	42.7	40.7	38.9	25.2	24.0	22.7	21.6	20.5
債券繰延資産	Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	25.3	19.8	21.3	18.9	17.2	16.4	20.3	18.6
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	666.0	652.4	650.4	623.7	609.7	606.1	593.9	575.7
貸倒引当金	Reserve for Credit Losses	(202.5)	(198.6)	(194.8)	(196.6)	(197.7)	(218.1)	(190.7)	(199.2)
資産の部合計	Total Assets	12,249.3	12,183.5	11,506.3	11,376.7	10,947.0	10,464.0	10,428.2	10,231.5
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	6,599.2	6,667.8	6,463.5	6,190.4	5,812.3	5,570.5	5,451.7	5,436.6
譲渡性預金	Negotiable Certificates of Deposit	395.4	378.6	240.4	284.9	284.1	319.6	232.7	174.0
債券	Debentures	621.5	527.5	503.1	483.7	457.8	425.2	384.4	348.2
コールマネー及び売渡手形	Call Money	155.5	100.4	310.4	310.4	180.4	160.4	165.4	160.3
売現先勘定	Payables under Repurchase Agreements	60.9	156.3	-	8.4	-	-	-	-
債券貸借取引受入担保金	Collateral Related to Securities Lending Transactions	598.8	764.3	504.8	548.4	399.8	140.8	315.4	269.6
コマース紙	Commercial Paper	0.0	0.0	0.0	-	0.0	-	-	-
特定取引負債	Trading Liabilities	217.0	194.2	195.3	177.8	180.2	196.9	167.4	147.7
借入金	Borrowed Money	879.5	800.2	783.0	1,186.8	1,234.3	1,336.1	1,291.2	1,672.7
外国為替	Foreign Exchanges	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0
短期社債	Short-Term Corporate Bonds	23.5	42.3	30.5	17.7	25.5	20.4	28.1	22.8
社債	Corporate Bonds	236.4	205.2	194.8	188.2	163.4	180.8	176.9	179.6
その他負債	Other Liabilities	805.0	745.8	707.4	619.2	894.0	830.5	1,002.6	569.3
賞与引当金	Accrued Employees' Bonuses	3.8	6.1	7.4	8.8	3.0	4.9	5.8	8.0
役員賞与引当金	Accrued Directors' Bonuses	0.0	0.0	0.1	0.1	0.0	0.0	0.0	0.0
退職給付引当金	Reserve for Employees' Retirement Benefits	17.9	9.9	7.6	7.7	7.0	7.4	7.2	11.0
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	0.2	0.1	0.1	0.2	0.2	0.2	0.2	0.2
利息返還損失引当金	Reserve for Losses on Interest Repayments	157.9	119.5	81.7	70.0	54.3	46.7	39.4	43.1
固定資産処分損失引当金	Reserve for Losses on Disposal of Premises and Equipment	7.3	6.9	6.9	7.2	0.0	-	-	-
訴訟損失引当金	Reserve for Losses on Litigation	3.6	3.6	5.4	5.8	-	-	-	-
特別法上の引当金	Reserve under Special Law	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
繰延税金負債	Deferred Tax Liabilities	1.4	1.4	1.2	1.5	0.5	2.6	0.5	0.6
支払承諾	Acceptances and Guarantees	666.0	652.4	650.4	623.7	609.7	606.1	593.9	575.7
負債の部合計	Total Liabilities	11,451.8	11,383.5	10,695.3	10,741.8	10,307.5	9,849.8	9,863.5	9,620.3
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	605.0	610.9	622.1	459.7	473.6	476.6	523.8	574.1
資本金	Capital Stock	476.2	476.2	476.2	476.2	476.2	476.2	476.2	512.2
資本剰余金	Capital Surplus	43.5	43.5	43.5	43.5	43.5	43.5	43.5	79.4
利益剰余金	Retained Earnings	157.7	163.6	174.8	12.4	26.3	29.3	76.5	55.0
自己株式	Treasury Stock, at Cost	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
その他の包括利益累計額合計	Total Accumulated Other Comprehensive Income	(14.6)	1.9	(1.1)	(2.6)	(8.5)	(19.9)	(25.9)	(27.9)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(12.8)	3.1	4.9	1.3	0.8	(8.2)	(10.4)	(15.2)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(3.5)	(2.0)	(4.9)	(3.3)	(6.4)	(7.9)	(12.6)	(10.1)
為替換算調整勘定	Foreign Currency Translation Adjustments	1.7	0.8	(1.0)	(0.7)	(2.9)	(3.6)	(2.8)	(2.5)
新株予約権	Stock Acquisition Rights	1.6	1.5	1.6	1.6	1.5	1.6	1.5	1.4
少数株主持分	Minority Interests in Subsidiaries	205.4	185.5	188.3	176.2	172.8	155.8	65.2	63.4
純資産の部合計	Total Equity	797.4	799.9	811.0	634.9	639.5	614.1	564.6	611.1
負債及び純資産の部合計	Total Liabilities and Equity	12,249.3	12,183.5	11,506.3	11,376.7	10,947.0	10,464.0	10,428.2	10,231.5

買入金銭債権	Other Monetary Claims Purchased	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
売買目的の買入金銭債権	Trading Purpose	n/a	202.4	n/a	157.9	n/a	120.6	n/a	105.3
その他の買入金銭債権	Other	n/a	159.0	n/a	94.8	n/a	57.7	n/a	51.6
買入金銭債権	Total Other Monetary Claims Purchased	415.3	361.5	320.6	252.7	228.8	178.4	163.7	157.0
金銭の信託	Monetary Assets Held in Trust	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
運用目的の金銭の信託	Trading Purpose	n/a	220.0	n/a	200.2	n/a	188.3	n/a	163.9
その他の金銭の信託	Other	n/a	109.0	n/a	92.0	n/a	90.3	n/a	89.7
金銭の信託	Total Monetary Assets Held in Trust	339.4	329.1	317.8	292.2	281.9	278.6	262.0	253.6
有価証券	Securities	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
国債	Japanese National Government Bonds	n/a	2,339.0	n/a	2,361.6	n/a	1,778.0	n/a	2,462.6
地方債	Japanese Local Government Bonds	n/a	1.7	n/a	1.7	n/a	1.8	n/a	1.7
社債	Japanese Corporate Bonds	n/a	409.6	n/a	392.3	n/a	388.7	n/a	344.0
株式	Japanese Equity Securities	n/a	28.1	n/a	27.2	n/a	25.1	n/a	26.0
その他の証券	Foreign Bonds and Other	n/a	503.6	n/a	450.3	n/a	446.2	n/a	451.9
有価証券	Total Securities	3,262.3	3,282.2	3,147.8	3,233.3	2,832.9	2,639.9	3,153.8	3,286.3
有価証券保有区分別残高	Securities by Category	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
売買目的有価証券のうち有価証券に含まれるもの	Trading Securities	n/a	6.8	n/a	2.9	n/a	2.4	n/a	1.0
満期保有目的の債券	Securities Being Held to Maturity	n/a	498.2	n/a	479.5	n/a	413.0	n/a	553.9
満期保有目的の債券で時価のあるもの	Securities Being Held to Maturity with Readily Determinable Fair Value	560.3	498.2	499.4	479.5	434.9	413.0	411.7	553.9
国債	Japanese National Government Bonds	427.3	373.3	373.3	353.3	313.2	293.2	293.2	443.8
社債	Japanese Corporate Bonds	75.3	70.3	70.4	70.4	69.4	69.4	69.5	59.5
その他	Other	57.6	54.4	55.7	55.7	52.2	50.3	49.0	50.5
満期保有目的の債券で時価のないもの	Securities Being Held to Maturity whose Fair Value is not Readily Determinable	n/a	-	n/a					
社債	Japanese Corporate Bonds	n/a	-	n/a					
その他有価証券	Securities Available-for-Sale	n/a	2,741.9	n/a	2,714.2	n/a	2,224.5	n/a	2,695.6
その他有価証券で時価評価されているもの	Marketable Securities, at Fair Value	2,203.3	2,300.8	2,178.2	2,617.5	2,271.3	2,099.0	2,607.8	2,600.0
株式	Equity Securities	16.0	16.4	16.0	15.7	14.1	13.7	15.1	14.8
国債	Japanese National Government Bonds	1,872.0	1,965.6	1,822.1	2,008.2	1,676.5	1,484.8	1,985.3	2,018.7
地方債	Japanese Local Government Bonds	1.7	1.7	1.7	1.7	1.8	1.8	1.7	1.7
社債	Japanese Corporate Bonds	16.8	17.3	17.6	321.8	320.8	319.2	318.7	284.4
その他	Other, Mainly Foreign Debt Securities	296.5	299.5	320.6	269.8	258.0	279.5	286.7	280.1
外国証券	Foreign Securities	295.6	298.5	319.4	267.5	255.8	277.3	284.5	277.9
外貨外国公社債	Foreign Currency Denominated Foreign Corporate and Government Bonds	161.3	158.4	187.5	145.4	138.9	161.7	183.0	182.3
邦貨外国公社債	Yen-Denominated Foreign Corporate and Government Bonds	121.1	129.1	121.8	111.7	109.4	107.8	94.7	89.0
外国株式・その他	Foreign Equity Securities	9.1	7.9	7.4	7.5	7.4	7.7	6.7	6.6
その他証券	Other Securities	0.9	0.9	1.1	2.3	2.1	2.1	2.2	2.1
時価評価されていない有価証券	Book Value of Securities whose Fair Value is not Readily Determinable	n/a	441.1	n/a	96.6	n/a	87.8	n/a	95.5
非上場株式	Equity Securities	n/a	11.5	n/a	11.3	n/a	11.3	n/a	10.9
非上場地方債	Japanese Local Government Bonds	n/a	-	n/a					
非上場社債	Japanese Corporate Bonds	n/a	321.8	n/a					
非上場外国証券	Foreign Securities	n/a	53.7	n/a	52.2	n/a	45.7	n/a	55.3
その他	Other	n/a	54.0	n/a	33.0	n/a	30.7	n/a	29.2
非連結子会社・関連会社株式	Investments in Unconsolidated Subsidiaries, at Cost and Affiliates Using the Equity Method	n/a	35.1	n/a	36.5	n/a	37.6	n/a	35.7
有価証券	Total Securities	3,262.3	3,282.2	3,147.8	3,233.3	2,832.9	2,639.9	3,153.8	3,286.3

注記: 1. 「金融商品に関する会計基準」(平成20年3月10日改正)の適用に伴い、2010.3から、従来「時価評価されていない有価証券」に含まれていた非上場社債および非上場外国証券の一部を時価評価しております。

2. 「時価評価されていない有価証券」には、時価を把握することが極めて困難と認められる有価証券が含まれております。

Note: 1. In accordance with "Accounting for Financial Instruments" (amended in March 10, 2010), "Japanese Corporate Bonds" and "Foreign Securities", which were previously included in "Book Value of Securities whose Fair Value is not Readily Determinable", are measured at fair value since March 2010.

2. "Book Value of Securities whose Fair Value is not Readily Determinable" includes securities whose fair value cannot be reliably determine

有価証券満期別残高	Securities by Maturity	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
1年以内	One Year or Less	n/a	n/a	n/a	327.4	n/a	n/a	n/a	1,190.1
1～3年	Over One Year to Three Years	n/a	n/a	n/a	1,812.0	n/a	n/a	n/a	1,240.5
3～5年	Over Three Years to Five Years	n/a	n/a	n/a	731.1	n/a	n/a	n/a	508.1
5～7年	Over Five Years to Seven Years	n/a	n/a	n/a	63.4	n/a	n/a	n/a	56.9
7～10年	Over Seven Years to Ten Years	n/a	n/a	n/a	67.3	n/a	n/a	n/a	136.1
10年超	Over Ten Years	n/a	n/a	n/a	98.4	n/a	n/a	n/a	20.2
期限なし	Unspecified Term	n/a	n/a	n/a	133.5	n/a	n/a	n/a	134.1
有価証券	Total Securities	3,262.3	3,282.2	3,147.8	3,233.3	2,832.9	2,639.9	3,153.8	3,286.3

業種別貸出内訳	Loans by Borrower Industry	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
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	252.0	257.2	262.7	249.0	248.7	252.0	233.4	231.5
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	2.6	2.6	2.5	2.5	2.4	2.4	2.2	2.2
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	3.5	3.2	2.9	2.7	2.4	2.2	2.0	0.4
建設業	Construction	8.7	9.3	9.8	8.7	5.8	5.6	5.2	8.3
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	43.7	39.6	39.2	32.3	30.1	25.9	24.6	27.1
情報通信業	Information and Communications	30.2	20.1	19.1	17.0	11.1	16.1	11.7	12.6
運輸業、郵便業	Transportation and Postal Service	324.7	313.9	298.5	293.6	282.7	272.7	299.2	284.3
卸売業、小売業	Wholesale and Retail	127.7	126.0	115.9	109.6	97.6	99.0	93.1	101.4
金融業、保険業	Finance and Insurance	782.9	1,107.8	836.4	1,095.9	922.7	892.6	785.6	722.6
不動産業	Real Estate	992.3	929.8	946.0	875.6	766.2	722.2	623.6	597.4
各種サービス業	Services	301.3	266.6	273.9	262.7	261.4	255.5	339.3	330.4
地方公共団体	Local Government	172.4	168.3	170.8	171.3	166.7	164.1	163.2	158.8
その他	Others	2,191.0	2,124.8	2,063.5	1,956.2	1,896.4	1,820.8	1,767.4	1,752.1
個人向け貸出(リテールバンキング、 新生フィナンシャル、シンキ及びアプラスフィナンシャル)	Loans to Individual Customers in Retail Banking, Shinsei Financial, Shinki and APLUS FINANCIAL	1,808.8	1,752.9	1,707.7	1,667.0	1,630.3	1,577.5	1,543.2	1,527.8
国内合計 (A)	Total Domestic (A)	5,233.4	5,369.7	5,041.7	5,077.6	4,694.9	4,531.7	4,351.1	4,229.7
海外及び特別国際金融取引勘定分	Overseas Offices (including Japan Offshore Market Account):								
政府等	Governments	1.6	1.5	1.7	1.9	2.2	2.2	2.3	2.2
金融機関	Financial Institutions	-	-	-	1.8	2.2	2.1	1.6	1.6
その他	Others	106.4	98.6	91.2	82.2	73.1	68.4	56.2	57.7
海外合計 (B)	Total Overseas (B)	108.0	100.1	92.9	86.0	77.5	72.7	60.2	61.6
合計 (A)+(B)	Total (A)+(B)	5,341.5	5,469.9	5,134.6	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4

無形固定資産	Intangible Fixed Assets	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
のれん	Goodwill, Net	129.5	125.3	117.0	57.8	55.6	53.5	51.5	49.5
新生フィナンシャル	Shinsei Financial	31.1	29.5	28.0	26.5	25.0	23.6	22.2	20.9
シンキ	Shinki	(6.6)	(6.5)	(6.4)	(6.3)	(6.2)	(6.1)	(6.0)	(5.9)
アプラスフィナンシャル	APLUS FINANCIAL	70.7	68.6	67.4	5.0	4.8	4.6	4.4	4.2
昭和リース	Showa Leasing	34.2	33.7	33.1	32.5	32.0	31.4	30.8	30.3
その他	Others	(0.0)	(0.0)	(5.1)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
連結に伴う無形資産	Intangible Assets Related with Acquisitions	42.7	40.7	38.9	25.2	24.0	22.7	21.6	20.5
新生フィナンシャル	Shinsei Financial	23.5	22.3	21.3	20.2	19.2	18.1	17.1	16.2
シンキ	Shinki	5.0	4.7	4.4	-	-	-	-	-
アプラスフィナンシャル	APLUS FINANCIAL	8.6	8.3	7.9	-	-	-	-	-
昭和リース	Showa Leasing	5.5	5.3	5.1	4.9	4.8	4.6	4.4	4.2
その他	Other	31.2	31.3	30.9	26.8	26.3	26.6	25.7	25.9
無形固定資産	Intangible Fixed Assets	203.5	197.4	186.8	109.9	106.0	102.9	98.8	96.0

繰越欠損金	Tax Loss Carryforwards	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
新生銀行	Shinsei Bank	n/a	n/a	n/a	108.0	n/a	n/a	n/a	126.0
新生フィナンシャル	Shinsei Financial	n/a	n/a	n/a	263.6	n/a	n/a	n/a	264.9
シンキ	Shinki	n/a	n/a	n/a	33.8	n/a	n/a	n/a	47.9
アプラスフィナンシャル	APLUS FINANCIAL	n/a	n/a	n/a	192.6	n/a	n/a	n/a	191.1
昭和リース	Showa Leasing	n/a	n/a	n/a	14.6	n/a	n/a	n/a	8.9

1株当たり配当金(円)	Dividends Per Share (JPY)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
普通株	Common Share	-	-	-	-	-	-	-	1.0

リスク管理債権	Risk Monitored Loans	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
破綻先債権額	Loans to Bankrupt Obligor	39.5	33.7	32.1	21.5	20.4	18.5	16.9	13.9
延滞債権額	Non-Accrual Delinquent Loans	213.2	192.2	196.2	346.7	334.4	357.2	330.2	317.9
3か月以上延滞債権額	Loans Past Due Three Months or More	13.8	26.4	15.6	2.7	2.9	2.2	3.7	2.2
貸出条件緩和債権額	Restructured Loans	61.6	62.5	61.9	61.3	61.0	61.5	59.9	60.9
合計(A)	Total (A)	328.3	315.0	306.0	432.3	418.9	439.5	410.7	395.0
貸出金残高(B)	Loans and Bills Discounted (B)	5,341.5	5,469.9	5,134.6	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4
貸出残高比(A)/(B)	(A)/(B)	6.15%	5.76%	5.96%	8.37%	8.78%	9.55%	9.31%	9.21%
貸倒引当金(C)	Reserve for Credit Losses (C)	202.5	198.6	194.8	196.6	197.7	218.1	190.7	199.2
引当率(C)/(A)	Reserve Ratios (C)/(A)	61.7%	63.1%	63.7%	45.5%	47.2%	49.6%	46.4%	50.4%

子会社別連結リスク管理債権	Risk Monitored Loans Breakdown for Large Entities	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
新生銀行単体	Shinsei Bank	n/a	177.3	n/a	306.2	n/a	289.6	n/a	251.3
新生フィナンシャル	Shinsei Financial	n/a	67.2	n/a	62.1	n/a	59.6	n/a	55.0
シンキ	Shinki	n/a	10.6	n/a	9.4	n/a	8.5	n/a	7.4
アプラスフィナンシャル	APLUS FINANCIAL	n/a	28.9	n/a	27.4	n/a	25.0	n/a	24.6
その他子会社	Other Subsidiaries	n/a	30.8	n/a	26.9	n/a	56.7	n/a	56.5
合計	Risk-Monitored Loans Breakdown For Large Entities	328.3	315.0	306.0	432.3	418.9	439.5	410.7	395.0

連結リスク管理債権に準ずる割賦売掛金	Risk Monitored Installment Receivables Included in Other Assets	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
新生フィナンシャル	Shinsei Financial	n/a	0.5	n/a	0.3	n/a	0.1	n/a	0.1
アプラスフィナンシャル	APLUS FINANCIAL	n/a	4.2	n/a	3.9	n/a	3.4	n/a	2.6
昭和リース	Showa Leasing	n/a	9.7	n/a	3.7	n/a	3.5	n/a	3.6
その他子会社	Other Subsidiaries	n/a	1.1	n/a	1.6	n/a	1.0	n/a	1.0
合計	Risk-Monitored Installment Receivables Included in Other Assets	n/a	15.6	n/a	9.5	n/a	8.2	n/a	7.3

貸倒引当金	Reserve for Credit Losses	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
一般貸倒引当金	General Reserve for Loan Losses	109.8	120.4	127.2	110.0	109.4	124.3	101.5	102.7
個別貸倒引当金	Specific Reserve for Loan Losses	92.6	78.2	67.6	86.5	88.2	93.8	89.2	96.4
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
貸倒引当金合計	Total	202.5	198.6	194.8	196.6	197.7	218.1	190.7	199.2

