

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

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

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

* の項目は経営管理ベースで表示をしております。

* 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*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金利益	Net Interest Income	51.9	52.9	45.5	44.6	41.5	36.6	33.8	31.2
非資金利益	Non-Interest Income	26.4	30.3	(9.3)	25.8	43.5	49.8	16.1	26.1
役務取引等利益	Net Fees and Commissions	5.9	6.3	7.8	6.0	6.2	6.0	7.7	7.1
特定取引利益	Net Trading Income	3.5	2.3	3.5	3.8	3.3	0.7	3.7	3.5
その他業務利益	Net Other Business Income	16.9	21.7	(20.7)	16.0	33.9	43.0	4.7	15.4
業務粗利益	Total Revenue	78.3	83.3	36.2	70.4	85.1	86.4	50.0	57.4
経費	General and Administrative Expenses	42.0	41.0	40.7	36.4	36.3	35.6	34.3	31.1
実質業務純益(損失)	Ordinary Business Profit (Loss)	36.3	42.3	(4.4)	34.0	48.8	50.8	15.6	26.2
与信関連費用	Net Credit Costs	13.1	23.1	49.9	13.8	38.5	(3.0)	19.0	2.1
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	23.1	19.1	(54.4)	20.1	10.2	53.8	(3.4)	24.0
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	5.4	5.0	5.0	3.4	3.4	3.1	3.0	3.1
その他利益(損失)	Other Gains (Losses)	(4.9)	(0.0)	(97.8)	(0.6)	1.7	0.8	(11.9)	(0.7)
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	12.7	14.0	(157.3)	16.1	8.5	51.5	(18.5)	20.2
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.1	0.4	0.5	0.2	0.9	0.4	0.3	1.0
法人税等調整額	Deferred Income Tax (Benefit)	4.2	(0.5)	3.8	(0.5)	2.2	1.6	1.8	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.4	2.9	0.6	2.5	2.3	2.3	0.7	1.0
四半期純利益(損失)	Net Income (Loss)	5.8	11.1	(162.4)	13.8	3.0	47.2	(21.4)	18.1
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	10.5	15.5	(89.5)	16.7	5.9	49.8	(18.7)	20.8

連結損益計算書	Consolidated Statements of Operations	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金運用収益	Total Interest Income	72.1	71.1	61.0	58.3	54.4	48.6	45.6	42.6
貸出金利息	Interest on Loans and Bills Discounted	61.8	60.5	54.5	50.0	46.5	42.1	39.8	37.0
有価証券利息配当金	Interest and Dividends on Securities	7.9	8.3	5.3	6.6	6.0	5.1	5.9	5.1
その他の資金運用収益	Other Interest Income	2.2	2.2	1.1	1.6	1.8	1.4	(0.2)	0.4
役務取引等収益	Fees and Commissions Income	12.4	12.3	13.9	12.3	12.0	11.3	13.2	12.7
特定取引収益	Trading Profits	(0.1)	3.8	1.0	8.0	4.5	(0.4)	2.3	4.9
その他業務収益	Other Business Income	52.1	52.6	47.1	40.7	56.3	40.6	42.4	45.0
その他経常収益	Other Ordinary Income	5.6	3.8	1.5	3.5	4.2	6.0	1.0	13.0
経常収益	Ordinary Income	142.1	143.8	124.7	123.1	131.6	106.3	104.7	118.3
資金調達費用	Total Interest Expenses	20.1	18.1	15.4	13.7	12.8	12.0	11.8	11.3
預金利息	Interest on Deposits	13.9	12.8	10.8	9.7	8.5	8.1	7.5	7.4
借入金利息	Interest on Borrowings	2.7	2.2	1.9	1.8	1.9	1.5	1.7	1.4
社債利息	Interest on Corporate Bonds	1.6	1.5	1.2	1.1	1.3	1.3	1.6	1.4
その他の資金調達費用	Other Interest Expenses	1.8	1.5	1.3	1.1	1.0	0.9	0.8	1.0
役務取引等費用	Fees and Commissions Expenses	6.5	5.9	6.0	6.3	5.7	5.3	5.5	5.6
特定取引費用	Trading Losses	(3.7)	1.5	(2.5)	4.2	1.2	(1.1)	(1.4)	1.4
その他業務費用	Other Business Expenses	37.6	34.5	62.8	26.7	29.0	26.0	36.6	37.4
営業経費	Total General and Administrative Expenses	48.2	46.8	46.1	40.5	40.4	39.4	38.1	34.8
営業経費(のれん及び無形資産償却を除く)	General and Administrative Expenses	42.8	41.7	41.0	37.1	36.9	36.2	35.0	31.7
のれん償却額	Amortization of Goodwill	3.4	3.2	3.2	2.1	2.1	2.0	1.9	1.9
無形資産償却額	Amortization of Intangible Assets	2.0	1.8	1.8	1.2	1.2	1.1	1.1	1.1
その他経常費用	Other Ordinary Expenses	23.7	26.4	85.1	15.3	40.2	0.0	32.3	7.3
貸倒引当金繰入額	Provision of Reserve for Loan Losses	10.6	19.4	40.7	10.7	34.4	(2.3)	18.8	4.5
その他	Others	13.0	7.0	44.4	4.5	5.7	2.3	13.4	2.8
経常費用	Ordinary Expenses	132.6	133.5	213.0	106.9	129.6	81.7	123.0	98.0
経常利益(損失)	Net Ordinary Income (Loss)	9.5	10.2	(88.3)	16.1	2.0	24.5	(18.3)	20.3
特別利益	Special Gains	5.0	6.4	10.5	4.0	7.8	28.1	5.9	0.1
特別損失	Special Losses	1.8	2.6	79.5	4.0	1.3	1.1	6.0	0.2
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	12.7	14.0	(157.3)	16.1	8.5	51.5	(18.5)	20.2
税金	Income Taxes (Benefit):								
法人税、住民税及び事業税	Current	0.1	0.4	0.5	0.2	0.9	0.4	0.3	1.0
法人税等調整額	Deferred	4.2	(0.5)	3.8	(0.5)	2.2	1.6	1.8	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.4	2.9	0.6	2.5	2.3	2.3	0.7	1.0
四半期純利益(損失)	Net Income (Loss)	5.8	11.1	(162.4)	13.8	3.0	47.2	(21.4)	18.1

連結包括利益計算書	Consolidated Statements of Comprehensive Income	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
少数株主損益調整前当期純利益	Income before Minority Interests				16.3	n/a	n/a	n/a	19.1
その他の包括利益	Other Comprehensive Income				(11.5)	n/a	n/a	n/a	2.7
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-sale Securities				(0.5)	n/a	n/a	n/a	3.9
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting				(3.0)	n/a	n/a	n/a	(1.1)
為替換算調整勘定	Foreign Currency Translation Adjustments				(7.4)	n/a	n/a	n/a	(0.0)
持分法適用会社に対する持分相当額	Share of Other Comprehensive Income in Affiliates				(0.3)	n/a	n/a	n/a	(0.0)
包括利益	Comprehensive Income				4.8	n/a	n/a	n/a	21.8
親会社株主に係る包括利益	Owners of the Parent				8.0	n/a	n/a	n/a	20.9
少数株主に係る包括利益	Minority Interests				(3.1)	n/a	n/a	n/a	0.9

非金利利益*	Non-Interest Income*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
役務取引等利益	Net Fees and Commissions	5.9	6.3	7.8	6.0	6.2	6.0	7.7	7.1
特定取引利益	Net Trading Income	3.5	2.3	3.5	3.8	3.3	0.7	3.7	3.5
その他業務利益	Net Other Business Income	16.9	21.7	(20.7)	16.0	33.9	43.0	4.7	15.4
うちリース収益・割賦収益	Income on Leased Assets and Installment Receivables, Net	10.7	10.6	10.0	9.8	9.8	9.7	9.2	9.3
非資金利益	Non-Interest Income	26.4	30.3	(9.3)	25.8	43.5	49.8	16.1	26.1