資金調達内訳*	Overall Funding Composition*	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
顧客からの資金調達	Total Customer Based Funding	7,616.1	7,574.0	7,207.1	6,959.1	6,554.3	6,315.4	6,068.8	5,610.6
法人預金	Institutional Deposits	1,337.8	1,489.4	1,197.7	1,170.3	1,033.8	1,083.5	901.7	858.4
法人債券	Institutional Debentures	306.6	218.3	195.5	183.5	162.5	135.7	97.8	68.3
リテール預金	Retail Deposits	5,656.7	5,557.0	5,506.2	5,305.0	5,062.6	4,806.7	4,782.6	4,752.2
仕組預金	Structured Deposits	1,610.1	1,501.1	1,427.7	1,324.8	1,172.4	971.6	888.7	828.1
リテール債券	Retail Debentures	314.8	309.2	307.6	300.1	295.3	289.5	286.5	279.9
コールマネー及び売渡手形	Call Money	155.5	100.4	310.4	310.4	180.4	160.5	165.4	160.3
売現先勘定	Payables under Repurchase Agreements	60.9	156.3	-	8.4	-	-	-	-
債券貸借取引受入担保金	Collateral Related Securities Lending Transactions	598.8	764.3	504.8	548.4	399.8	140.8	315.4	269.6
コマーシャル・ペーパー	Commercial Paper	0.0	0.0	0.1	-	-	-	-	-
借入金	Borrowed Money	879.5	800.2	783.0	1,186.8	1,234.3	1,336.2	1,291.2	1,571.3
社債及び短期社債	Corporate Bonds and Short-Term Corporate Bonds	259.9	247.5	225.3	205.9	188.9	201.2	205.0	202.8
合計	Total	9,571.1	9,643.1	9,031.0	9,219.3	8,558.0	8,154.2	8,046.2	8,264.2

注記: 前期の数字は今期の表記に調整されています。

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

預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
預金	Deposits	6,599.2	6,667.8	6,463.5	6,190.4	5,812.3	5,570.5	5,451.7	5,436.6
流動性預金	Liquid (Current, Ordinary, Note) Deposits	1,304.9	1,376.4	1,446.9	1,490.1	1,555.5	1,496.5	1,481.3	1,476.3
定期性預金	Time Deposits	5,043.2	5,028.0	4,747.2	4,420.7	3,971.8	3,743.2	3,625.8	3,602.9
その他	Other	251.0	263.3	269.3	279.5	284.9	330.7	344.5	357.2
譲渡性預金	Negotiable Certificates of Deposits (NCDs)	395.4	378.6	240.4	284.9	284.1	319.6	232.7	174.0
合計	Total	6,994.6	7,046.5	6,704.0	6,475.3	6,096.4	5,890.1	5,684.4	5,610.6

定期預金の残存期間別残高	Time Deposits by Maturity	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
3か月未満	Less than Three Months	n/a	n/a	n/a	1,430.6	n/a	n/a	n/a	n/a
3か月以上6か月未満	Three Months or More, but Less than Six Months	n/a	n/a	n/a	590.7	n/a	n/a	n/a	n/a
6か月以上1年未満	Six Months or More, but Less than One Year	n/a	n/a	n/a	452.8	n/a	n/a	n/a	n/a
1年以上2年未満	One Year or More, but Less than Two Years	n/a	n/a	n/a	515.4	n/a	n/a	n/a	n/a
2年以上3年未満	Two Years or More, but Less than Three Years	n/a	n/a	n/a	452.1	n/a	n/a	n/a	n/a
3年以上	Three Years or More	n/a	n/a	n/a	978.9	n/a	n/a	n/a	n/a
合計	Total	5,043.2	5,028.0	4,747.2	4,420.7	3,971.8	3,743.2	3,625.8	3,602.9

債券の残存期間別残高	Maturity Schedule of Debentures	2009.6	2,009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
1年以下	One Year or Less	n/a	128.9	n/a	173.4	n/a	152.4	n/a	n/a
1年超2年以下	Over One Year to Two Years	n/a	163.1	n/a	100.9	n/a	74.7	n/a	n/a
2年超3年以下	Over Two Years to Three Years	n/a	83.1	n/a	74.7	n/a	71.3	n/a	n/a
3年超4年以下	Over Three Years to Four Years	n/a	83.1	n/a	66.9	n/a	56.5	n/a	n/a
4年超	Over Four Years	n/a	69.1	n/a	67.6	n/a	70.1	n/a	n/a
合計	Total	621.5	527.5	503.1	483.7	457.8	425.2	384.4	348.2

借入金の残存期間別残高	Maturity Schedule of Borrowed Money	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
1年以下	One Year or Less	n/a	461.9	n/a	878.6	n/a	1,060.1	n/a	n/a
1年超2年以下	Over One Year to Two Years	n/a	87.4	n/a	89.7	n/a	84.0	n/a	n/a
2年超3年以下	Over Two Years to Three Years	n/a	73.2	n/a	49.5	n/a	38.5	n/a	n/a
3年超4年以下	Over Three Years to Four Years	n/a	24.9	n/a	17.7	n/a	6.9	n/a	n/a
4年超	Over Four Years	n/a	152.6	n/a	151.1	n/a	146.3	n/a	n/a
合計	Total	879.5	800.2	783.0	1,186.8	1,234.3	1,336.1	1,291.2	1,672.7

社債の残存期間別残高	Maturity Schedule of Corporate Bonds	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
1年以下	One Year or Less	n/a	18.5	n/a	13.1	n/a	4.7	n/a	n/a
1年超2年以下	Over One Year to Two Years	n/a	2.8	n/a	0.3	n/a	2.0	n/a	n/a
2年超3年以下	Over Two Years to Three Years	n/a	0.5	n/a	0.1	n/a	1.7	n/a	n/a
3年超4年以下	Over Three Years to Four Years	n/a	0.4	n/a	-	n/a	1.7	n/a	n/a
4年超	Over Four Years	n/a	182.6	n/a	174.7	n/a	170.4	n/a	n/a
合計	Total	236.4	205.2	194.8	188.2	163.4	180.8	176.9	179.6

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

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

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

概要*	Overall*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
業務粗利益	Total Revenue	87.5	78.3	83.3	36.2	70.4	85.1	86.4	50.0
経費	General and Administrative Expenses	44.5	42.0	41.0	40.7	36.4	36.3	35.6	34.3
実質業務純益	Ordinary Business Profit	43.0	36.3	42.3	(4.4)	34.0	48.8	50.8	15.6
与信関連費用	Net Credit Costs	26.0	13.1	23.1	49.9	13.8	38.5	(3.0)	19.0
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	16.9	23.1	19.1	(54.4)	20.1	10.2	53.8	(3.4)
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	5.3	5.4	5.0	5.0	3.4	3.4	3.1	3.0
その他利益(損失)	Other Gains (Losses)	(4.1)	(4.9)	(0.0)	(97.8)	(0.6)	1.7	0.8	(11.9)
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.3	0.1	0.4	0.5	0.2	0.9	0.4	0.3
法人税等調整額	Deferred Income Tax (Benefit)	(0.8)	4.2	(0.5)	3.8	(0.5)	2.2	1.6	1.8
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.7	2.4	2.9	0.6	2.5	2.3	2.3	0.7
四半期純利益(損失)	Net Income (Loss)	5.1	5.8	11.1	(162.4)	13.8	3.0	47.2	(21.4)
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	9.7	10.5	15.5	(89.5)	16.7	5.9	49.8	(18.7)

法人部門*	Institutional Group*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
業務粗利益	Total Revenue	7.8	6.5	6.7	7.1	6.9	7.5	6.7	7.4
経費	General and Administrative Expenses	3.9	4.0	4.0	4.0	4.2	4.3	4.2	4.2
実質業務純益	Ordinary Business Profit	3.9	2.4	2.7	3.1	2.6	3.2	2.5	3.1
与信関連費用	Net Credit Costs	3.6	0.7	(2.4)	1.0	(1.6)	1.4	(2.8)	5.5
与信関連費用加算後実質業務純益	Ordinary Business Profit after Net Credit Costs	0.2	1.6	5.2	2.0	4.3	1.8	5.3	(2.3)

注記: 前期の数字は本期の表記に調整されています。

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

マーケット・投資銀行部門*	Markets and Investment Banking Group*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
業務粗利益	Total Revenue	12.8	17.6	24.0	(23.1)	15.8	31.9	18.8	10.1
経費	General and Administrative Expenses	7.6	6.9	6.8	6.2	5.7	5.5	5.4	5.2
実質業務純益(損失)	Ordinary Business Profit (Loss)	5.2	10.7	17.2	(29.4)	10.1	26.4	13.3	4.9
与信関連費用	Net Credit Costs	5.4	2.7	13.4	41.3	3.7	26.8	(0.7)	6.9
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	(0.1)	7.9	3.7	(70.8)	6.3	(0.4)	14.1	(2.0)

注記: 前期の数字は本期の表記に調整されています。

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

個人部門*	Individual Group*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
業務粗利益	Total Revenue	58.9	52.4	51.0	45.9	45.6	42.6	36.4	32.4
経費	General and Administrative Expenses	33.3	30.6	29.9	30.3	27.2	26.0	25.8	25.3
実質業務純益	Ordinary Business Profit	25.6	21.7	21.0	15.5	18.4	16.5	10.5	7.1
与信関連費用	Net Credit Costs	17.0	9.1	12.0	8.1	11.5	10.2	0.4	6.3
与信関連費用加算後実質業務純益	Ordinary Business Profit after Net Credit Costs	8.6	12.6	9.0	7.4	6.8	6.2	10.1	0.7

注記: 前期の数字は本期の表記に調整されています。

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

経営勘定/その他*	Corporate/Other*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
業務粗利益	Total Revenue	7.8	1.8	1.5	6.3	2.0	3.0	24.4	0.0
経費	General and Administrative Expenses	(0.3)	0.4	0.3	0.0	(0.7)	0.3	0.1	(0.4)
実質業務純益	Ordinary Business Profit	8.1	1.3	1.2	6.3	2.8	2.6	24.3	0.3
与信関連費用	Net Credit Costs	(0.0)	0.4	0.0	(0.5)	0.1	(0.0)	0.1	0.2
与信関連費用加算後実質業務純益	Ordinary Business Profit after Net Credit Costs	8.2	0.9	1.1	6.8	2.6	2.6	24.2	0.1

Section 2.2 部門別業務粗利益

Section 2.2 Business Line Total Revenue

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

法人部門、マーケット・投資銀行部門 業務粗利益*	Institutional Group, Markets and Investment Banking Group Total Revenue*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金利益	Net Interest Income	8.7	11.4	14.3	8.8	8.5	9.6		
法人向け銀行業務	Institutional Banking	9.8	12.5	15.4	9.5	9.3	10.6		
昭和リース	Showa Leasing	(1.1)	(1.1)	(1.0)	(0.6)	(0.7)	(0.9)		
非資金利益	Non-Interest Income	12.0	12.6	16.4	(24.9)	14.2	29.8		
法人向け銀行業務	Institutional Banking	6.3	8.0	11.6	(29.5)	9.7	25.1		
昭和リース	Showa Leasing	5.7	4.6	4.8	4.6	4.5	4.7		
法人部門、マーケット・投資銀行部門 業務粗利益(損失)	Institutional Group, Markets and Investment Banking Group Total Revenue (Loss)	20.7	24.1	30.8	(16.0)	22.8	39.5		
ベーシック・バンキング	Basic Banking	3.3	3.0	3.0	3.1	2.7	3.0		
不動産ファイナンス	Real Estate Finance	4.9	5.4	8.4	5.0	4.9	2.7		
クレジット・トレーディング	Credit Trading	1.3	0.1	1.9	(13.4)	2.7	5.4		
プリンシパル・インベストメンツ	Principal Investments	(5.2)	(0.0)	2.7	(23.1)	1.5	2.4		
為替、デリバティブ、株式関連	Foreign Exchange, Derivatives, Equity-Related	2.8	3.7	2.9	1.9	2.1	2.5		
証券化	Securitization	(0.9)	2.5	1.6	2.0	1.8	7.0		
その他キャピタル・マーケット	Other Capital Markets	9.3	4.3	3.7	2.8	1.0	5.1		
ALM業務関連取引	ALM Activities	(0.6)	0.5	1.3	(0.0)	1.1	6.2		
リース(昭和リース)	Leasing (Showa Leasing)	4.5	3.4	3.7	4.0	3.7	3.7		
その他	Others	1.1	0.7	1.1	1.6	0.9	1.0		
法人部門、マーケット・投資銀行部門 業務粗利益(損失)	Institutional Group, Markets and Investment Banking Group Total Revenue (Loss)	20.7	24.1	30.8	(16.0)	22.8	39.5		

注記: 1. 前期の数字は当期の表記に調整されています。主な修正として具体的には、2009.4-6より、従来「不動産ノンリコースローン」としていた項目を「不動産ファイナンス」に変更し、従来「ベーシック・バンキング」に含まれていた不動産ファイナンス関連収益を「不動産ファイナンス」に含めて開示しております。

2. 2010.10-12よりセグメント情報の修正に伴い、開示項目を変更しております。詳細は決算概要 p.28をご参照ください。

Note: 1. Previous periods have been adjusted to conform to current period presentation. "Non-Recourse Real Estate Finance" has been changed to "Real Estate Finance" from 2009.4-6, and revenue related to Real Estate Finance, previously disclosed under "Basic Banking," is now disclosed under "Real Estate Finance."

2. We have changed disclosure items due to the change of segment information from 2010.10-12. For more details, please refer to p.28 of Financial Summary.

法人部門 業務粗利益*	Institutional Group Total Revenue*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金利益	Net Interest Income	1.7	1.5	1.7	2.0	1.8	1.6	1.8	2.0
法人営業	Institutional Banking	2.8	2.6	2.8	2.7	2.6	2.6	2.6	2.6
昭和リース	Showa Leasing	(1.1)	(1.1)	(1.0)	(0.6)	(0.7)	(0.9)	(0.8)	(0.5)
非資金利益	Non-Interest Income	6.1	4.9	5.0	5.1	5.1	5.8	4.9	5.3
法人営業	Institutional Banking	0.4	0.3	0.2	0.4	0.5	1.1	0.3	0.6
昭和リース	Showa Leasing	5.7	4.6	4.8	4.6	4.5	4.7	4.5	4.6
法人部門 業務粗利益	Institutional Group Total Revenue	7.8	6.5	6.7	7.1	6.9	7.5	6.7	7.4
法人営業	Institutional Banking	3.3	3.0	3.0	3.1	3.1	3.8	2.9	3.3
昭和リース	Showa Leasing	4.5	3.4	3.7	4.0	3.7	3.7	3.7	4.0
法人部門 業務粗利益	Institutional Group Total Revenue	7.8	6.5	6.7	7.1	6.9	7.5	6.7	7.4

注記: 前期の数字は当期の表記に調整されています。

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

マーケット・投資銀行部門 業務粗利益*	Markets and Investment Banking Group Total Revenue*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金利益	Net Interest Income	6.9	9.8	12.6	6.8	6.7	7.9	10.0	10.4
不動産ファイナンス	Real Estate Finance	4.6	4.8	9.2	4.2	4.4	4.4	3.6	3.7
プリンシパルトランザクションズ	Principal Transactions	1.0	1.7	1.6	1.7	1.2	1.2	1.3	0.7
市場営業	Markets	0.3	0.5	0.5	0.4	1.0	0.7	0.5	0.3
トレジャリー	Treasury	(1.4)	(1.6)	(0.9)	(1.1)	(1.0)	(1.4)	3.5	3.1
その他	Others	2.3	4.3	2.1	1.6	1.1	2.9	1.0	2.5
非資金利益	Non-Interest Income	5.9	7.7	11.3	(30.0)	9.1	23.9	8.7	(0.2)
不動産ファイナンス	Real Estate Finance	(1.5)	(3.0)	(1.7)	(26.2)	0.3	(1.7)	0.1	(0.7)
プリンシパルトランザクションズ	Principal Transactions	(3.2)	5.9	6.7	2.7	2.0	6.3	6.3	0.9
市場営業	Markets	12.1	7.9	6.2	4.8	2.0	6.8	1.3	1.4
トレジャリー	Treasury	0.7	2.1	2.2	1.1	2.1	7.7	0.6	(0.6)
その他	Others	(2.2)	(5.3)	(2.1)	(12.4)	2.5	4.7	0.3	(1.2)
マーケット・投資銀行部門 業務粗利益(損失)	Markets and Investment Banking Group Total Revenue (Loss)	12.8	17.6	24.0	(23.1)	15.8	31.9	18.8	10.1
不動産ファイナンス	Real Estate Finance	3.0	1.8	7.5	(22.0)	4.7	2.7	3.7	2.9
プリンシパルトランザクションズ	Principal Transactions	(2.1)	7.7	8.4	4.4	3.3	7.6	7.7	1.7
市場営業	Markets	12.5	8.4	6.7	5.2	3.0	7.5	1.8	1.7
トレジャリー	Treasury	(0.6)	0.5	1.3	(0.0)	1.1	6.2	4.1	2.5
その他	Others	0.1	(0.9)	(0.0)	(10.7)	3.6	7.6	1.3	1.3
マーケット・投資銀行部門 業務粗利益(損失)	Markets and Investment Banking Group Total Revenue (Loss)	12.8	17.6	24.0	(23.1)	15.8	31.9	18.8	10.1

注記: 前期の数字は今期の表記に調整されています。

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

個人部門 業務粗利益*	Individual Group Total Revenue*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金利益	Net Interest Income	48.4	41.4	40.2	37.0	35.7	32.5	26.1	22.9
リテールバンキング	Retail Banking	7.9	8.1	8.0	7.8	8.5	8.7	8.3	8.1
新生フィナンシャル	Shinsei Financial	28.4	22.6	21.3	20.1	18.3	16.5	15.2	13.9
シンキ	Shinki	4.3	3.9	3.6	3.3	3.3	3.1	2.8	2.4
アプラスフィナンシャル	APLUS FINANCIAL	7.4	6.5	6.6	5.2	5.0	3.7	3.2	2.4
非資金利益	Non-Interest Income	10.4	10.9	10.7	8.9	9.9	10.0	10.3	9.5
リテールバンキング	Retail Banking	2.7	2.9	2.1	1.6	2.4	2.4	2.3	2.3
新生フィナンシャル	Shinsei Financial	(0.8)	(1.3)	(0.5)	(1.2)	(1.2)	(1.2)	(1.1)	(1.4)
シンキ	Shinki	(0.2)	(0.2)	(0.3)	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)
アプラスフィナンシャル	APLUS FINANCIAL	8.7	9.5	9.4	8.8	9.0	9.1	9.3	8.8
個人部門 業務粗利益	Individual Group Total Revenue	58.9	52.4	51.0	45.9	45.6	42.6	36.4	32.4
リテールバンキング	Retail Banking	10.7	11.0	10.2	9.5	11.0	11.1	10.6	10.5
預金・債券関連金利収益	Deposits and Debentures Net Interest Income	6.3	6.5	6.3	6.1	6.4	6.5	6.0	5.8
預金・債券関連非金利収益	Deposits and Debentures Non-Interest Income	1.8	1.6	1.0	0.6	1.4	1.4	1.4	1.5
アセットマネージメント	Asset Management	1.1	1.3	1.3	1.1	1.2	1.2	1.0	1.0
貸出	Loans	1.3	1.4	1.5	1.5	1.9	1.9	2.0	2.0
(参考) 仕組預金関連収益	(Ref) Revenue from Structured Deposits	2.3	1.6	1.1	1.0	1.5	1.4	1.5	1.6
新生フィナンシャル	Shinsei Financial	27.5	21.3	20.8	18.9	17.1	15.2	14.0	12.4
シンキ	Shinki	4.1	3.6	3.3	2.9	3.0	2.8	2.5	2.2
アプラスフィナンシャル	APLUS FINANCIAL	16.2	16.1	16.1	14.1	14.1	12.8	12.6	11.2
個人部門 業務粗利益	Individual Group Total Revenue	58.9	52.4	51.0	45.9	45.6	42.6	36.4	32.4

注記: 前期の数字は今期の表記に調整されています。

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

経営勘定/その他 業務粗利益*	Corporate/Other Total Revenue*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金利益	Net Interest Income	0.3	(0.9)	(1.5)	(0.3)	0.3	(0.6)	(1.3)	(1.6)
非資金利益	Non-Interest Income	7.4	2.8	3.1	6.6	1.7	3.6	25.8	1.5
経営勘定/その他 業務粗利益	Corporate/Other Total Revenue	7.8	1.8	1.5	6.3	2.0	3.0	24.4	0.0

業務粗利益*	Total Revenue*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金利益	Net Interest Income	57.4	51.9	52.9	45.5	44.6	41.5	36.6	33.8
非資金利益	Non-Interest Income	30.0	26.4	30.3	(9.3)	25.8	43.5	49.8	16.1
業務粗利益	Total Revenue	87.5	78.3	83.3	36.2	70.4	85.1	86.4	50.0
法人部門	Institutional Group	7.8	6.5	6.7	7.1	6.9	7.5	6.7	7.4
法人営業	Institutional Banking	3.3	3.0	3.0	3.1	3.1	3.8	2.9	3.3
昭和リース	Showa Leasing	4.5	3.4	3.7	4.0	3.7	3.7	3.7	4.0
マーケット・投資銀行部門	Markets and Investment Banking Group	12.8	17.6	24.0	(23.1)	15.8	31.9	18.8	10.1
不動産ファイナンス	Real Estate Finance	3.0	1.8	7.5	(22.0)	4.7	2.7	3.7	2.9
プリンシパルトランザクションズ	Principal Transactions	(2.1)	7.7	8.4	4.4	3.3	7.6	7.7	1.7
市場営業	Markets	12.5	8.4	6.7	5.2	3.0	7.5	1.8	1.7
トレジャリー	Treasury	(0.6)	0.5	1.3	(0.0)	1.1	6.2	4.1	2.5
その他	Others	0.1	(0.9)	(0.0)	(10.7)	3.6	7.6	1.3	1.3
個人部門	Individual Group	58.9	52.4	51.0	45.9	45.6	42.6	36.4	32.4
リテールバンキング	Retail Banking	10.7	11.0	10.2	9.5	11.0	11.1	10.6	10.5
新生フィナンシャル	Shinsei Financial	27.5	21.3	20.8	18.9	17.1	15.2	14.0	12.4
シンキ	Shinki	4.1	3.6	3.3	2.9	3.0	2.8	2.5	2.2
アプラスフィナンシャル	APLUS FINANCIAL	16.2	16.1	16.1	14.1	14.1	12.8	12.6	11.2
経営勘定/その他	Corporate/Other Total Revenue	7.8	1.8	1.5	6.3	2.0	3.0	24.4	0.0
業務粗利益	Total Revenue	87.5	78.3	83.3	36.2	70.4	85.1	86.4	50.0

注記: 前期の数字は今期の表記に調整されています。

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

経費*	General and Administrative Expenses*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
法人部門	Institutional Group	3.9	4.0	4.0	4.0	4.2	4.3	4.2	4.2
法人営業	Institutional Banking	1.9	1.9	1.9	1.9	2.2	2.3	2.2	2.1
昭和リース	Showa Leasing	1.9	2.0	2.0	2.1	2.0	1.9	2.0	2.0
マーケット・投資銀行部門	Markets and Investment Banking Group	7.6	6.9	6.8	6.2	5.7	5.5	5.4	5.2
不動産ファイナンス	Real Estate Finance	1.2	1.2	1.2	1.1	1.0	0.9	0.8	0.8
プリンシパルトランザクションズ	Principal Transactions	1.3	1.1	1.2	1.3	1.0	1.1	1.1	1.0
市場営業	Markets	2.6	2.5	2.5	2.5	1.8	1.6	1.7	1.6
トレジャリー	Treasury	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
その他	Others	2.1	1.7	1.5	0.9	1.6	1.5	1.4	1.4
個人部門	Individual Group	33.3	30.6	29.9	30.3	27.2	26.0	25.8	25.3
リテールバンキング	Retail Banking	8.9	8.8	8.8	8.6	8.0	8.1	8.3	8.6
新生フィナンシャル	Shinsei Financial	12.0	10.2	9.8	10.4	8.7	8.6	8.1	7.9
シンキ	Shinki	2.3	2.1	1.9	1.6	1.4	1.2	1.1	0.8
アプラスフィナンシャル	APLUS FINANCIAL	9.9	9.2	9.2	9.6	8.9	8.0	7.9	7.9
経営勘定/その他	Corporate/Other	(0.3)	0.4	0.3	0.0	(0.7)	0.3	0.1	(0.4)
経費	General and Administrative Expenses	44.5	42.0	41.0	40.7	36.4	36.3	35.6	34.3

注記: 前期の数字は今期の表記に調整されています。

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

実質業務純益(損失)*	Ordinary Business Profit (Loss)*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
法人部門	Institutional Group	3.9	2.4	2.7	3.1	2.6	3.2	2.5	3.1
法人営業	Institutional Banking	1.3	1.0	1.0	1.2	0.8	1.5	0.7	1.1
昭和リース	Showa Leasing	2.5	1.4	1.7	1.8	1.7	1.7	1.7	2.0
マーケット・投資銀行部門	Markets and Investment Banking Group	5.2	10.7	17.2	(29.4)	10.1	26.4	13.3	4.9
不動産ファイナンス	Real Estate Finance	1.8	0.6	6.3	(23.2)	3.7	1.8	2.8	2.0
プリンシパルトランザクションズ	Principal Transactions	(3.4)	6.5	7.2	3.0	2.2	6.5	6.5	0.6
市場営業	Markets	9.9	5.9	4.1	2.7	1.1	5.8	0.1	0.0
トレジャリー	Treasury	(0.9)	0.3	1.1	(0.2)	0.9	6.0	3.9	2.2
その他	Others	(2.0)	(2.7)	(1.6)	(11.7)	2.0	6.0	(0.1)	(0.1)
個人部門	Individual Group	25.6	21.7	21.0	15.5	18.4	16.5	10.5	7.1
リテールバンキング	Retail Banking	1.7	2.2	1.4	0.8	2.9	3.0	2.2	1.8
新生フィナンシャル	Shinsei Financial	15.4	11.0	10.9	8.4	8.3	6.6	5.8	4.5
シンキ	Shinki	1.7	1.4	1.4	1.3	1.6	1.6	1.4	1.4
アプラスフィナンシャル	APLUS FINANCIAL	6.3	6.8	6.8	4.5	5.2	4.8	4.6	3.3
経営勘定/その他	Corporate/Other	8.1	1.3	1.2	6.3	2.8	2.6	24.3	0.3
実質業務純益(損失)	Ordinary Business Profit (Loss)	43.0	36.3	42.3	(4.4)	34.0	48.8	50.8	15.6

注記: 前期の数字は今期の表記に調整されています。

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

与信関連費用*	Net Credit Costs*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
法人部門	Institutional Group	3.6	0.7	(2.4)	1.0	(1.6)	1.4	(2.8)	5.5
法人営業	Institutional Banking	1.5	0.1	(2.7)	(1.0)	(2.1)	0.4	(1.1)	1.9
昭和リース	Showa Leasing	2.0	0.6	0.2	2.1	0.5	1.0	(1.6)	3.5
マーケット・投資銀行部門	Markets and Investment Banking Group	5.4	2.7	13.4	41.3	3.7	26.8	(0.7)	6.9
不動産ファイナンス	Real Estate Finance	3.3	(1.3)	4.2	28.1	4.9	9.1	0.7	4.2
プリンシパルトランザクションズ	Principal Transactions	0.2	0.5	4.2	2.3	0.7	16.9	(1.0)	2.5
市場営業	Markets	(0.2)	0.7	0.0	0.2	(0.3)	(0.3)	(0.1)	2.4
トレジャリー	Treasury	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他	Others	2.0	2.8	4.9	10.6	(1.5)	1.0	(0.2)	(2.3)
個人部門	Individual Group	17.0	9.1	12.0	8.1	11.5	10.2	0.4	6.3
リテールバンキング	Retail Banking	(0.0)	(0.0)	(0.0)	0.0	0.7	0.4	0.0	1.2
新生フィナンシャル	Shinsei Financial	8.9	8.4	6.4	1.3	5.7	4.6	(2.3)	(0.3)
シンキ	Shinki	1.6	(5.1)	1.3	1.2	0.8	1.0	0.6	1.1
アプラスフィナンシャル	APLUS FINANCIAL	6.2	5.5	4.4	4.8	3.9	3.9	1.8	4.0
経営勘定/その他	Corporate/Other	(0.0)	0.4	0.0	(0.5)	0.1	(0.0)	0.1	0.2
与信関連費用	Net Credit Costs	26.0	13.1	23.1	49.9	13.8	38.5	(3.0)	19.0

注記: 前期の数字は今期の表記に調整されています。

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

与信関連費用加算後実質業務純益(損失)*	Ordinary Business Profit (Loss) after Net Credit Costs*	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
法人部門	Institutional Group	0.2	1.6	5.2	2.0	4.3	1.8	5.3	(2.3)
法人営業	Institutional Banking	(0.2)	0.9	3.7	2.3	3.0	1.0	1.9	(0.8)
昭和リース	Showa Leasing	0.4	0.7	1.4	(0.2)	1.2	0.7	3.3	(1.5)
マーケット・投資銀行部門	Markets and Investment Banking Group	(0.1)	7.9	3.7	(70.8)	6.3	(0.4)	14.1	(2.0)
不動産ファイナンス	Real Estate Finance	(1.5)	1.9	2.0	(51.4)	(1.1)	(7.3)	2.1	(2.2)
プリンシパルトランザクションズ	Principal Transactions	(3.6)	6.0	2.9	0.7	1.5	(10.4)	7.5	(1.9)
市場営業	Markets	10.1	5.1	4.1	2.4	1.5	6.2	0.3	(2.3)
トレジャリー	Treasury	(0.9)	0.3	1.1	(0.2)	0.9	6.0	3.9	2.2
その他	Others	(4.1)	(5.5)	(6.5)	(22.3)	3.5	5.0	0.1	2.1
個人部門	Individual Group	8.6	12.6	9.0	7.4	6.8	6.2	10.1	0.7
リテールバンキング	Retail Banking	1.7	2.2	1.4	0.8	2.1	2.5	2.2	0.6
新生フィナンシャル	Shinsei Financial	6.4	2.5	4.5	7.0	2.5	2.0	8.2	4.8
シンキ	Shinki	0.1	6.5	0.0	0.1	0.7	0.6	0.8	0.2
アプラスフィナンシャル	APLUS FINANCIAL	0.0	1.3	2.4	(0.3)	1.2	0.8	2.8	(0.6)
経営勘定/その他	Corporate/Other	8.2	0.9	1.1	6.8	2.6	2.6	24.2	0.1
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	16.9	23.1	19.1	(54.4)	20.1	10.2	53.8	(3.4)

注記: 前期の数字は今期の表記に調整されています。

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

Section 2.3 部門別主要データ

Section 2.3 Business Line Key Data

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

法人部門・マーケット・投資銀行部門*	Institutional Group, Markets and Investment Banking Group*	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	2,004.9	2,280.8	1,988.8	2,141.1	1,901.6	1,870.2	1,849.7	1,776.7
不動産ファイナンス	Real Estate Finance	1,129.7	1,063.2	1,076.1	1,048.9	937.6	890.9	796.6	743.6
不動産ノンリコースファイナンス(ローン形態)	Real Estate Non-Recourse Loans	631.8	610.4	653.5	651.4	552.8	512.5	432.5	411.3
不動産ノンリコースファイナンス(私債形態)	Real Estate Non-Recourse Bonds	324.5	318.0	308.9	298.6	290.5	281.1	282.0	247.2
その他不動産ファイナンスローン	Other Real Estate Finance Loans	173.3	134.7	113.6	98.9	94.2	97.2	82.0	85.0
その他プロダクトローン	Other Product Loans	666.6	634.8	614.7	520.3	514.1	468.9	428.4	416.9
CLO(貸出債権証券化)	CLO (Off Balance)	-	-	-	-	-	-	-	-
コーポレートファイナンス子会社顧客向け貸出	Loans to Commercial Finance Subsidiaries' Customers	35.3	33.1	34.8	38.9	36.2	36.2	34.3	34.9
貸出及び私債形態ノンリコースファイナンス	Total Loans and Non-Recourse Bonds	3,836.7	4,012.0	3,714.6	3,749.3	3,389.6	3,266.4	3,109.2	2,979.2
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	228.1	224.0	217.2	213.7	208.9	204.7	203.5	206.2
割賦売掛金(コーポレートファイナンス)	Installment Receivables (Commercial Finance)	132.2	127.8	119.7	116.6	108.1	111.7	108.1	109.3
法人預金(含む譲渡性預金)	Institutional Deposits and Negotiable Certificates of Deposit	1,337.8	1,489.4	1,197.7	1,170.3	1,033.8	1,083.5	901.7	858.4
法人債券	Institutional Debentures	306.6	218.3	195.5	183.5	162.5	135.7	97.8	68.3
預金・債券	Total Deposits and Debentures	1,644.5	1,707.7	1,393.2	1,353.9	1,196.3	1,219.2	999.6	926.7

注記:1. 前期の数字は本期の表記に調整されています。

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

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

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

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

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

個人部門*	Individual Group*	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
リテール顧客向け貸出	Retail Banking Loans Outstanding	844.0	825.2	821.4	890.7	891.1	889.1	893.9	913.3
住宅ローン	Housing Loan Balance	835.7	816.7	813.4	882.3	883.3	881.3	886.9	905.7
コンシューマーファイナンス子会社顧客向け貸出	Loans to Consumer Finance Subsidiaries' Customers	985.3	950.7	907.4	822.2	782.2	730.0	690.3	653.1
新生フィナンシャル顧客向け	Shinsei Financial Customers	657.7	632.3	607.1	512.1	485.1	447.8	414.1	385.7
シンキ顧客向け	Shinki Customers	84.6	87.3	82.7	79.5	74.9	69.6	63.1	58.2
アプラスフィナンシャル顧客向け	APLUS FINANCIAL Customers	191.0	183.7	174.2	166.6	159.2	152.5	143.8	134.4
新生銀行との提携によるアプラスフィナンシャル顧客向け	Loans to APLUS FINANCIAL Customers affiliated with Shinsei Bank	-	-	-	-	-	-	11.5	20.8
その他顧客向け	Other Customers	51.8	47.3	43.2	63.9	62.8	59.9	57.5	53.8
貸出	Total Loans	1,829.3	1,776.0	1,728.9	1,713.0	1,673.3	1,619.1	1,584.2	1,566.4
割賦売掛金(コンシューマーファイナンス)	Installment Receivables (Consumer Finance)	261.0	248.9	243.0	231.1	236.6	236.0	232.6	221.1
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	656.1	645.9	638.5	614.4	600.6	594.3	578.8	566.8
預り総資産	Assets under Management (AUM)	6,722.3	6,636.9	6,608.7	6,404.5	6,164.7	5,919.3	5,898.5	5,869.8
リテール預金	Retail Deposits	5,656.7	5,557.0	5,506.2	5,305.0	5,062.6	4,806.6	4,782.6	4,752.2
仕組預金	Structured Deposits	1,610.1	1,501.1	1,427.7	1,324.8	1,172.4	971.6	888.7	828.1
リテール債券	Retail Debentures	314.8	309.2	307.6	300.1	295.3	289.5	286.5	279.9
投信/年金	Mutual Funds and Variable Annuities	702.9	710.0	715.3	715.0	714.3	715.4	710.8	707.5
投資信託	Mutual Funds	443.4	448.1	451.0	449.8	447.7	444.7	438.8	433.9
変額年金	Variable Annuities	259.5	261.9	264.3	265.1	266.6	270.6	271.9	273.5
仕組債(金融商品仲介業務)	Structured Bonds (Financial Product Intermediary Business)	26.0	39.4	58.9	64.7	73.2	89.5	101.6	113.6
支払承諾	Acceptances and Guarantees	656.1	645.9	638.5	614.4	600.6	594.3	578.8	566.8
リテール口座数(千口座)	Total Number of Retail Accounts (Thousands)	2,475.3	2,488.2	2,503.8	2,524.3	2,533.6	2,543.1	2,554.3	2,571.6
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)	40.6	40.2	40.4	40.8	41.4	41.8	42.4	43.7
新生フィナンシャル顧客数(千人)	Shinsei Financial's Number of Customers (Thousands)	1,446.0	1,297.6	1,106.7	907.0	871.9	830.0	789.6	758.4
無担保パーソナルローン(千人)	Unsecured Personal Loans (Thousands)	966.4	936.5	902.1	877.2	846.7	810.0	774.0	743.0
クレジットカード(有効会員数)	Credit Card (valid customer)	427.9	316.9	165.3	-	-	-	-	-
クレジットカード(残あり顧客数)	Credit Card (on book customer)	185.6	154.0	127.0	91.5	77.8	70.0	64.0	63.0
信販事業(残あり顧客数)	Installment Sales Finance (valid customer)	39.3	32.2	27.6	22.3	18.0	13.0	9.0	9.0
住宅ローン(HPL)	Mortgage (Home Property Loans)	4.0	4.0	3.9	-	-	-	-	-
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	8.1	7.9	7.6	7.3	7.0	7.0	6.6	6.4
シンキ顧客数(千人)	Shinki's Number of Customers (Thousands)	212.9	203.8	192.3	181.1	170.0	160.0	149.4	140.5
アプラスフィナンシャル 有効カード会員数(千人)	APLUS FINANCIAL's Total Available Cardholders (Thousands)	8,332.1	8,238.9	8,171.8	8,165.6	8,072.3	7,962.9	7,830.1	7,701.0

注記:1. 預り総資産残高には未償還債券残高を含んでおります。

2. 前期の数字は本期の表記に調整されています。

3. 2010.1-3期中に新生フィナンシャルにおける個人向け住宅ローンは当行リテールバンキングへ譲渡されております。

Note: 1. AUM includes unclaimed debentures

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

3. Housing loans at Shinsei Financial were transferred to Retail Banking during 2010.1-3.

貸出残高	Total Loans and Bills Discounted	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
法人部門、マーケット・投資銀行部門	Loans in Institutional Group, Markets and Investment Banking Group	3,512.1	3,693.9	3,405.7	3,450.6	3,099.1	2,985.3	2,827.1	2,725.0
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	2,004.9	2,280.8	1,988.8	2,141.1	1,901.6	1,870.2	1,849.7	1,778.3
不動産ノンリコースファイナンス(ローン形態)	Real Estate Non-Recourse Loans	631.8	610.4	653.5	651.4	552.8	512.5	432.5	411.3
その他不動産ファイナンスローン	Other Real Estate Finance Loans	173.3	134.7	113.6	98.9	94.2	97.2	82.0	85.0
その他プロダクトローン	Other Product Loans	666.6	634.8	614.7	520.3	514.1	468.9	428.4	415.3
CLO(貸出債権証券化)	CLO (Off Balance)	-	-	-	-	-	-	-	-
コマーシャルファイナンス子会社顧客向け貸出	Loans to Commercial Finance Subsidiaries' Customers	35.3	33.1	34.8	38.9	36.2	36.2	34.3	34.9
個人部門	Loans in Individual Group	1,829.3	1,776.0	1,728.9	1,713.0	1,673.3	1,619.1	1,584.2	1,566.4
リテール顧客向け貸出	Retail Banking Loans Outstanding	844.0	825.2	821.4	890.7	891.1	889.1	893.9	913.3
住宅ローン	Housing Loan Balance	835.7	816.7	813.4	882.3	883.3	881.3	886.9	905.7
コンシューマーファイナンス子会社顧客向け貸出	Loans to Consumer Finance Subsidiaries' Customers	985.3	950.7	907.4	822.2	782.2	730.0	690.3	653.1
新生フィナンシャル顧客向け	Shinsei Financial's Customers	657.7	632.3	607.1	512.1	485.1	447.8	414.1	385.7
シンキ顧客向け	Shinki's Customers	84.6	87.3	82.7	79.5	74.9	69.6	63.1	58.2
アプラスフィナンシャル顧客向け	APLUS FINANCIAL's Customers	191.0	183.7	174.2	166.6	159.2	152.5	143.8	134.4
新生銀行との提携によるアプラスフィナンシャル顧客向け	Loans to APLUS FINANCIAL Customers affiliated with Shinsei Bank	-	-	-	-	-	-	11.5	20.8
その他顧客向け	Other's Customers	51.8	47.3	43.2	63.9	62.8	59.9	57.5	53.8
貸出残高	Total Loans and Bills Discounted	5,341.5	5,469.9	5,134.6	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4

注記: 1. 前期の数字は当期の表記に調整されています。

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

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

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

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

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

部門別、配賦リスク資本	Risk Capital Allocation by Business	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
法人部門	Institutional Group								
マーケット・投資銀行部門	Markets and Investment Banking Group	n/a	436	n/a	491	n/a	355	n/a	364
個人部門	Individual Group	n/a	190	n/a	172	n/a	177	n/a	154
経営勘定/その他	Corporate/Other	n/a	0	n/a	0	n/a	3	n/a	3
配賦可能資本	Excess Capital	n/a	0	n/a	0	n/a	0	n/a	0
Tier I 資本	Tier I Capital	581.3	591.5	619.4	490.7	506.4	500.5	464.0	516.7

注記: 前期の数字は当期の表記に調整されています。

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

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

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

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

財務比率	Financial Ratios	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
ROA(年換算後)	Return on Assets (Annualized)	0.2%	0.2%	0.4%	(5.6%)	0.5%	0.1%	1.7%	(0.8%)
ROE(潜在株式調整後)(年換算後)	Return on Equity (Fully Diluted) (Annualized)	3.6%	3.9%	7.5%	(127.1%)	12.1%	2.7%	38.6%	(20.0%)
ROA(キャッシュベース四半期純利益)(年換算後)	Cash Basis Return on Assets (Annualized)	0.3%	0.4%	0.6%	(3.1%)	0.6%	0.2%	1.8%	(0.7%)
ROE(潜在株式調整後) (キャッシュベース四半期純利益)(年換算後)	Cash Basis Return on Equity (Fully Diluted) (Annualized)	6.8%	7.0%	10.3%	(67.5%)	14.6%	5.3%	40.6%	(18.2%)
経費率	Expense-to-Revenue Ratio	50.9%	53.7%	49.2%	112.5%	51.8%	42.7%	41.2%	68.7%

リスク分類別リスク資本の配賦	Risk Capital Allocation by Risk Categories	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
信用リスク	Credit Risk	n/a	361	n/a	394	n/a	460	n/a	437
ストラクチャードクレジット/その他投資リスク	Structured Credit and Other Investment Risk	n/a	197	n/a	195	n/a	n/a	n/a	n/a
市場リスク	Market Risk	n/a	7	n/a	6	n/a	21	n/a	30
金利リスク	Interest Rate Risk	n/a	8	n/a	28	n/a	18	n/a	18
流動性リスク	Liquidity Risk	n/a	12	n/a	n/a	n/a	n/a	n/a	n/a
オペレーショナル・リスク	Operational Risk	n/a	39	n/a	38	n/a	36	n/a	36
配賦可能資本	Excess Capital	n/a	0	n/a	0	n/a	0	n/a	0
Tier I 資本	Tier I Capital	581.3	591.5	619.4	490.7	506.4	500.5	464.0	516.7

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

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

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

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

自己資本関連情報	Capital Adequacy Data	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
基本的項目(Tier I)	Basic Items (Tier I)	581.3	591.5	619.4	490.7	506.4	500.5	464.0	516.7
補完的項目(Tier II)	Amount Eligible for Inclusion in Capital (Tier II)	310.5	289.6	291.3	268.7	254.8	251.2	239.7	231.8
控除項目	Deduction	(102.4)	(89.6)	(82.9)	(114.0)	(108.1)	(109.6)	(104.1)	(98.6)
自己資本金額	Total Capital	789.4	791.5	827.8	645.4	653.0	642.1	599.7	649.9
リスクアセット	Risk Assets	8,491.2	8,449.2	7,911.5	7,722.1	7,276.3	7,180.8	6,770.2	6,653.7
自己資本比率	Capital Adequacy Ratio	9.29%	9.36%	10.46%	8.35%	8.97%	8.94%	8.85%	9.76%
Tier I 比率	Tier I Capital Ratio	6.84%	7.00%	7.83%	6.35%	6.95%	6.97%	6.85%	7.76%
リスク資本	Risk Capital	n/a	627	n/a	664	n/a	536	n/a	522
Tier I に対するリスク資本の割合	Risk Capital as a Percentage of Tier I Capital	n/a	106.1%	n/a	135.3%	n/a	107.1%	n/a	101.0%

1株当たり数値(円)	Per Share Data (JPY)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
1株当たり純資産	Common Equity Per Share	300.62	312.05	316.20	232.72	236.82	232.54	253.49	205.83
潜在株式調整後1株当たり純資産	Fully Diluted Equity Per Share	300.62	312.05	316.20	232.72	236.82	232.54	253.49	205.83
1株当たり四半期純利益	Basic Net Income (Loss) Per Share	2.63	2.99	5.69	(82.69)	7.06	1.53	24.03	(11.26)
潜在株式調整後1株当たり四半期純利益	Diluted Net Income Per Share	2.63	2.99	5.69	(82.69)	7.06	1.53	24.03	(11.26)
キャッシュベース:	Cash Basis:								
1株当たり四半期純利益	Basic Net Income (Loss) Per Share	4.96	5.34	7.90	(45.59)	8.55	3.02	25.39	(10.01)
潜在株式調整後1株当たり四半期純利益	Diluted Net Income (Loss) Per Share	4.96	5.34	7.90	(45.59)	8.55	3.02	25.39	(10.01)

株式数	Share Data	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
潜在株式調整後期末発行済普通株式数	Fully Diluted Number of Shares Outstanding at End of Period	1,963,919,453	1,963,919,453	1,963,919,247	1,963,919,247	1,963,919,247	1,963,919,247	1,963,919,247	2,653,919,247
期末発行済普通株式数	Number of Common Shares	1,963,919,453	1,963,919,453	1,963,919,247	1,963,919,247	1,963,919,247	1,963,919,247	1,963,919,247	2,653,919,247
ストックオプションによる潜在株式数	Number of Fully Diluted Stock Options	-	-	-	-	-	-	-	-
(参考) 期末自己株式数	(Ref) Treasury Shares at End of Period (not included in the above)	96,427,438	96,427,438	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644
潜在株式調整後期中平均普通株式数	Weighted Average Fully Diluted Number of Shares Outstanding	1,963,919,704	1,963,919,578	1,963,919,535	1,963,919,464	1,963,919,247	1,963,919,247	1,963,919,247	1,996,056,234
期中平均普通株式数	Weighted Average Number of Common Shares Outstanding	1,963,919,704	1,963,919,578	1,963,919,535	1,963,919,464	1,963,919,247	1,963,919,247	1,963,919,247	1,996,056,234

格付け(新生銀行)	Credit Ratings (Shinsei Bank)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
Moody's	Moody's								
短期	Short-Term	P-2	P-2	P-2	P-2	P-2	P-2	P-3	P-3
長期	Long-Term	A3 (ネガティブ) (Negative)	A3 (ネガティブ) (Negative)	A3 (ネガティブ) (Negative)	A3 (ネガティブ) (Negative)	Baa1 (Under Review)	Baa1 (Under Review)	Baa3 (安定的) (Stable)	Baa3 (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+ CreditWatch	BBB+ CreditWatch	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)
日本格付研究所 (JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-2	J-2	J-2	J-2	J-2	J-2	J-2	J-2
長期	Long-Term	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB (安定的) (Stable)	BBB (安定的) (Stable)
格付投資情報センター (R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term	a-1	(a-1)	(a-1)	(a-1)	a-2	a-2	a-2	a-2
長期	Long-Term	A- (ネガティブ) (Negative)	(A-) Rating Monitor	(A-) Rating Monitor	(A-) Rating Monitor	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)

格付け(シンキ)	Credit Ratings (Shinki)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
日本格付研究所 (JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-2	-	-	-	-	-	-	-
長期	Long-Term	BBB (ネガティブ) (Negative)	-	-	-	-	-	-	-
格付投資情報センター (R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term	a-2	-	-	-	-	-	-	-
長期	Long-Term	BBB+ (ネガティブ) (Negative)	-	-	-	-	-	-	-

注記: シンキは2009年7月21日に格付けを取り下げ。
Note: Shinki withdrew credit ratings on July 21, 2009.

格付け(アプラスフィナンシャル)	Credit Ratings (APLUS FINANCIAL)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
格付投資情報センター (R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term	a-1	(a-1)	(a-1)	(a-1)	a-2	a-2	a-2	a-2
長期	Long-Term	A- (ネガティブ) (Negative)	(A-) Rating Monitor	(A-) Rating Monitor	(A-) Rating Monitor	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)

格付け(昭和リース)	Credit Ratings (Showa Leasing)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
日本格付研究所 (JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-2	J-2	J-2	J-2	J-2	J-2	J-2	J-2
長期	Long-Term	BBB (ネガティブ) (Negative)	BBB (ネガティブ) (Negative)	BBB (ネガティブ) (Negative)	BBB (ネガティブ) (Negative)	BBB (ネガティブ) (Negative)	BBB (ネガティブ) (Negative)	BBB (安定的) (Stable)	BBB (安定的) (Stable)

連結対象会社数	Subsidiaries and Affiliates Data	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
連結子会社数	Consolidated Subsidiaries	125	125	125	125	125	127	124	121
持分法適用会社数	Affiliates Accounted for Using the Equity Method	27	25	22	22	22	21	17	17
連結対象会社数	Total Number of Consolidated Subsidiaries and Affiliates	152	150	147	147	147	148	141	138
その他主要データ	Other Key Data	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
ATM台数	Number of ATMs	312	317	322	321	321	318	317	321
店舗数(本支店・出張所数・本支店内室)	Total Number of Outlets	32	37	39	40	42	41	42	44
本支店	Head Office and Branches	30	31	31	31	31	30	30	30
うち新生フィナンシャルセンター	Shinsei Financial Centers	30	31	31	31	30	29	29	29
出張所*(コンサルティングスポット)	Annexes*(Consulting Spots)	2	6	8	9	11	11	12	13
本支店内室(コンサルティングスポット)	Sub-branch(Consulting Spots)	-	-	-	-	-	-	-	1
従業員数(連結)	Number of Employees (Consolidated Basis)	6,970	6,254	6,118	6,116	6,066	5,969	5,806	5,718
法人部門、マーケット・投資銀行部門	Institutional Group, Markets and Investment Banking Group	1,888	1,818	1,812	1,894	1,927	1,879	1,820	1,806
新生証券	Shinsei Securities	98	77	77	77	75	72	70	70
新生信託銀行	Shinsei Trust & Banking	74	70	68	68	68	68	67	66
昭和リース	Showa Leasing	531	529	528	521	525	518	509	508
その他	Others	1,185	1,142	1,139	1,228	1,259	1,221	1,174	1,162
個人部門	Individual Group	4,271	3,660	3,528	3,447	3,344	3,293	3,233	3,199
リテールバンキング	Retail Banking	606	582	580	573	588	573	570	557
新生フィナンシャル	Shinsei Financial	1,894	1,338	1,223	1,218	1,160	1,149	1,092	1,083
シンキ	Shinki	311	309	299	245	201	187	185	182
アプラスフィナンシャル	APLUS FINANCIAL	1,390	1,376	1,374	1,360	1,345	1,334	1,337	1,330
その他	Others	70	55	52	51	50	50	49	47
金融インフラグループ	Banking Infrastructure Group	377	378	393	387	410	406	371	343
経営勘定/その他	Corporate/Other	434	398	385	388	385	391	382	370
従業員数(単体)	Number of Employees (Non-Consolidated Basis)	2,233	2,067	2,041	2,011	2,034	1,997	1,958	1,907
男性	Male	1,190	1,115	1,103	1,085	1,105	1,086	1,067	1,042
女性	Female	1,043	952	938	926	929	911	891	865

注記: 1.2009年9月以前の「出張所」の店舗形態にはフィナンシャルセンター、プラチナセンター、バンクスポットが含まれます。

2.前期の数字は今期の表記に調整されています。

Note: 1.Prior to September 2009, Platinum Centers, BankSpots and certain Financial Centers were included in the "annex" category.

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

Section 4. 主要子会社の財務データ他
 新生フィナンシャルの、銀行の勘定科目体系に組替後の、
 連結損益計算書、貸借対照表データ
 (新生銀行への連結会計処理前)

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

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

連結損益計算書	Consolidated Statements of Income	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金運用収益	Total Interest Income	29.1	23.5	22.4	20.6	19.1	17.2	15.3	13.8
役務取引等収益	Fees and Commissions Income	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
その他業務収益	Other Business Income	0.7	0.5	0.4	0.3	0.2	0.1	0.1	0.1
その他経常収益	Other Ordinary Income	0.3	0.2	0.1	0.1	1.1	(0.7)	0.1	0.1
経常収益	Ordinary Income	30.3	24.4	23.1	21.3	20.6	16.8	15.8	14.2
資金調達費用	Total Interest Expenses	0.3	0.5	0.8	0.9	0.8	0.7	0.6	0.6
役務取引等費用	Fees and Commissions Expenses	1.5	1.6	0.6	1.2	1.0	1.0	0.6	0.9
その他業務費用	Other Business Expenses	0.0	0.0	-	-	0.0	0.0	0.0	0.0
営業経費	Total General and Administrative Expenses	11.7	10.0	9.5	10.1	8.5	8.3	7.9	7.7
その他経常費用	Other Ordinary Expenses	10.1	8.3	6.0	0.2	5.7	4.6	(2.3)	4.4
貸倒引当金繰入額	Provision of Reserve for Loan Losses	8.9	8.4	6.4	(0.2)	5.7	4.6	(2.3)	(0.3)
その他	Others	1.1	0.0	(0.4)	0.5	0.0	0.0	0.0	4.7
経常費用	Ordinary Expenses	23.7	20.6	16.9	12.5	16.1	14.8	6.9	13.7
経常利益	Net Ordinary Income	6.5	3.8	6.1	8.8	4.4	2.0	8.9	0.5
特別利益	Special Gains	2.4	2.1	2.5	1.8	1.8	2.6	2.0	1.8
特別損失	Special Losses	0.0	0.2	0.0	5.3	2.2	0.3	0.5	4.9
税引前四半期純利益	Income before Income Taxes and Minority Interests	9.0	5.7	8.6	5.4	4.0	4.2	10.4	(2.6)
税金	Income Taxes (Benefit)	0.0	0.1	0.2	0.9	0.0	0.5	2.1	0.8
少数株主利益	Minority Interests in Net Income of Subsidiaries	-	-	-	-	-	-	-	-
四半期純利益	Net Income	9.0	5.5	8.3	4.4	4.0	3.7	8.2	(3.5)

連結貸借対照表	Consolidated Balance Sheets	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	25.7	28.0	25.7	25.8	21.7	23.3	20.5	25.2
有価証券	Securities	2.1	2.0	2.0	3.7	18.5	18.5	84.6	84.6
貸出金	Loans and Bills Discounted	425.9	397.4	428.2	317.1	339.6	262.3	274.8	235.7
その他資産	Other Assets	37.1	30.3	31.1	21.5	34.8	37.1	37.6	35.1
割賦売掛金	Installment Sales Credit	16.8	13.6	11.4	8.2	6.4	4.9	3.8	3.0
有形固定資産	Premises and Equipment	15.4	15.2	15.1	12.9	13.7	13.5	13.0	12.4
無形固定資産	Intangible Assets	1.5	1.5	1.5	1.5	1.3	1.2	1.1	1.1
繰延税金資産	Deferred Tax Assets	15.8	15.7	15.5	14.6	14.5	13.9	11.7	10.9
貸倒引当金	Reserve for Credit Losses	(98.0)	(91.7)	(86.7)	(73.8)	(70.7)	(66.2)	(55.7)	(47.9)
資産の部合計	Total Assets	425.8	398.8	432.7	323.4	373.5	303.7	387.9	357.4
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
借入金	Borrowed Money	148.0	162.0	224.0	152.0	215.3	97.5	149.2	124.3
その他負債	Other Liabilities	45.4	43.2	41.3	42.4	36.9	91.1	68.0	66.3
利息返還損失引当金	Reserve for Losses on Interest Repayments	126.5	89.9	57.3	31.1	21.1	18.2	15.4	18.0
負債の部合計	Total Liabilities	335.7	303.0	328.5	231.9	278.0	212.0	237.9	217.9
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	90.2	95.8	104.1	91.5	95.5	91.7	149.9	139.4
資本金	Capital Stock	66.5	66.5	66.5	66.5	66.5	66.5	91.5	91.5
純資産の部合計	Total Equity	90.1	95.8	104.1	91.5	95.5	91.7	149.9	139.4
負債及び純資産の部合計	Total Liabilities and Equity	425.8	398.8	432.7	323.4	373.5	303.7	387.9	357.4

利息返還関連	Grey Zone Related Information	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
利息返還額	Amount of Refund for Grey Zone Claim	35.5	36.4	32.1	26.6	9.0	2.1	2.3	1.8
債権放棄額	Amount of Debt Write-Off	14.4	12.0	10.7	9.0	5.7	1.0	1.4	1.2
キャッシュアウト利息返還額	Amount of Interest Repayment	21.1	24.4	21.4	17.6	3.3	1.0	0.9	0.6
利息返還損失引当金	Reserve for Losses on Interest Repayment	126.5	89.9	57.3	31.1	21.1	18.2	15.4	18.0
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	1.0	(0.1)	(0.4)	0.5	(0.9)	(0.7)	(0.4)	4.4
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	35.5	36.4	32.1	26.6	9.0	2.1	2.3	1.8
開示請求件数	Number of Claims	48,580	41,268	41,030	38,108	34,412	29,098	36,267	38,640

注記: 1. 利息返還額については、補償対象分とネットに記載しております。
 2. 利息返還損失引当金の取り崩しには、貸倒引当金取崩益で計上されているものが含まれています。
 3. 利息返還損失引当金繰入額については、取崩額とネットに記載しており、一部貸倒引当金取り崩し益で計上されているものも含まれています。

Note: 1. Amount of refund for grey zone claim for the assets is net of refunds subject to indemnification.
 2. Usage of reserves for interest repayment includes items that correspond to reversal of reserves for loan losses.
 3. Provision of reserve for losses on interest repayment is net of reversals, and includes items that correspond to reversal of reserves for loan losses.

新生フィナンシャル主要計数
Shinsei Financial Summary of Major Business Information

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

営業債権残高	Principal Balance(*)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保パーソナルローン	Unsecured Personal Loans (UPL)	571.8	545.1	519.0	495.1	466.9	428.5	394.6	366.3
クレジットカード	Credit Card	46.2	39.9	34.7	29.1	24.9	21.4	18.6	16.1
信販事業	Installment Sales Finance	8.1	6.3	5.1	3.9	2.9	2.2	1.6	1.2
住宅ローン(HPL)	Mortgage (Home Property Loans)	76.3	74.6	73.3	-	-	-	-	-
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	32.9	31.2	29.6	28.0	26.5	25.1	23.9	22.8
営業債権残高	Total Principal Balance	735.4	697.2	661.8	556.2	521.4	477.5	438.9	406.5

注記: 1. 証券化実施分を含む残高であります。

2. 2010.1-3期中に新生フィナンシャルにおける個人向け住宅ローンは当行リテールバンキングへ譲渡されております。

Note: 1. Balance before securitization.

2. Housing loans at Shinsei Financial were transferred to Retail Banking during 2010.1-3.

顧客数(千人)	Number of Customers (Thousands)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保パーソナルローン	Unsecured Personal Loans (UPL)	966.4	936.5	902.1	877.2	846.7	810.0	774.0	743.0
クレジットカード(有効会員数)	Credit Card (Valid Customer)	427.9	316.9	165.3	-	-	-	-	-
クレジットカード(残あり顧客数)	Credit Card (On Book Customer)	185.6	154.0	127.0	91.5	77.8	70.0	64.0	63.0
信販事業(残あり顧客数)	Installment Sales Finance (Valid Customer)	39.3	32.2	27.6	22.3	18.0	13.0	9.0	9.0
住宅ローン(HPL)	Mortgage (Home Property Loans)	4.0	4.0	3.9	-	-	-	-	-
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	8.1	7.9	7.6	7.3	7.0	7.0	6.6	6.4
顧客数合計	Total Customers	1,446.0	1,297.6	1,106.7	907.0	871.9	830.0	789.6	758.4

注記: 2010.1-3期中に新生フィナンシャルにおける個人向け住宅ローンは当行リテールバンキングへ譲渡されております。

Note: Housing loans at Shinsei Financial were transferred to Retail Banking during 2010.1-3.

店舗・チャンネル	Number of Branches and Channels	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
店舗数(箇所)	Branches	947	948	948	945	945	945	944	942
無担保パーソナルローン 有人店舗	Manned Branches for Unsecured Personal Loans (UPL)	7	7	7	7	7	7	-	-
無担保パーソナルローン 無人店舗	Unmanned Branches for Unsecured Personal Loans (UPL)	940	941	941	938	938	938	944	942
CD・ATM台数:	CD/ATMs:								
自社分(台)	Own	978	979	983	981	981	981	980	979
提携分:	Tie-up:								
無担保パーソナルローン(千台)	Unsecured Personal Loans (UPL) (Thousands)	107	108	109	109	108	108	107	107
クレジットカード(千台)	Credit Card (Thousands)	55	55	56	-	-	-	-	-
無担保パーソナルローン 自動契約機台数(台)	Automated Contract Machines for Unsecured Personal Loans (UPL)	954	955	955	952	952	952	951	950

注記: 1. クレジットカード提携分ATMについては、事業収束に伴い、2010年2月28日をもって全ての提携を解除しております。

2. 無担保パーソナルローン 有人7店舗は2010年10月29日に閉鎖し、2010年10月30日をもって無担保パーソナルローン 無人店舗としてオープンしています。

Note: 1. All ATM partnerships for credit cards were dissolved as of February 28, 2010 due to closure of the business.

2. All 7 "Manned Branches for Unsecured Personal Loans (UPL)" were closed on October 29, 2010, and reopened as "Unmanned Branches for Unsecured Personal Loans (UPL)" from October 30, 2010.

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

新規獲得顧客数(千人)	Number of Newly Acquired Customers (Thousands)	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
無担保パーソナルローン	Unsecured Personal Loans (UPL)	40.1	37.5	32.3	34.0	28.0	22.0	24.6	25.3

成約率	Approval Rate	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
無担保パーソナルローン	Unsecured Personal Loans (UPL)	37.6%	36.7%	35.9%	34.8%	31.0%	26.9%	30.2%	29.8%

平均貸出金利	Average Lending Rates	2009.6	2009.9	2009.12	2010.3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
無担保パーソナルローン	Unsecured Personal Loans (UPL)	17.1%	16.9%	16.8%	16.6%	16.3%	16.0%	15.8%	15.7%

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保パーソナルローン	Unsecured personal loans (UPL)								
残高:	Outstanding:								
～15%	～15%	279.9	270.0	260.6	253.0	246.6	229.8	212.8	197.8
～18%	～18%	170.3	162.9	155.2	147.4	145.8	138.6	130.9	125.1
～20%	～20%	6.9	6.5	6.2	5.8	4.7	3.8	3.2	2.8
～25%	～25%	40.7	38.1	35.3	32.8	25.6	20.7	17.6	15.1
～29.2%	～29.2%	73.8	67.4	61.5	56.0	44.1	35.4	29.9	25.3
>/= 29.2%	Over 29.2%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
合計	Total	571.8	545.1	519.0	495.1	466.9	428.5	394.6	366.3
比率:	Ratios:								
～15%	～15%	49.0%	49.5%	50.2%	51.1%	52.8%	53.6%	53.9%	54.0%
～18%	～18%	29.8%	29.9%	29.9%	29.8%	31.2%	32.4%	33.2%	34.2%
～20%	～20%	1.2%	1.2%	1.2%	1.2%	1.0%	0.9%	0.8%	0.8%
～25%	～25%	7.1%	7.0%	6.8%	6.6%	5.5%	4.9%	4.5%	4.1%
～29.2%	～29.2%	12.9%	12.4%	11.9%	11.3%	9.5%	8.3%	7.6%	6.9%
>/= 29.2%	Over 29.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

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

延滞残高、比率	Balance and Ratio of Delinquent Unsecured Personal Loans	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保パーソナルローン	Unsecured Personal Loans (UPL):								
残高	Outstanding	571.8	545.1	519.0	495.1	466.9	428.5	394.6	366.3
91～180日延滞残高	91-180 Days Delinquency Amount	15.9	12.8	11.4	9.0	11.1	9.9	9.3	5.6
91～180日延滞比率	91-180 Days Delinquency Ratio	2.8%	2.4%	2.2%	1.8%	2.4%	2.3%	2.4%	1.5%

年齢別残高構成比	Balance by Age	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
<30	<30	17.4%	18.1%	18.7%	19.1%	19.5%	19.6%	20.0%	20.4%
<40	<40	25.9%	25.8%	25.8%	25.8%	25.8%	25.8%	25.8%	25.8%
<50	<50	23.1%	23.0%	23.0%	23.0%	23.0%	23.1%	23.1%	23.0%
<60	<60	21.0%	20.5%	20.0%	19.7%	19.5%	19.2%	18.9%	18.5%
>/= 60	Over 60	12.6%	12.6%	12.4%	12.4%	12.2%	12.3%	12.3%	12.2%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

性別、既婚・未婚別残高構成比	Balance by Gender and Marital Status	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
男性独身	Single Male	39.4%	39.7%	40.0%	40.2%	40.5%	40.7%	41.0%	41.3%
男性既婚	Married Male	35.3%	35.1%	34.9%	34.8%	34.7%	34.7%	34.7%	34.7%
女性独身	Single Female	11.7%	11.8%	11.9%	12.0%	12.0%	12.0%	12.1%	12.1%
女性既婚	Married Female	13.7%	13.5%	13.2%	13.0%	12.7%	12.5%	12.2%	11.9%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

実行残高別残高構成比	Balance by Amount of Origination	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
10万円以下	Less than or Equal to JPY 100K	1.1%	1.2%	1.2%	1.3%	1.3%	1.4%	1.5%	1.6%
10万円超、30万円以下	Over JPY 100K and Less than or Equal to JPY 300K	7.7%	8.0%	8.2%	8.8%	9.2%	9.7%	10.1%	10.6%
30万円超、50万円以下	Over JPY 300K and Less than or Equal to JPY 500K	22.0%	22.2%	22.2%	22.2%	22.7%	23.4%	23.9%	24.4%
50万円超、100万円以下	Over JPY 500K and Less than or Equal to JPY 1M	29.7%	28.8%	28.3%	27.5%	27.1%	27.1%	27.4%	27.7%
100万円超	Over JPY 1M	39.5%	39.9%	40.1%	40.2%	39.7%	38.3%	37.1%	35.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

年収別残高構成比	Balance by Annual Income	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
年収2百万円未満	Less than JPY 2M	20.0%	20.0%	20.1%	20.0%	19.9%	19.0%	18.3%	17.6%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	56.1%	56.6%	57.0%	57.4%	57.8%	58.9%	59.7%	60.4%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	15.6%	15.3%	15.0%	14.7%	14.6%	14.5%	14.4%	14.3%
年収7百万円以上	Over JPY 7M	8.3%	8.1%	7.9%	7.8%	7.7%	7.6%	7.6%	7.7%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

注記: 新生フィナンシャル主要計数と無担保パーソナルローンビジネス計数の前期の数値については、他計数との入り絡りの修正を一部行っております。

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

連結損益計算書	Consolidated Statements of Income	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金運用収益	Total Interest Income	4.7	4.3	4.0	3.7	3.3	3.1	2.7	2.4
役務取引等収益	Fees and Commissions Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他業務収益	Other Business Income	0.0	-	-	-	-	-	-	-
その他経常収益	Other Ordinary Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
経常収益	Ordinary Income	4.7	4.3	4.1	3.7	3.3	3.1	2.8	2.4
資金調達費用	Total Interest Expenses	0.3	0.3	0.3	0.3	0.1	0.1	0.0	0.0
役務取引等費用	Fees and Commissions Expenses	0.2	0.2	0.2	0.4	0.2	0.2	0.2	0.2
その他業務費用	Other Business Expenses	0.0	0.0	-	-	-	-	-	-
営業経費	Total General and Administrative Expenses	2.2	2.1	1.8	1.5	1.3	1.1	1.0	0.7
その他経常費用	Other Ordinary Expenses	6.1	(1.0)	1.3	10.5	0.9	1.0	0.6	3.2
貸倒引当金繰入額	Provision of Reserve for Loan Losses	1.1	(5.3)	1.3	1.0	0.4	0.6	0.1	1.6
その他	Others	5.0	4.3	0.0	9.5	0.4	0.4	0.4	1.6
経常費用	Ordinary Expenses	9.0	1.6	3.9	12.9	2.6	2.6	2.0	4.3
経常利益(損失)	Net Ordinary Income (Loss)	(4.2)	2.6	0.1	(9.1)	0.6	0.5	0.7	(1.8)
特別利益	Special Gains	0.3	0.2	0.2	0.2	0.2	0.2	0.2	0.2
特別損失	Special Losses	0.1	1.5	0.6	1.2	0.0	0.5	0.0	0.0
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	(4.0)	1.4	(0.1)	(10.0)	0.9	0.2	1.0	(1.7)
税金	Income Taxes (Benefit)	0.1	0.1	0.1	1.2	0.0	0.0	0.0	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries	-	-	-	-	-	-	-	-
四半期純利益(損失)	Net Income (Loss)	(4.1)	1.3	(0.2)	(11.3)	0.9	0.2	1.0	(1.7)

連結貸借対照表	Consolidated Balance Sheets	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	5.5	3.8	3.6	3.0	3.9	4.9	3.1	3.0
有価証券	Securities	0.5	0.4	0.4	0.4	0.4	0.4	0.3	0.3
貸出金	Loans and Bills Discounted	96.2	91.3	86.2	45.8	52.2	46.2	44.7	43.8
その他資産	Other Assets	3.1	3.0	4.0	7.9	3.5	2.9	2.7	2.8
有形固定資産	Premises and Equipment	6.8	5.7	5.6	5.6	5.6	5.5	5.5	5.4
無形固定資産	Intangible Assets	1.8	1.8	1.7	0.6	0.7	0.5	0.4	0.4
繰延税金資産	Deferred Tax Assets	1.7	1.5	1.4	0.0	-	-	-	-
貸倒引当金	Reserve for Credit Losses	(18.4)	(10.9)	(10.3)	(9.6)	(8.9)	(8.4)	(7.5)	(7.2)
資産の部合計	Total Assets	97.2	96.8	92.7	54.0	60.6	54.8	51.8	50.8
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	55.8	54.7	58.4	20.2	17.5	15.3	14.2	15.3
社債	Corporate Bonds	5.4	4.9	0.0	-	-	-	-	-
その他負債	Other Liabilities	1.9	2.5	3.6	8.4	6.1	5.1	5.1	5.1
利息返還損失引当金	Reserve for Losses on Interest Repayments	21.8	21.2	17.5	23.7	19.6	16.6	13.8	13.4
繰延税金負債	Deferred Tax Liabilities	0.2	0.2	0.2	-	-	-	-	-
負債の部合計	Total Liabilities	85.5	83.8	80.0	52.6	43.4	37.3	33.4	34.1
純資産の部:	Equity:	0.0							
株主資本合計	Total Shareholders' Equity	11.7	13.0	12.7	1.4	17.1	17.4	18.4	16.7
資本金	Capital Stock	16.7	16.7	16.7	16.7	24.1	24.1	24.1	24.1
純資産の部合計	Total Equity	11.6	13.0	12.7	1.4	17.1	17.4	18.4	16.7
負債及び純資産の部合計	Total Liabilities and Equity	97.2	96.8	92.7	54.0	60.6	54.8	51.8	50.8

利息返還関連	Grey Zone Related Information	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
利息返還額	Amount of Refund for Grey Zone Claim	4.4	4.5	3.6	3.1	4.0	3.1	2.8	2.5
債権放棄額	Amount of Debt Write-Off	1.5	1.3	1.0	0.8	1.0	0.8	0.8	0.6
キャッシュアウト利息返還額	Amount of Interest Repayment	2.9	3.1	2.5	2.3	3.0	2.3	2.0	1.9
利息返還損失引当金	Reserve for Losses on Interest Repayment	21.8	21.2	17.5	23.7	19.6	16.6	13.8	13.4
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	4.5	3.9	0.0	9.3	0.0	0.0	0.0	2.1
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	4.4	4.5	3.6	3.1	4.0	3.1	2.8	2.5
開示請求件数	Number of Claims	9,276	7,746	7,520	6,482	5,884	5,298	6,167	6,250

シンキ開示のデータ

Shinki Data Disclosed by Shinki

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

貸付金残高	Loan Receivables	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
消費者向け貸付	Total Personal Loans	73.8	70.8	67.4	64.9	61.8	58.9	53.1	49.6
無担保ローン	Unsecured Loans	73.4	70.4	67.1	64.6	61.5	57.8	52.8	49.3
有担保ローン	Secured Loans	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3
事業者向け貸付	Total Business Loans	22.2	20.3	18.6	17.4	15.7	13.8	12.1	10.4
証書貸付	Loans on Deeds	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ノーローンビジネス	NOLOAN Business	22.0	20.2	18.5	17.3	15.6	13.8	12.1	10.4
有担保貸付	Secured Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
貸付金合計	Total Loan Receivables	96.0	91.1	86.0	82.3	77.6	72.7	65.3	60.2

顧客数(千人)	Number of Customers (Thousands)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
顧客数	Number of Customers	212.9	203.8	192.3	181.1	170.0	160.0	149.4	140.5
新規獲得顧客数	Number of Newly Acquired Customers	11.5	8.9	7.7	4.7	5.0	3.2	2.8	3.2

店舗・チャネル	Number of Branches and Channels	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無人店舗数(箇所)	Unmanned Branches	317	227	88	2	2	2	2	2
ATM台数:	ATMs:								
自社分(台)	Own	321	230	89	-	-	-	-	-
提携分(千台)	Tie-up (Thousands)	52.8	53.6	55.3	49.2	50.1	50.4	52.0	48.2
自動契約機台数(台)	Automated Contract Machines	349	258	107	-	-	-	-	-

成約率	Approval Rate	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
申込数(ノーローン)(千件)	Number of Application (NOLOAN) (Thousands)	58.1	52.4	44.4	31.8	32.5	24.7	23.8	21.8
成約率(ノーローン)	Approval Rate (NOLOAN)	19.8%	17.1%	17.4%	15.0%	15.6%	13.0%	11.7%	14.5%

加重平均約定金利(単体)	Weighted Average Loan Interest Rate (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
加重平均約定金利	Weighted Average Loan Interest Rate	22.4%	21.9%	21.5%	21.2%	20.7%	18.1%	17.9%	17.6%
消費者向け	Personal Loans	22.6%	22.1%	21.7%	21.3%	20.8%	19.9%	19.7%	19.4%
無担保ローン	Unsecured Loans	22.7%	22.2%	21.7%	21.4%	20.8%	19.9%	19.7%	19.4%
有担保ローン	Secured Loans	13.5%	13.4%	13.2%	13.2%	13.0%	16.3%	16.2%	16.2%
事業者向け	Business Loans	21.5%	21.3%	21.0%	20.8%	20.4%	19.5%	19.4%	19.2%
証書貸付	Loans on Deeds	23.3%	23.4%	23.5%	23.8%	22.2%	22.7%	n/a	n/a
ノーローンビジネス	NOLOAN Business	21.6%	21.3%	21.0%	20.8%	20.4%	19.5%	19.4%	19.2%
有担保貸付	Secured Loans	11.5%	11.5%	11.5%	11.4%	11.4%	n/a	n/a	n/a

注記: 商品内訳は、和解分を含まない数値となっております。

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

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保ローン	Unsecured Personal Loans								
残高:	Outstanding:								
~15%	~15%	9.7	10.1	10.1	10.4	10.8	11.8	11.3	11.5
~18%	~18%	31.1	32.2	32.4	32.3	32.6	31.6	29.5	27.7
~20%	~20%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~25%	~25%	6.6	5.8	5.2	4.7	4.1	3.4	2.9	2.5
~29.2%	~29.2%	25.9	22.2	19.2	17.0	13.9	10.9	9.2	7.7
合計	Total	73.4	70.4	67.1	64.6	61.5	57.8	52.9	49.3
比率:	Ratios:								
~15%	~15%	13.3%	14.4%	15.1%	16.1%	17.6%	20.4%	21.4%	23.2%
~18%	~18%	42.4%	45.8%	48.3%	50.1%	53.1%	54.8%	55.8%	56.1%
~20%	~20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~25%	~25%	9.0%	8.3%	7.9%	7.3%	6.6%	5.9%	5.5%	5.0%
~29.2%	~29.2%	35.3%	31.5%	28.7%	26.5%	22.7%	18.9%	17.3%	15.7%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Note: Interest rates for receivables whose contracts were made under the previous interest rate system, and for which there has been no new borrowing, are not required to be changed after the full implementation of the revised

Money-Lending Business Control and Regulation Law. As a result, some receivables are classified as having interest rates of over 20%.

延滞残高、比率	Balance and Ratio of Delinquent Unsecured Personal Loans	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保ローン	Unsecured Personal Loans								
残高(固定化債権を含む)	Outstanding (including Long-Term Accounts Receivable)	73.5	70.5	67.1	64.7	61.5	57.8	52.8	49.3
91~180日延滞残高	91-180 Days Delinquency Amount	2.1	2.0	1.8	1.5	1.4	1.2	1.2	0.9
91~180日延滞比率	91-180 Days Delinquency Ratio	2.9%	2.8%	2.7%	2.4%	2.4%	2.1%	2.3%	1.9%

加重平均借入金利率(単体)	Weighted Average Funding Rate (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
期中加重平均	During the Fiscal Year	2.2%	2.3%	2.5%	2.5%	2.4%	2.5%	2.6%	2.6%
期末加重平均	As of the Fiscal Year End	2.2%	2.3%	2.6%	2.5%	2.4%	2.5%	2.6%	2.6%

年齢別残高構成比	Balance by Age	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保ローン	Unsecured Personal Loans								
<30	<30	12.9%	12.6%	12.3%	11.8%	11.5%	11.0%	10.8%	10.3%
<40	<40	31.3%	31.2%	31.1%	30.7%	30.6%	30.1%	29.8%	29.6%
<50	<50	28.2%	28.8%	29.4%	30.0%	30.5%	31.1%	31.5%	31.9%
<60	<60	18.8%	18.6%	18.5%	18.6%	18.7%	18.9%	18.9%	19.0%
>= 60	Over 60	8.7%	8.8%	8.7%	8.8%	8.8%	9.0%	9.0%	9.1%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

性別、既婚・未婚別残高構成比	Balance by Gender and Marital Status	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保ローン	Unsecured Personal Loans								
男性独身	Single Male	39.7%	40.8%	39.8%	39.9%	40.0%	39.9%	39.9%	39.9%
男性既婚	Married Male	34.7%	31.9%	37.0%	37.9%	38.7%	39.7%	40.3%	41.2%
女性独身	Single Female	12.2%	13.0%	11.5%	11.1%	10.8%	10.5%	10.3%	9.9%
女性既婚	Married Female	13.5%	14.3%	11.7%	11.1%	10.4%	9.9%	9.5%	9.0%
合計	Total	100.0%	100%	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	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保ローン	Unsecured Personal Loans								
10万円未満	Less than JPY 100K	3.0%	3.1%	3.0%	2.9%	2.8%	2.7%	2.8%	2.9%
10万円以上、30万円未満	Over JPY 100K and Less than JPY 300K	19.3%	19.0%	18.9%	18.5%	18.1%	17.9%	18.0%	18.0%
30万円以上、50万円未満	Over JPY 300K and Less than JPY 500K	33.4%	33.6%	33.9%	33.8%	33.9%	33.2%	32.7%	31.9%
50万円以上、100万円未満	Over JPY 500K and Less than JPY 1M	32.0%	31.7%	31.3%	31.2%	31.1%	30.9%	30.8%	30.6%
100万円以上	Over JPY 1M	12.3%	12.5%	12.9%	13.6%	14.2%	15.3%	15.8%	16.7%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

年収別残高構成比	Balance by Annual Income	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保ローン	Unsecured Personal Loans								
年収200万円未満	Less than JPY 2M	14.1%	13.4%	12.9%	12.4%	12.1%	11.9%	11.3%	10.6%
年収200万円以上、500万円未満	Over JPY 2M and Less than JPY 5M	57.3%	57.0%	56.8%	56.5%	56.5%	56.1%	56.3%	56.1%
年収500万円以上、700万円未満	Over JPY 5M and Less than JPY 7M	18.5%	18.9%	19.1%	19.2%	19.3%	19.4%	19.5%	19.9%
年収700万円以上	Over JPY 7M	10.1%	10.7%	11.3%	11.8%	12.1%	12.6%	12.9%	13.5%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

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

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

連結損益計算書	Consolidated Statements of Operations	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金運用収益	Total Interest Income	9.7	8.8	8.4	7.7	6.8	5.4	5.0	4.5
役務取引等収益	Fees and Commissions Income	6.1	6.0	5.9	5.7	5.6	5.4	5.4	6.4
その他業務収益	Other Business Income	5.5	5.7	5.7	6.4	5.4	5.7	5.8	5.0
その他経常収益	Other Ordinary Income	0.5	0.7	0.9	0.9	0.9	0.8	1.0	0.9
経常収益	Ordinary Income	21.9	21.3	21.0	20.8	18.9	17.5	17.4	17.1
資金調達費用	Total Interest Expenses	1.1	1.1	0.8	0.7	0.5	0.5	0.4	0.4
役務取引等費用	Fees and Commissions Expenses	3.3	3.1	2.8	2.9	2.8	2.8	2.6	2.8
その他業務費用	Other Business Expenses	0.4	0.5	0.4	0.4	0.5	0.6	0.6	0.5
営業経費	Total General and Administrative Expenses	9.8	9.2	9.1	9.5	8.8	7.9	7.8	7.8
その他経常費用	Other Ordinary Expenses	6.2	6.0	4.9	14.7	4.0	4.0	1.8	7.4
貸倒引当金繰入額	Provision of Reserve for Loan Losses	6.2	5.5	4.4	4.8	3.9	3.9	1.8	4.0
その他	Others	0.0	0.5	0.5	9.8	0.0	0.0	0.0	3.4
経常費用	Ordinary Expenses	21.0	20.2	18.3	28.4	16.8	15.8	13.4	19.1
経常利益	Net Ordinary Income	0.8	1.0	2.7	(7.5)	2.0	1.6	4.0	(2.0)
特別利益	Special Gains	0.0	0.1	0.3	0.0	0.0	0.0	0.0	0.0
特別損失	Special Losses	0.0	0.0	0.0	3.0	0.0	0.0	0.0	0.0
税引前四半期純利益	Income before Income Taxes and Minority Interests	0.8	1.2	3.0	(10.5)	1.9	1.6	4.0	(2.0)
税金	Income Taxes (Benefit)	0.0	0.0	0.0	2.2	0.1	0.4	0.1	1.5
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
四半期純利益	Net Income	0.8	1.2	3.0	(12.7)	1.7	1.1	3.8	(3.6)

連結貸借対照表	Consolidated Balance Sheets	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	198.4	147.2	109.7	115.5	113.4	94.3	85.4	96.4
買入金銭債権	Other Monetary Claims Purchased	6.1	45.2	3.2	2.3	15.5	14.2	13.0	12.1
金銭の信託	Monetary Assets Held in Trust	58.2	55.7	54.2	52.4	52.1	51.8	52.7	52.2
有価証券	Securities	1.1	0.7	45.8	55.3	54.8	54.4	67.3	66.8
貸出金	Loans and Bills Discounted	193.0	185.5	176.0	168.1	160.6	153.8	144.9	135.3
その他資産	Other Assets	271.5	279.2	278.9	218.9	231.6	238.0	241.6	215.6
割賦売掛金	Installment Sales Credit	211.0	218.7	215.8	161.3	175.3	184.6	189.6	165.7
有形固定資産	Premises and Equipment	9.9	9.8	9.4	8.9	9.0	8.9	8.7	8.5
無形固定資産	Intangible Assets	16.4	16.8	17.0	13.8	14.1	15.0	15.2	15.6
のれん	Goodwill, Net	5.6	5.4	5.2	5.0	4.8	4.6	4.4	4.2
繰延税金資産	Deferred Tax Assets	12.2	12.2	12.2	10.0	10.0	9.7	9.7	8.0
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	619.5	610.3	604.3	596.4	568.6	563.4	562.1	561.8
貸倒引当金	Reserve for Credit Losses	(41.2)	(39.7)	(38.0)	(36.4)	(35.3)	(34.4)	(32.6)	(33.8)
資産の部合計	Total Assets	1,351.7	1,328.7	1,277.7	1,209.8	1,198.1	1,172.3	1,170.8	1,140.9
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	334.6	279.1	252.4	236.2	259.5	236.2	235.9	206.4
短期社債	Short-Term Corporate Bonds	14.5	28.8	16.5	-	3.0	2.5	1.0	13.5
社債	Corporate Bonds	16.6	16.6	10.1	10.1	-	-	-	-
その他負債	Other Liabilities	250.1	282.2	284.0	272.9	273.1	276.3	275.8	264.7
利息返還損失引当金	Reserve for Losses on Interest Repayments	9.4	8.3	6.8	15.1	13.5	11.8	10.0	11.7
繰延税金負債	Deferred Tax Liabilities	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
支払承諾	Acceptances and Guarantees	619.5	610.3	604.3	596.4	568.6	563.4	562.1	561.8
負債の部合計	Total Liabilities	1,246.4	1,226.9	1,175.5	1,132.5	1,119.2	1,092.1	1,086.8	1,060.6
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	105.2	101.7	102.1	77.1	78.9	80.0	83.9	80.3
資本金	Capital Stock	47.2	15.0	15.0	15.0	15.0	15.0	15.0	15.0
純資産の部合計	Total Equity	105.3	101.7	102.2	77.2	78.9	80.1	84.0	80.3
負債及び純資産の部合計	Total Liabilities and Equity	1,351.7	1,328.7	1,277.7	1,209.8	1,198.1	1,172.3	1,170.8	1,140.9

連結損益の概要	Summary of Income Statement	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	2.6	2.7	2.7	2.6	2.7	2.8	3.0	2.9
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	2.8	2.8	2.7	3.5	2.2	2.3	2.3	2.7
オートクレジット	Auto Credit	0.7	0.8	0.9	1.4	0.8	0.8	1.0	1.2
その他ショッピングクレジット	Other Shopping Credit	2.0	1.9	1.8	2.0	1.4	1.5	1.3	1.4
信用保証	Credit Guarantee	4.1	4.0	4.0	3.9	3.7	3.6	3.5	4.6
オートクレジット	Auto Credit	2.4	2.4	2.4	2.4	2.4	2.2	2.2	3.4
その他ショッピングクレジット	Other Shopping Credit	1.2	1.1	1.1	1.0	0.9	0.9	0.8	0.8
その他信用保証	Others	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3
融資	Total Loans	9.6	8.8	8.4	7.6	6.8	5.3	5.0	4.5
消費者金融	Consumer Loans	9.6	8.7	8.4	7.6	6.7	5.3	4.9	4.4
カードキャッシング	Cashing by Credit Card	4.2	4.1	4.0	3.6	3.0	2.2	2.1	1.9
ローンカード	Loan Card	4.5	3.8	3.6	3.2	2.9	2.3	2.1	1.8
その他消費者金融	Other Consumer Loans	0.7	0.7	0.7	0.6	0.7	0.6	0.6	0.5
その他融資	Other Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1
金融収益	Financial Income	0.5	0.7	0.9	0.9	0.9	0.8	1.0	1.0
その他	Others	2.0	2.1	2.1	2.1	2.3	2.3	2.3	1.2
営業収益	Operating Revenue	21.9	21.2	21.0	20.8	18.9	17.5	17.4	17.0
販売費及び一般管理費	Total SG&A	19.3	18.7	17.2	27.5	15.9	15.1	12.7	16.6
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	6.2	5.5	4.4	4.8	3.9	3.9	1.8	2.3
従業員給料・賞与	Personnel Expenses	2.4	2.3	2.3	2.3	2.3	2.3	2.3	2.5
支払手数料	Handling Charges	4.4	4.2	3.9	4.3	3.9	3.7	3.6	3.6
販売促進費	Sales Promotion Costs	1.2	1.1	1.4	1.4	1.0	1.1	1.1	1.1
賃借料	Rent	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.4
減価償却額	Depreciation and Amortization	0.8	0.8	0.7	0.7	0.5	0.2	0.4	0.4
通信費	Communication Costs	0.9	0.9	0.8	0.8	0.8	0.7	0.7	0.7
その他	Others	2.6	3.0	2.9	12.3	2.6	2.3	2.2	5.2
金融費用	Financial Expenses	1.6	1.5	1.0	0.9	0.8	0.7	0.6	0.6
支払利息	Interest Expenses	1.1	1.1	0.8	0.7	0.5	0.5	0.4	0.4
その他	Others	0.4	0.3	0.1	0.1	0.3	0.2	0.1	0.2
営業費用	Operating Expenses	21.0	20.2	18.2	28.4	16.8	15.8	13.4	17.3
営業利益(損失)	Operating Income (Loss)	0.8	1.0	2.7	(7.6)	2.1	1.6	4.0	(0.2)
経常利益(損失)	Ordinary Income (Loss)	0.8	1.0	2.7	(7.5)	2.0	1.6	4.0	(0.4)
特別損益(損失)	Net Extraordinary Profit (Loss)	0.0	0.1	0.3	(3.0)	(0.0)	0.0	0.0	(1.6)
税引前四半期純利益(損失)	Net Income (Loss) before Income Taxes and Minority Interests	0.8	1.2	3.0	(10.5)	1.9	1.6	4.0	(2.0)
四半期純利益(損失)	Net Income (Loss)	0.8	1.2	3.0	(12.7)	1.7	1.1	3.8	(3.6)

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

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

利息返還関連	Grey Zone Related Information	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
利息返還額	Amount of Refund for Grey Zone Claim	1.6	1.8	2.1	1.6	1.6	1.7	1.9	1.9
債権放棄額	Amount of Debt Write-Off	0.6	0.7	0.8	0.6	0.6	0.6	0.7	0.6
キャッシュアウト利息返還額	Amount of Interest Repayment	0.9	1.0	1.2	1.0	0.9	1.1	1.2	1.2
利息返還損失引当金	Reserve for Losses on Interest Repayment	9.4	8.3	6.8	15.1	13.5	11.8	10.0	11.7
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	0.0	0.5	0.4	9.8	0.0	0.0	0.0	3.2
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	1.5	1.7	1.9	1.5	1.5	1.6	1.8	1.6
開示請求件数	Number of Claims	5,718	5,430	4,836	4,445	4,539	4,334	4,855	4,637

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

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

営業債権残高	Account Receivables	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
割賦売掛金	Total Installment Receivables	425.4	425.5	412.7	350.0	370.6	372.1	367.8	335.3
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	50.1	49.4	54.2	51.5	52.3	53.3	58.3	54.9
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	161.2	169.6	161.7	110.0	123.4	131.5	131.6	111.1
オートクレジット	Auto Credit	55.5	69.7	67.1	29.3	47.4	57.5	59.1	47.3
その他ショッピングクレジット	Other Shopping Credit	105.7	99.9	94.6	80.7	76.0	74.0	72.4	63.7
融資	Total Loans	213.9	206.4	196.6	188.3	194.9	187.1	177.8	169.1
消費者金融	Consumer Loans	195.6	188.0	177.5	169.7	175.5	166.0	154.5	143.9
カードキャッシング	Cashing by Credit Card	62.1	61.1	57.8	55.8	53.5	51.7	48.0	44.3
ローンカード	Loan Card	83.4	78.2	72.8	68.0	64.1	59.0	53.9	49.3
その他消費者金融	Other Consumer Loans	50.0	48.6	46.9	45.8	57.8	55.2	52.5	50.3
その他融資	Other Loans	18.3	18.3	19.0	18.6	19.3	21.1	23.2	25.2
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	619.5	610.3	604.3	596.4	568.6	563.4	562.1	561.8
オートクレジット	Auto Credit	470.3	467.4	466.6	464.3	454.4	453.3	455.0	457.0
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	101.6	99.3	97.6	94.6	91.2	86.7	82.5	77.6
その他ショッピングクレジット	Other Shopping Credit	64.0	60.1	56.8	53.2	48.1	45.9	44.9	44.4
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	58.2	55.7	53.9	52.2	50.7	50.0	50.0	51.3
その他信用保証	Others	85.1	82.7	80.8	78.8	66.1	64.0	62.2	60.3
リース投資資産	Leased Investment Assets	6.2	5.5	4.8	4.1	3.5	2.9	2.3	1.9
営業債権残高合計	Total Account Receivables	1,051.1	1,041.3	1,021.8	950.6	942.8	938.4	932.4	899.1

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

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

顧客数	Number of Customers (Thousands)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
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	83.9	79.5	74.6	72.0	70.1	75.9	70.5	71.5
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	40.8	36.0	32.2	32.7	38.7	36.7	28.8	30.3
信用保証	Credit Guarantee	43.1	43.5	42.3	39.2	31.3	39.2	41.6	41.2
加盟店数(千店)	Number of Merchants	n/a	885.7	n/a	898.4	n/a	910.4	n/a	922.7
クレジットカード	Credit Card	n/a	390.3	n/a	392.4	n/a	394.5	n/a	397.4
ショッピングクレジット	Shopping Credit	n/a	495.3	n/a	505.9	n/a	515.9	n/a	525.2
有効カード会員数(千人)	Available Cardholders	8,332.1	8,238.9	8,171.8	8,165.6	8,072.3	7,962.9	7,830.1	7,701.0
クレジットカード	Credit Card	7,899.6	7,841.9	7,800.1	7,811.4	7,758.7	7,649.3	7,516.6	7,387.7
ローンカード	Loan Card	432.4	396.9	371.6	354.2	313.5	313.5	313.4	313.2
カード新規獲得枚数(千枚)	Number of New Card Issuance	242.0	174.4	176.0	171.5	151.1	81.4	50.0	45.3
クレジットカード	Credit Card	239.0	171.1	174.0	168.2	148.6	78.8	47.6	43.2
ローンカード	Loan Card	3.0	3.2	2.0	3.2	2.5	2.5	2.3	2.1
残高有口座数(千人)	Number of Active Accounts	549.0	542.0	529.9	509.8	502.0	493.2	478.8	456.0
クレジットカードキャッシング	Cashing by Credit Card	352.8	350.7	343.5	332.7	329.3	325.2	315.6	301.9
ローンカード	Loan Card	196.1	191.3	186.4	177.1	172.6	168.0	163.2	154.1

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

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

店舗・チャネル	Number of Branches and Channels	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
店舗数(箇所)	Branches	44	40	34	34	34	34	34	34
CD台数(千台):	Cash Dispensers (CDs) (Own and Tie-up) (Thousands)	-	145	-	146	-	147	-	148

平均貸出金利	Average Lending Rates	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)	24.0%	23.9%	23.8%	23.7%	17.7%	17.7%	17.7%	17.6%

融資残高内訳		Breakdown of Loan Receivables	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
貸付金利別融資残高		Loan Receivables Outstanding by Interest Rate Zone								
残高(クレジットカードキャッシング、ローンカード):		Outstanding (Cashing by Credit Card and Loan Card):								
～15.0%		～15.0%	6.0	6.1	6.1	6.0	39.9	38.2	36.0	33.1
～18.0%		～18.0%	39.2	39.8	39.6	38.7	96.9	94.0	88.2	81.1
～20.0%		～20.0%	11.5	11.0	10.5	9.7	3.1	2.9	2.7	2.3
～25.0%		～25.0%	38.2	36.4	34.8	31.8	6.5	6.1	5.8	5.1
～29.2%		～29.2%	81.7	78.6	74.6	69.7	4.5	4.1	3.8	3.0
合計		Total	176.7	172.1	165.8	156.2	151.0	145.5	136.8	124.9
比率(クレジットカードキャッシング、ローンカード):		Ratios (Cashing by Credit Card and Loan Card):								
～15.0%		～15.0%	3.4%	3.6%	3.7%	3.9%	26.4%	26.3%	26.4%	26.5%
～18.0%		～18.0%	22.2%	23.1%	23.9%	24.8%	64.1%	64.6%	64.5%	65.0%
～20.0%		～20.0%	6.5%	6.4%	6.4%	6.2%	2.1%	2.0%	2.0%	1.9%
～25.0%		～25.0%	21.6%	21.2%	21.0%	20.4%	4.3%	4.2%	4.3%	4.1%
～29.2%		～29.2%	46.2%	45.7%	45.0%	44.7%	3.0%	2.9%	2.8%	2.4%
合計		Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
カードタイプ別融資残高		Loan Receivables Outstanding by Card Type								
クレジットカードキャッシング		Cashing by Credit Card	73.7	72.4	69.6	66.2	64.5	63.1	59.2	54.4
ローンカード		Loan Card	103.0	99.6	96.1	89.9	86.4	82.3	77.5	70.4
合計		Total	176.7	172.1	165.8	156.2	151.0	145.5	136.8	124.9

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	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保ローン(クレジットカードキャッシング、ローンカード)		Unsecured Loans (Cashing by Credit Card and Loan Card)								
残高		Outstanding	176.7	172.1	165.8	156.2	151.0	145.5	136.8	124.9
91～180日延滞残高		91-180 Days Delinquency Amount	5.1	4.6	4.2	3.5	3.5	3.0	2.6	2.2
91～180日延滞比率		91-180 Days Delinquency Ratio	2.9%	2.7%	2.5%	2.2%	2.3%	2.1%	1.9%	1.8%

加重平均借入金利率		Weighted Average Funding Rate	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
期中加重平均		During the Fiscal Year	1.5%	1.4%	1.1%	1.0%	0.8%	0.7%	0.7%	0.7%
期末加重平均		As of the Fiscal Year End	1.3%	1.1%	1.0%	0.8%	0.8%	0.7%	0.7%	0.7%

1口座あたり残高(千円)		Credit Outstanding Per Account (Thousands of Yen)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
1口座あたり残高		Credit Outstanding Per Account	322.0	317.5	312.9	306.4	300.9	295.1	285.7	273.8
クレジットカードキャッシング		Cashing by Credit Card	208.9	206.5	202.8	199.0	196.1	194.2	187.7	180.3
ローンカード		Loan Card	525.3	520.9	515.7	508.1	501.0	490.3	475.2	456.9

年齢別残高構成比		Balance by Age	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保ローン(クレジットカードキャッシング、ローンカード)		Unsecured Loans (Cashing by Credit Card and Loan Card)								
<30		<30	8.3%	7.8%	7.4%	7.1%	6.8%	6.4%	6.1%	6.1%
<40		<40	27.2%	26.9%	26.5%	26.1%	25.9%	25.4%	25.0%	24.7%
<50		<50	29.6%	29.8%	30.0%	30.1%	30.4%	30.6%	30.8%	30.8%
<60		<60	23.1%	23.2%	23.3%	23.5%	23.6%	23.7%	23.8%	23.8%
>= 60		Over 60	11.8%	12.3%	12.7%	13.2%	13.4%	13.9%	14.3%	14.6%
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	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保ローン(クレジットカードキャッシング、ローンカード)		Unsecured Loans (Cashing by Credit Card and Loan Card)								
男性		Male	62.6%	62.7%	62.7%	63.0%	63.1%	63.3%	63.7%	64.2%
女性		Female	37.4%	37.3%	37.3%	37.0%	36.9%	36.7%	36.3%	35.8%
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	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
無担保ローン(クレジットカードキャッシング、ローンカード)		Unsecured Loans (Cashing by Credit Card and Loan Card)								
10万円未満		Less than JPY 100K	4.4%	4.5%	4.6%	4.8%	5.0%	5.2%	5.5%	5.9%
10万円以上、30万円未満		Over JPY 100K and less than JPY 300K	20.2%	20.6%	20.9%	21.7%	22.1%	22.9%	23.5%	24.8%
30万円以上、50万円未満		Over JPY 300K and less than JPY 500K	29.4%	29.3%	29.3%	29.0%	28.8%	28.7%	29.0%	28.8%
50万円以上、100万円未満		Over JPY 500K and less than JPY 1M	28.0%	27.7%	27.3%	26.9%	26.7%	26.4%	25.5%	24.8%
100万円以上		Over JPY 1M	18.1%	17.9%	17.9%	17.6%	17.3%	16.8%	16.4%	15.7%
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	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金運用収益	Total Interest Income	0.3	0.3	0.3	0.7	0.5	0.3	0.3	0.5
役務取引等収益	Fees and Commissions Income	0.1	0.1	0.1	0.0	0.3	0.1	0.1	0.1
その他業務収益	Other Business Income	32.0	31.8	30.5	31.7	29.1	28.6	27.9	32.5
その他経常収益	Other Ordinary Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
経常収益	Ordinary Income	32.6	32.3	31.0	32.6	30.1	29.1	28.4	33.2
資金調達費用	Total Interest Expenses	1.3	1.3	1.3	1.3	1.2	1.2	1.1	1.1
役務取引等費用	Fees and Commissions Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他業務費用	Other Business Expenses	26.3	26.5	25.2	26.5	24.7	23.6	22.8	27.9
営業経費	Total General and Administrative Expenses	1.9	2.0	1.9	2.0	1.9	1.8	1.9	1.9
その他経常費用	Other Ordinary Expenses	2.0	1.5	0.7	2.6	0.4	1.4	(1.0)	1.8
貸倒引当金繰入額	Provision of Reserve for Loan Losses	2.0	1.2	0.3	2.1	0.2	1.1	(1.3)	1.1
その他	Others	0.0	0.2	0.4	0.4	0.2	0.2	0.3	0.7
経常費用	Ordinary Expenses	31.8	31.4	29.3	32.7	28.4	28.1	24.8	32.8
経常利益(損失)	Net Ordinary Income (Loss)	0.7	0.9	1.7	0.0	1.6	0.9	3.6	0.3
特別利益	Special Gains	-	0.0	0.0	-	-	0.0	0.0	0.0
特別損失	Special Losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.8
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	0.7	0.9	1.6	0.0	1.6	0.9	3.6	(1.5)
税金	Income Taxes (Benefit)	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
四半期純利益(損失)	Net Income (Loss)	0.7	0.7	1.6	(0.1)	1.5	0.8	3.5	(1.5)

連結貸借対照表	Consolidated Balance Sheets	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	48.9	59.1	72.4	98.6	87.2	51.0	82.5	72.5
有価証券	Securities	7.4	7.5	7.5	7.9	7.6	7.5	8.2	8.1
貸出金	Loans and Bills Discounted	35.5	33.3	35.0	39.0	36.4	36.3	34.4	34.9
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	227.6	223.5	216.9	213.4	208.6	204.5	203.4	206.1
その他資産	Other Assets	154.4	148.7	138.7	135.3	128.3	130.8	128.7	130.0
割賦売掛金	Installment Sales Credit	130.5	126.6	117.9	115.0	106.8	110.6	107.2	108.4
有形固定資産	Premises and Equipment	9.7	17.6	16.6	15.8	17.6	17.5	17.0	13.8
無形固定資産	Intangible Assets	2.1	2.0	1.8	1.8	1.7	1.6	1.5	1.5
繰延税金資産	Deferred Tax Assets	2.4	2.4	2.4	2.2	2.2	2.3	2.3	2.4
貸倒引当金	Reserve for Credit Losses	(6.9)	(7.0)	(7.8)	(10.0)	(10.0)	(11.1)	(9.8)	(12.8)
資産の部合計	Total Assets	486.4	496.8	493.0	512.6	488.5	450.4	477.6	465.7
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	381.0	388.0	387.1	388.4	363.5	317.7	332.8	328.4
短期社債	Short-Term Corporate Bonds	9.0	13.5	14.0	17.7	22.5	17.9	27.1	19.3
社債	Corporate Bonds	7.3	-	-	-	-	-	-	-
その他負債	Other Liabilities	38.2	43.2	38.4	42.4	37.5	48.6	47.5	48.9
繰延税金負債	Deferred Tax Liabilities	0.1	0.1	0.1	0.2	0.1	0.1	0.3	0.4
負債の部合計	Total Liabilities	438.0	447.4	442.1	451.5	426.0	387.0	410.3	399.9
純資産の部	Equity:								
株主資本合計	Total Shareholders' Equity	48.1	48.9	50.5	60.5	62.1	63.0	66.5	65.0
資本金	Capital Stock	24.3	24.3	24.3	29.3	29.3	29.3	29.3	29.3
純資産の部合計	Total Equity	48.4	49.3	50.8	61.1	62.5	63.3	67.2	65.7
負債の部及び純資産の部合計	Total Liabilities and Equity	486.4	496.8	493.0	512.6	488.5	450.4	477.6	465.7

Section 5. 新生銀行 単体財務関連データ

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

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

単体損益の概要	Results of Operations (Non-Consolidated)	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
業務粗利益	Total Gross Business Profit (Loss)	27.8	25.3	29.1	6.0	24.0	46.2	21.1	23.7
資金利益	Net Interest Income	14.6	14.3	18.3	33.2	15.8	22.5	12.6	19.5
役務取引等利益	Net Fees and Commissions	3.2	2.2	3.4	(17.8)	4.5	6.0	3.9	0.9
特定取引利益	Net Trading Income	0.4	3.0	1.1	2.9	3.0	2.4	1.1	3.9
その他業務利益	Net Other Business Income	9.4	5.5	6.2	(12.3)	0.5	15.2	3.3	(0.7)
経費	Total Expenses	17.4	17.1	17.2	15.4	14.4	15.5	15.6	14.7
実質業務純益(損失)	Net Business Profit (Loss) (Jisshitsu Gyomu Jun-eki)	10.3	8.1	11.9	(9.4)	9.5	30.7	5.4	8.9
その他損益	Other Operating Expenses, Net	(8.5)	(6.6)	(13.6)	(36.2)	(5.2)	(28.8)	0.3	(12.9)
経常利益(損失)	Net Ordinary Income (Loss)	1.7	1.5	(1.7)	(45.7)	4.2	1.8	5.8	(4.0)
特別利益(損失)	Extraordinary Income (Loss)	8.6	1.5	(0.9)	(4.3)	0.2	4.4	(3.1)	2.6
税引前四半期純利益(損失)	Income (Loss) before Income Taxes	10.4	3.1	(2.7)	(50.1)	4.4	6.3	2.7	(1.3)
法人税、住民税及び事業税	Current Income Taxes (Benefit)	(0.0)	0.3	(0.3)	0.0	(0.2)	(0.1)	(0.1)	(0.0)
法人税等調整額	Deferred Income Taxes Expense (Benefit)	-	4.6	0.0	3.6	-	1.8	-	(0.2)
四半期純利益(損失)	Net Income (Loss)	10.4	(1.8)	(2.3)	(53.8)	4.7	4.6	2.8	(0.9)

単体損益計算書	Non-Consolidated Statements of Operations	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金運用収益	Total Interest Income	34.5	33.6	36.1	48.7	29.5	35.3	24.9	30.1
貸出金利息	Interest on Loans and Bills Discounted	21.9	20.7	23.8	19.9	19.4	18.7	16.8	15.7
有価証券利息配当金	Interest and Dividends on Securities	8.2	8.5	8.6	25.8	7.0	13.4	5.4	13.4
その他の資金運用収益	Other Interest Income	4.4	4.2	3.6	2.9	3.0	3.0	2.6	1.0
役務取引等収益	Fees and Commissions Income	3.7	4.1	3.7	5.1	3.5	3.5	3.3	3.4
特定取引収益	Trading Profits	3.6	0.0	1.2	3.0	7.3	3.6	0.0	2.5
その他業務収益	Other Business Income	12.8	7.4	7.6	3.5	2.5	17.6	4.0	3.4
その他経常収益	Other Ordinary Income	4.1	4.9	3.3	(3.8)	4.4	6.0	5.5	0.8
経常収益	Ordinary Income	58.8	50.1	52.1	56.7	47.4	66.1	37.8	40.4
資金調達費用	Total Interest Expenses	21.6	20.5	19.2	16.5	14.5	13.6	13.0	11.2
預金利息	Interest on Deposits	14.0	13.9	12.8	10.8	9.7	8.5	8.1	7.5
社債利息	Interest on Corporate Bonds	4.2	3.9	4.2	3.9	3.2	3.5	3.5	2.2
その他の資金調達費用	Other Interest Expenses	3.3	2.6	2.0	1.6	1.5	1.4	1.3	1.4
役務取引等費用	Fees and Commissions Expenses	2.6	2.2	2.5	2.3	2.7	2.6	2.2	2.2
特定取引費用	Trading Losses	3.1	(3.0)	0.0	0.0	4.2	1.2	(1.1)	(1.4)
その他業務費用	Other Business Expenses	3.3	1.8	1.3	15.9	1.8	2.3	0.6	4.2
営業経費	General and Administrative Expenses	18.1	17.8	17.8	15.8	15.1	16.1	16.2	15.4
その他経常費用	Other Ordinary Expenses	8.1	9.0	12.8	51.7	4.6	28.1	0.8	12.7
貸倒引当金繰入額	Provision of Reserve for Loan Losses	4.5	0.2	7.2	24.1	1.1	24.0	(0.3)	10.2
その他	Others	3.5	8.8	5.5	27.6	3.4	4.1	1.2	2.4
経常費用	Ordinary Expenses	57.0	48.6	53.8	102.4	43.1	64.2	32.0	44.4
経常利益(損失)	Net Ordinary Income (Loss)	1.7	1.5	(1.7)	(45.7)	4.2	1.8	5.8	(4.0)
特別利益	Special Gains	11.2	2.4	1.9	10.2	1.8	4.8	28.6	3.1
特別損失	Special Losses	2.6	0.8	2.8	14.6	1.6	0.4	31.7	0.5
税引前四半期純利益(損失)	Income (Loss) before Income Taxes	10.4	3.1	(2.7)	(50.1)	4.4	6.3	2.7	(1.3)
税金:	Income Taxes (Benefit):								
法人税、住民税及び事業税	Current	(0.0)	0.3	(0.3)	0.0	(0.0)	(0.1)	(0.1)	(0.0)
法人税等調整額	Deferred	-	4.6	-	3.6	-	1.8	-	(0.0)
四半期純利益(損失)	Net Income (Loss)	10.4	(1.8)	(2.3)	(53.8)	4.7	4.6	2.8	(0.0)

与信関連費用(単体)	Net Credit Costs (Non-Consolidated)	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	0.8	2.7	3.6	9.1	2.2	3.8	(0.8)	(0.0)
貸倒引当金繰入	Net Provision (Reversal) of Reserve for Loan Losses	4.5	0.2	7.2	24.1	1.1	24.0	(0.3)	10.2
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	(4.6)	6.1	9.6	0.3	(1.4)	17.4	0.4	0.9
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	9.1	(5.9)	(2.4)	23.7	2.6	6.5	(0.8)	9.3
特定海外債権引当勘定繰入	Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	-	(0.0)	0.0	(0.0)	-	(0.0)	(0.0)	0.0
与信関連費用	Net Credit Costs	5.4	3.0	10.9	33.2	3.4	27.8	(1.2)	10.2

資金運用/調達状況 (平均残高)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	7.6	5.4	10.2	18.2	15.0	32.7	23.8	13.7
コールローン	Call Loans	44.8	108.7	110.1	53.8	47.7	62.6	69.5	73.9
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	-	-
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	45.1	48.0	73.5	73.4	101.8	200.2	157.1	35.2
有価証券	Securities	3,413.5	3,888.1	3,683.0	3,661.3	3,581.1	3,178.4	3,205.1	3,938.3
貸出金	Loans and Bills Discounted	4,850.4	4,738.3	4,736.4	4,674.5	4,571.7	4,352.6	4,205.5	4,023.3
その他資金運用	Other Interest-Earning Assets	716.1	617.5	515.1	448.1	486.7	468.7	444.1	443.1
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金運用勘定合計	Total Interest-Earning Assets	9,077.8	9,406.2	9,128.6	8,929.4	8,804.2	8,295.5	8,105.3	8,527.7
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	6,994.6	6,978.5	6,911.8	6,487.6	6,311.4	5,954.1	5,831.1	5,591.6
譲渡性預金	Negotiable Certificates of Deposit	378.4	414.2	384.7	341.9	313.9	305.0	285.5	272.2
債券	Debentures	655.7	582.6	513.2	500.5	476.7	445.0	412.1	373.7
コールマネー	Call Money	221.8	256.4	285.8	226.6	198.2	181.2	166.3	162.2
売現先勘定	Payable under Repurchase Agreements	24.7	82.3	52.0	19.7	5.4	5.0	(0.0)	(0.0)
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	454.2	554.3	494.7	506.7	476.1	160.4	182.8	402.0
借入金	Borrowed Money	363.2	306.7	356.9	560.4	836.8	1,051.8	1,015.2	1,437.2
社債	Corporate Bonds	383.0	370.7	361.5	361.5	338.4	322.0	300.9	220.7
その他資金調達勘定	Other Interest-Bearing Liabilities	0.2	0.2	0.2	0.2	0.3	0.2	0.1	0.1
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	9,476.2	9,546.2	9,361.2	9,005.6	8,957.8	8,425.2	8,194.4	8,460.1
資金運用収益-資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	9,077.8	9,406.2	9,128.6	8,929.4	8,804.2	8,295.5	8,105.3	8,527.7

資金運用/調達状況 (利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated)	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
コールローン	Call Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	-	-
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
有価証券	Securities	8.2	8.5	8.6	25.8	7.0	13.4	5.4	13.4
貸出金	Loans and Bills Discounted	21.9	20.7	23.8	19.9	19.4	18.7	16.8	15.7
その他資金運用	Other Interest-Bearing Assets	3.4	2.8	2.1	1.6	1.6	1.6	1.4	1.4
金利スワップ等	Interest Rate and Funding Swaps	0.9	1.3	-	-	1.3	1.3	-	-
資金運用勘定合計	Total Interest-Earning Assets	34.5	32.2	34.7	47.4	29.5	35.3	23.8	30.6
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	14.0	13.9	12.8	10.8	9.7	8.5	8.1	7.5
譲渡性預金	Negotiable Certificates of Deposit	0.4	0.3	0.2	0.2	0.1	0.1	0.1	0.1
債券	Debentures	1.2	1.0	0.8	0.7	0.7	0.6	0.5	0.4
コールマネー	Call Money	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
売現先勘定	Payable under Repurchase Agreements	0.0	0.0	0.0	0.0	0.0	0.0	-	-
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.1
借入金	Borrowed Money	0.9	0.8	0.6	0.4	0.4	0.5	0.5	0.6
社債	Corporate Bonds	4.2	3.9	4.2	3.9	3.2	3.5	3.5	2.2
その他資金調達勘定	Other Interest-Bearing Liabilities	0.3	0.1	0.0	0.0	0.0	0.0	0.0	0.0
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	21.6	20.5	19.2	16.5	14.5	13.6	13.0	11.2
資金運用収益-資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	12.9	11.6	15.5	30.9	14.9	21.6	10.8	19.4

資金運用／調達状況 (利回り(%))(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Non-Consolidated)	2009.4-6	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	1.16	0.36	0.46	0.60	1.03	0.54	0.70	1.48
コールローン	Call Loans	0.18	0.13	0.13	0.14	0.16	0.16	0.19	0.13
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	-	-
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	0.14	0.12	0.12	0.11	0.12	0.12	0.11	0.10
有価証券	Securities	0.96	0.87	0.93	2.86	0.78	1.68	0.67	1.38
貸出金	Loans and Bills Discounted	1.81	1.73	1.99	1.72	1.70	1.70	1.59	1.58
その他資金運用	Other Interest-Bearing Assets	1.91	1.83	1.66	1.51	1.35	1.38	1.30	1.32
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金運用勘定合計	Total Interest-Earning Assets	1.52	1.36	1.50	2.15	1.34	1.68	1.16	1.45
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	0.80	0.79	0.73	0.67	0.61	0.57	0.55	0.54
譲渡性預金	Negotiable Certificates of Deposit	0.47	0.35	0.28	0.26	0.19	0.21	0.20	0.20
債券	Debentures	0.77	0.70	0.63	0.61	0.60	0.57	0.53	0.51
コールマネー	Call Money	0.15	0.10	0.10	0.11	0.11	0.11	0.11	0.11
売現先勘定	Payable under Repurchase Agreements	0.13	0.12	0.12	0.10	0.10	0.11	0.00	0.00
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	0.14	0.12	0.13	0.10	0.11	0.12	0.18	0.16
借入金	Borrowed Money	1.10	1.07	0.74	0.31	0.23	0.20	0.20	0.17
社債	Corporate Bonds	4.45	4.24	4.66	4.48	3.89	4.41	4.66	4.16
その他資金調達勘定	Other Interest-Bearing Liabilities
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	0.91	0.85	0.81	0.74	0.65	0.64	0.63	0.53
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	0.57	0.49	0.67	1.40	0.68	1.03	0.52	0.92

単体貸借対照表	Non-Consolidated Balance Sheets	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	97.4	307.5	257.1	310.0	503.2	343.6	358.0	313.4
コールローン	Call Loans	19.6	19.5	25.9	19.1	13.9	31.5	8.6	-
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	235.0	4.1	4.6	2.8	5.1	5.8	20.9	3.0
買入金銭債権	Other Monetary Claims Purchased	766.8	528.6	433.7	621.2	424.6	495.5	395.8	408.7
特定取引資産	Trading Assets	253.6	232.3	227.3	211.0	201.4	213.5	182.1	182.8
金銭の信託	Monetary Assets Held in Trust	579.6	544.9	522.5	463.4	425.7	412.8	374.7	360.9
有価証券	Securities	3,711.7	3,729.6	3,606.0	3,674.5	3,274.8	3,089.1	3,550.4	3,701.7
投資損失引当金	Valuation Allowance for Investments	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)
貸出金	Loans and Bills Discounted	4,737.3	4,922.8	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2
外国為替	Foreign Exchanges	11.9	12.7	13.1	10.9	17.4	12.3	15.0	42.0
その他資産	Other Assets	745.0	792.1	758.7	506.8	876.4	987.2	687.5	350.2
有形固定資産	Premises and Equipment	18.3	18.0	17.7	17.8	14.7	14.8	18.8	18.2
無形固定資産	Intangible Assets	13.2	12.7	12.2	11.8	11.1	10.6	10.0	9.9
債券繰延資産	Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	7.1	0.4	1.6	-	-	-	0.7	1.8
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	10.7	8.4	14.1	11.2	11.5	13.8	15.9	9.6
貸倒引当金	Reserve for Credit Losses	(113.9)	(107.5)	(101.9)	(102.2)	(102.3)	(121.9)	(105.3)	(114.8)
資産の部合計	Total Assets	11,090.8	11,023.7	10,451.4	10,488.5	10,148.5	9,682.8	9,634.2	9,258.0
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	7,123.8	7,080.5	6,890.3	6,533.5	6,163.2	5,940.3	5,816.5	5,565.2
譲渡性預金	Negotiable Certificates of Deposit	395.4	378.6	240.4	290.9	284.1	319.6	232.7	174.0
債券	Debentures	622.2	528.2	503.1	487.5	461.6	429.0	388.2	352.5
コールマネー	Call Money	155.5	100.4	310.4	310.4	180.4	160.4	165.4	160.3
売現先勘定	Payables under Repurchase Agreements	60.9	156.3	-	8.4	-	-	-	-
債券貸借取引受入担保金	Collateral Related to Securities Lending Transactions	598.8	764.3	504.8	548.4	399.8	112.2	306.6	265.0
特定取引負債	Trading Liabilities	237.0	188.8	192.4	176.6	179.7	174.0	147.7	144.3
借入金	Borrowed Money	328.9	336.1	330.4	811.1	901.3	1,065.9	1,012.0	1,405.6
外国為替	Foreign Exchanges	0.2	0.2	0.2	0.2	0.3	0.2	0.2	0.2
社債	Corporate Bonds	376.3	354.6	369.0	342.5	321.4	313.0	219.3	222.2
その他負債	Other Liabilities	567.9	496.0	465.5	392.4	680.4	591.2	774.6	335.7
未払法人税等	Income Taxes Payable	0.1	0.3	0.3	0.4	0.1	0.2	0.0	0.3
リース債務	Lease Debt	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
資産除去債務	Asset retirement obligations	-	-	-	-	2.0	2.0	3.9	4.0
その他の負債	Other Liabilities	567.8	495.6	465.2	391.9	678.2	588.9	770.6	331.4
賞与引当金	Accrued Employees' Bonuses	2.2	3.7	5.2	5.4	1.6	2.3	3.2	4.1
退職給付引当金	Reserve for Retirement Benefits	0.0	0.0	-	-	-	-	-	-
固定資産処分損失引当金	Reserve for Losses on Disposal of Premises and Equipment	6.8	6.8	6.8	7.0	-	-	-	-
訴訟損失引当金	Reserve for Losses on Litigation	3.6	3.6	5.4	5.8	-	-	-	-
繰延税金負債	Deferred tax liability	-	-	-	-	3.8	6.4	-	-
支払承諾	Acceptances and Guarantees	10.7	8.4	14.1	11.2	11.5	13.8	15.9	9.6
負債の部合計	Total Liabilities	10,491.0	10,407.2	9,838.6	9,932.6	9,589.7	9,128.9	9,082.8	8,639.2
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	612.2	610.3	607.9	554.1	558.8	563.4	566.2	637.0
資本金	Capital Stock	476.2	476.2	476.2	476.2	476.2	476.2	476.2	512.2
資本剰余金	Capital Surplus	43.5	43.5	43.5	43.5	43.5	43.5	43.5	79.4
資本準備金	Additional Paid-in Capital	43.5	43.5	43.5	43.5	43.5	43.5	43.5	79.4
利益剰余金	Retained Earnings	164.9	163.0	160.6	106.8	111.5	116.1	118.9	117.9
利益準備金	Legal Reserve	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.0
その他利益剰余金	Other Retained Earnings	153.8	152.0	149.6	95.7	100.4	105.0	107.9	106.9
繰越利益剰余金	Unappropriated Retained Earnings	153.8	152.0	149.6	95.7	100.4	105.0	107.9	106.9
自己株式	Treasury Stock, at Cost	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
評価・換算差額等合計	Total Net Unrealized Gain (Loss)	(14.0)	4.5	3.1	0.1	(1.5)	(11.1)	(16.4)	(19.7)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(12.5)	3.3	5.3	0.3	(1.0)	(9.4)	(10.9)	(15.3)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(1.5)	1.2	(2.1)	(0.0)	(0.0)	(1.7)	(5.5)	(4.4)
新株予約権	Stock Acquisition Rights	1.6	1.5	1.6	1.6	1.5	1.6	1.5	1.4
純資産の部合計	Total Equity	599.7	616.4	612.7	555.9	558.8	553.8	551.3	618.7
負債及び純資産の部合計	Total Liabilities and Equity	11,090.8	11,023.7	10,451.4	10,488.5	10,148.5	9,682.8	9,634.2	9,258.0

貸出金の残存期間別残高(単体)	Loan Maturity (Non-consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
1年以下	One Year or Less	n/a	1,827.6	n/a	1,708.0	n/a	1,493.6	n/a	n/a
1年超3年以下	Over One Year to Three Years	n/a	1,015.8	n/a	961.4	n/a	866.3	n/a	n/a
3年超5年以下	Over Three Years to Five Years	n/a	541.8	n/a	529.7	n/a	419.6	n/a	n/a
5年超7年以下	Over Five Years to Seven Years	n/a	222.0	n/a	278.6	n/a	182.8	n/a	n/a
7年超	Over Seven Years	n/a	1,146.0	n/a	111.0	n/a	1,065.9	n/a	n/a
期間の定めのないもの	Indefinite Term	n/a	169.3	n/a	144.0	n/a	148.4	n/a	n/a
合計	Total	4,737.3	4,922.8	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2

リスク管理債権(単体)	Risk Monitored Loans (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
破綻先債権額	Loans to Bankrupt Obligors	23.0	20.1	19.7	11.1	10.2	10.1	8.6	7.2
延滞債権額	Non-Accrual Delinquent Loans	146.9	129.4	136.1	290.0	281.3	273.0	248.4	237.7
3か月以上延滞債権額	Loans Past Due Three Months or More	10.7	24.6	13.4	2.0	2.3	1.7	3.0	1.6
貸出条件緩和債権額	Restructured Loans	2.6	3.1	2.9	3.0	3.0	4.5	4.5	4.7
合計(A)	Total (A)	183.4	177.3	172.3	306.2	296.9	289.6	264.5	251.3
貸出金残高(B)	Loans and Bills Discounted (B)	4,737.3	4,922.8	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2
貸出残高比(A)/(B)	(A)/(B)	3.87%	3.60%	3.70%	6.47%	6.64%	6.93%	6.45%	6.33%
貸倒引当金(C)	Reserve for Credit Losses (C)	113.9	107.5	101.9	102.2	102.3	121.9	105.3	114.8
引当率(C)/(A)	Reserve Ratios (C)/(A)	62.1%	60.7%	59.2%	33.4%	34.5%	42.1%	39.8%	45.7%

業種別貸出残高(単体)	Loans by Borrower Industry (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
国内(除く特別国際金融取引勘定分):	Domestic Offices (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	248.9	254.6	260.2	246.8	246.7	250.6	232.1	230.1
農業、林業	Agriculture and Forestry	-	-	-	-	-	-	-	-
漁業	Fishery	2.6	2.6	2.5	2.5	2.4	2.4	2.2	2.2
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	3.5	3.2	2.9	2.7	2.4	2.2	2.0	0.4
建設業	Construction	7.9	8.2	8.7	5.6	4.0	3.7	3.8	6.7
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	43.6	39.6	39.2	32.3	30.1	25.9	24.6	27.1
情報通信業	Information and Communications	29.4	19.4	18.4	16.4	10.6	15.6	11.3	12.1
運輸業、郵便業	Transportation and Postal Service	319.5	308.9	293.7	288.4	278.3	268.5	295.7	279.6
卸売業、小売業	Wholesale and Retail	118.3	116.7	113.6	107.0	95.5	97.2	91.5	99.3
金融業、保険業	Finance and Insurance	1,203.9	1,515.2	1,268.2	1,486.1	1,397.3	1,239.0	1,186.4	1,077.8
不動産業	Real Estate	950.3	892.6	912.0	845.2	737.5	663.5	565.8	544.5
各種サービス業	Services	321.4	321.2	329.1	318.1	316.4	311.4	395.3	387.3
地方公共団体	Local Government	172.4	168.3	170.8	171.3	166.7	164.1	163.2	158.8
個人	Individual	876.8	851.0	844.8	913.2	912.2	891.1	908.7	937.3
海外円借款、国内店名義現地貸	Overseas Yen Loan and Overseas Loans Booked Domestically	377.4	366.1	350.2	248.6	229.0	201.4	183.4	172.9
国内店計	Total Domestic	4,676.5	4,868.3	4,614.9	4,684.9	4,429.7	4,137.1	4,066.5	3,936.5
海外及び特別国際金融取引勘定分:	Overseas Offices (including Japan Offshore Market Accounts):								
政府等	Governments	1.6	1.5	1.7	1.9	2.2	2.2	2.3	2.2
金融機関	Financial Institutions	-	-	-	1.8	2.2	2.1	1.6	1.6
商工業	Commerce and Industry	59.1	52.9	44.8	44.1	39.6	35.3	33.1	32.7
その他	Others	-	-	-	-	-	-	-	-
海外合計	Total Overseas	60.7	54.5	46.5	47.9	44.0	39.7	37.1	36.6
合計	Total	4,737.3	4,922.8	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2

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

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

業種別リスク管理債権残高(単体)	Risk Monitored Loans by Borrower Industry (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
国内(除く特別国際金融取引勘定分):	Domestic Offices (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	1.6	1.6	1.4	1.5	1.5	3.3	3.5	3.5
農業、林業	Agriculture and Forestry	-	-	-	-	-	-	-	-
漁業	Fishery	-	-	-	-	-	-	-	-
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	-	-	-	-	-	-	-	-
建設業	Construction	-	-	-	-	-	-	-	-
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	-	-	-	-	-	-	-	-
情報通信業	Information and Communications	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
運輸業、郵便業	Transportation and Postal Service	5.8	5.3	14.7	14.2	13.8	13.2	12.5	-
卸売業、小売業	Wholesale and Retail	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
金融業、保険業	Finance and Insurance	53.8	46.5	46.5	34.4	34.4	26.5	26.4	22.7
不動産業	Real Estate	85.9	93.3	85.9	231.6	224.5	218.3	198.0	172.3
各種サービス業	Services	1.1	1.1	6.9	3.7	3.1	2.9	4.3	2.0
地方公共団体	Local Government	-	-	-	-	-	-	-	-
個人	Individual	5.4	2.6	2.5	4.8	5.8	6.1	6.2	6.8
海外円借款、国内店名義現地貸	Overseas Yen Loan and Overseas Loans Booked Domestically	25.3	24.3	13.5	15.2	13.0	18.4	12.7	43.3
国内店計	Total Domestic	179.8	175.5	172.3	306.2	296.9	289.6	264.5	251.3
海外及び特別国際金融取引勘定分:	Overseas Offices (including Japan Offshore Market Accounts):								
政府等	Governments	-	-	-	-	-	-	-	-
金融機関	Financial Institutions	-	-	-	-	-	-	-	-
商工業	Commerce and Industry	3.5	1.7	-	-	-	-	-	-
その他	Others	-	-	-	-	-	-	-	-
海外合計	Total Overseas	3.5	1.7	-	-	-	-	-	-
合計	Total	183.4	177.3	172.3	306.2	296.9	289.6	264.5	251.3

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

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

地域別 海外・オフショアローン残高(単体)	Overseas and Offshore Loans by Region (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
米国	US	92.5	86.1	73.4	39.8	37.9	35.7	35.1	35.1
米国アセットバック投資	Asset-Backed Investment in US	4.4	3.4	3.8	3.7	3.7	3.7	4.0	4.1
欧州	Europe	156.9	148.5	138.9	135.7	126.1	94.2	84.6	66.2
欧州アセットバック投資	Asset-Backed Investment in Europe	113.4	106.0	98.0	95.6	86.8	56.9	49.2	30.9
その他	Others	188.7	185.9	184.4	120.9	109.0	111.2	100.7	108.1
海外・オフショアローン合計	Total	438.2	420.6	396.8	296.5	273.1	241.2	220.5	209.5
アセットバック投資合計	Total Asset-Backed Investment	117.9	109.5	101.9	99.4	90.6	60.6	53.2	35.1

地域別 海外・オフショアローン リスク管理債権残高(単体)	Risk Monitored Overseas and Offshore Loans by Region (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
米国	US	9.2	7.2	0.4	-	-	-	-	6.7
米国アセットバック投資	Asset-Backed Investment in US	0.6	0.4	0.4	-	-	-	-	-
欧州	Europe	19.6	18.7	12.9	15.1	12.9	18.4	12.7	36.4
欧州アセットバック投資	Asset-Backed Investment in Europe	17.8	17.2	11.6	14.0	12.1	17.7	12.1	13.1
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
海外・オフショアローン合計	Total	28.9	26.1	13.5	15.2	13.0	18.4	12.7	43.3
アセットバック投資合計	Total Risk Monitored Loans of Asset-Backed Investment	18.4	17.7	12.1	14.0	12.1	17.7	12.1	13.1

金融再生法の開示基準に基づく債権(単体)	Claims Classified under the Financial Revitalization Law (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	116.2	116.2	133.3	112.2	103.5	92.1	85.7	62.5
危険債権	Doubtful Claims	58.1	37.6	26.9	215.7	212.1	218.2	198.8	210.7
要管理債権	Substandard Claims	13.4	27.8	16.4	5.1	5.3	6.3	7.5	6.4
合計(A)	Total (A)	187.8	181.6	176.6	333.0	321.0	316.6	292.0	279.6
総与信残高(B)	Total Claims (B)	5,145.8	5,325.7	5,105.7	4,970.1	5,031.2	4,858.4	4,501.8	4,120.4
貸出金	Loans and Bills Discounted	4,737.3	4,922.8	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2
その他	Others	408.5	402.9	444.2	237.3	557.5	681.5	398.2	147.1
総与信残高比(A)/(B)	(A)/(B)	3.65%	3.41%	3.46%	6.70%	6.38%	6.52%	6.49%	6.78%
貸倒引当金(C)	Reserve for Credit Losses (C)	113.9	107.5	101.9	102.2	102.3	121.9	105.3	114.8
引当率(C)/(A)	Reserve Ratios (C)/(A)	60.7%	59.2%	57.8%	30.7%	31.9%	38.5%	36.1%	41.1%
(参考1)部分直接償却実施額	(Ref.) Amount of Write-Off	65.8	64.7	77.2	96.8	96.5	97.3	95.5	90.3
(参考2)要注意債権以下	(Ref.) Below Need Caution Level	474.1	471.9	536.9	739.6	776.5	852.8	765.2	730.4

金融再生法に基づく開示債権の保全率(単体)	Coverage Ratios for Non-Performing Claims Disclosed under the Financial Revitalization Law (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
危険債権	Doubtful Claims	88.1%	88.5%	97.1%	96.8%	96.4%	95.3%	95.3%	96.7%
要管理債権	Substandard Claims	93.7%	96.5%	94.8%	79.0%	88.8%	74.8%	79.7%	69.1%
合計	Total	95.9%	97.1%	99.1%	97.6%	97.4%	96.3%	96.2%	96.8%

貸倒引当金(単体)	Reserve for Credit Losses (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
貸倒引当金(貸出関連)(A)	Reserve for Loan Losses (A)	92.8	86.4	80.8	81.0	81.1	100.7	84.1	93.6
一般貸倒引当金	General Reserve for Loan Losses	56.2	63.7	67.6	50.6	48.9	62.2	48.5	48.3
個別貸倒引当金	Specific Reserve for Loan Losses	36.5	22.6	13.1	30.3	32.2	38.5	35.5	45.2
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他個別貸倒引当金	Specific Reserve for Other Credit Losses	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1
貸倒引当金合計(B)	Total Reserve for Credit Losses (B)	113.9	107.5	101.9	102.2	102.3	121.9	105.3	114.8
総与信残高(C)	Total Claims (C)	5,145.8	5,325.7	5,105.7	4,970.1	5,031.2	4,858.4	4,501.8	4,120.4
総与信残高比貸倒引当金(貸出関連)(A)/(C)	Ratio of Total Reserve for Loan Losses to Total Claims (A)/(C)	1.8%	1.6%	1.6%	1.6%	1.6%	2.1%	1.9%	2.3%
総与信残高比貸倒引当金(B)/(C)	Ratio of Total Reserve for Credit Losses to Total Claims (B)/(C)	2.2%	2.0%	2.0%	2.1%	2.0%	2.5%	2.3%	2.8%

債務者区分別の引当率(単体)	Reserve Ratios for Borrowers' Category (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
実質破綻・破綻先(無担保部分)	Legally and Virtually Bankrupt (unsecured portion)	n/a	100.00%	n/a	100.00%	n/a	100.00%	n/a	100.00%
破綻懸念先(無担保部分)	Possibly Bankrupt (unsecured portion)	n/a	75.54%	n/a	78.75%	n/a	78.44%	n/a	92.06%
要管理先(無担保部分)	Substandard (unsecured portion)	n/a	85.38%	n/a	70.44%	n/a	66.50%	n/a	55.06%
その他要注意先(債権額)	Need Caution (total claims)	n/a	5.63%	n/a	6.60%	n/a	6.50%	n/a	4.84%
その他要注意先(無担保部分)	Need Caution (unsecured portion)	n/a	74.28%	n/a	17.24%	n/a	23.47%	n/a	17.70%
正常先(債権額)	Normal (total claims)	n/a	0.41%	n/a	0.45%	n/a	0.50%	n/a	0.58%

住宅ローン残高(単体)	Housing Loans (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
住宅ローン残高	Housing Loans	835.7	816.7	813.4	882.3	883.3	864.1	872.3	892.0

中小企業等に対する貸出金及び比率(単体)	Loans to Small- and Medium-Sized Entities (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
中小企業等貸出金	Loans to Small- and Medium-Sized Entities	n/a	2,694.2	n/a	2,822.2	n/a	2,557.8	n/a	2,392.2
中小企業等貸出金比率	% of Loans to Small- and Medium-Sized Entities	n/a	55.3%	n/a	60.2%	n/a	61.8%	n/a	60.8%

預金残高(単体)	Balance of Deposits (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
預金残高(譲渡性預金を含む)	Balance of Deposits (including NCDs)	7,519.2	7,459.1	7,130.8	6,824.4	6,447.3	6,260.0	6,049.2	5,739.3
個人預金残高	Balance of Deposits from Individuals	5,662.3	5,562.6	5,513.7	5,302.6	5,059.6	4,804.8	4,781.1	4,750.2

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

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

米国住宅ローン市場関連エクスポージャー	U.S. Residential Mortgage Exposure	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
ネットエクスポージャー(期中評価減、貸倒引当金計上後)	Net Exposure (After Mark-Downs and Credit Reserves)	11.2	10.5	10.5	11.5	10.9	10.2	9.9	10.1

証券化商品の商品別、地域別残高(単体)	Balance of Securitized Products (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
RMBS	RMBS	48.9	48.7	53.5	53.7	52.1	47.2	45.9	44.8
国内	Japan	47.9	47.5	51.1	49.9	48.5	47.2	45.9	44.8
米国	U.S.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
欧州	Europe	0.9	1.1	2.3	3.7	3.5	-	-	-
その他	Other	-	-	-	-	-	-	-	-
CMBS	CMBS	19.2	19.4	23.5	19.0	16.8	12.8	12.4	7.9
国内	Japan	12.9	13.1	16.2	10.9	10.0	8.1	7.5	5.5
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	4.0	4.0	4.8	5.5	4.2	2.3	2.4	-
その他	Other	2.2	2.2	2.4	2.5	2.5	2.4	2.3	2.4
CLO	CLO	64.5	62.7	59.3	56.7	52.3	43.1	43.0	42.0
国内	Japan	-	-	-	-	-	-	-	-
米国	U.S.	49.1	47.5	43.2	42.3	39.6	31.7	31.0	31.6
欧州	Europe	14.1	13.9	14.6	12.9	11.2	10.0	9.6	10.4
その他	Other	1.2	1.3	1.4	1.4	1.3	1.3	2.4	-
ABS CDO (再証券化商品)	ABS CDO (Re-Securitized Products)	7.9	4.9	0.0	-	-	-	-	-
国内	Japan	7.9	4.9	0.0	-	-	-	-	-
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	-	-	-	-	-	-	-	-
合計	Total	140.6	135.8	136.4	129.5	121.3	103.2	101.4	94.9
国内	Japan	68.8	65.8	67.4	60.8	58.6	55.3	53.5	50.3
米国	U.S.	49.1	47.5	43.2	42.3	39.6	31.7	31.0	31.6
欧州	Europe	19.1	19.1	21.8	22.2	19.0	12.4	12.0	10.4
その他	Other	3.4	3.5	3.8	4.0	3.9	3.7	4.8	2.4

LBO、モノライン、SIV、ABCP(単体)	LBO, Monoline, SIV, ABCP (Non-Consolidated)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
LBO	Total LBO	278.6	266.0	265.9	194.4	217.0	215.1	204.7	203.3
国内	Japan	264.6	252.2	251.7	189.8	212.8	211.2	201.0	199.7
米国	U.S.	3.1	2.8	2.8	2.8	2.5	2.3	2.1	2.1
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	10.8	10.8	11.2	1.7	1.6	1.5	1.5	1.4
モノライン(Monoline)	Total Monoline	-	-	-	-	-	-	-	-
SIV	SIV	-	-	-	-	-	-	-	-
ABCP	ABCP	-	-	-	-	-	-	-	-

(参考)	(Reference)	2009.6	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3
換算為替レート	Exchange Rate Information								
円/ドル	JPY/USD	95.72	89.77	92.01	93.19	88.59	83.41	81.41	82.66
円/ユーロ	JPY/EUR	135.38	131.24	131.93	125.03	108.29	113.24	107.82	117.08
円/ポンド	JPY/GBP	160.15	144.02	146.27	140.45	133.23	131.99	126.36	133.14