経費*	General and Administrative Expenses*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
人件費	Personnel Expenses	15.8	15.9	13.6	13.4	14.2	13.7	13.5	12.5
店舗関連費用	Premises Expenses	6.7	6.5	6.9	5.8	5.7	6.0	5.5	5.0
通信・データ費、システム費	Technology and Data Processing Expenses	6.1	5.7	5.9	5.1	4.7	4.6	4.6	4.1
広告費	Advertising Expenses	3.1	3.1	2.9	2.5	2.6	2.4	1.6	2.1
消費税・固定資産税等	Consumption and Property Taxes	2.3	2.0	2.3	2.3	1.8	1.9	1.6	1.4
預金保険料	Deposit Insurance Premium	1.1	1.1	1.0	1.3	1.3	1.3	1.3	1.1
その他	Other General and Administrative Expenses	6.7	6.5	7.9	5.7	5.6	5.3	5.9	4.6
経費	General and Administrative Expenses	42.0	41.0	40.7	36.4	36.3	35.6	34.3	31.1

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

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

与信関連費用	Net Credit Costs	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	3.2	4.1	9.7	3.0	4.4	(0.1)	0.2	1.3
貸倒引当金繰入	Net (Reversal) Provision of Reserve for Loan Losses	10.6	19.3	40.7	10.7	34.4	(2.3)	18.8	4.5
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	9.6	18.0	9.6	3.2	24.7	(3.1)	5.5	(0.1)
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	1.0	1.3	31.0	7.5	9.6	0.7	13.2	4.6
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	-	0.0	-	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	(0.7)	(0.4)	(0.5)	0.0	(0.3)	(0.5)	0.0	(0.7)
償却債権取立益	Recoveries of Written-off Claims	-	-	-	-	-	-	-	(3.0)
与信関連費用	Net Credit Costs	13.1	23.1	49.9	13.8	38.5	(3.0)	19.0	2.1

注記: 償却債権取立益は2011.4-6より、与信関連費用に含めております。

Note: Recoveries of Written-off Claims is included in Net Credit Costs from 2011.4-6.

のれん及び無形資産償却額	Amortization of Goodwill and Other Intangible Assets	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
新生フィナンシャル	Shinsei Financial	2.8	2.5	2.5	2.5	2.5	2.2	2.2	2.2
シンキ	Shinki	0.1	0.1	0.1	(0.0)	(0.1)	(0.0)	(0.0)	(0.0)
アプラスフィナンシャル	APLUS FINANCIAL	1.6	1.6	1.6	0.2	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	5.4	5.0	5.0	3.4	3.4	3.1	3.0	3.1

少数株主利益	Minority Interests in Net Income of Subsidiaries	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
当行子会社SPCが発行する優先出資証券への利払い	Dividends on Perpetual Preferred Securities (Hybrid Tier I Capital) issued by Foreign SPCs	2.4	2.6	2.5	2.4	2.2	2.1	0.8	0.7
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	0.0	0.1	0.1	-	-	-	-	-
その他	Others	0.0	0.1	(2.0)	0.1	0.1	0.2	(0.1)	0.2
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.4	2.9	0.6	2.5	2.3	2.3	0.7	1.0

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)*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	5,432.8	5,410.2	5,303.4	5,036.7	4,705.1	4,534.3	4,446.7	4,259.6
リース債権およびリース投資資産・割賦売掛金	Leased Assets and Installment Receivables	632.7	613.1	581.3	591.4	559.8	566.1	549.5	547.9
有価証券	Securities	3,425.9	3,235.7	3,220.1	3,139.7	2,744.0	2,768.4	3,573.6	3,019.1
その他資金運用勘定	Other Interest-Earning Assets	747.5	695.1	513.7	513.7	760.8	448.2	438.8	282.1
資金運用勘定合計(A)	Total Revenue on Interest-Earning Assets (A)	10,239.0	9,954.1	9,618.7	9,281.5	8,769.8	8,317.2	9,008.9	8,108.8
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	6,993.9	6,776.1	6,751.5	6,329.7	5,925.0	5,791.1	5,740.7	5,686.5
債券	Debentures	580.6	515.5	497.7	476.0	444.1	411.2	373.9	339.6
借入金	Borrowed Money	883.9	852.4	1,016.2	1,238.9	1,364.1	1,316.9	1,768.6	1,003.1
劣後借入	Subordinated Debt	102.0	102.0	102.0	102.0	102.0	102.0	101.9	98.4
その他借入金	Other Borrowed Money	781.9	750.4	914.2	1,136.9	1,262.1	1,214.9	1,666.6	904.6
社債	Corporate Bonds	242.3	205.0	208.1	196.0	178.3	190.9	197.9	178.1
劣後社債	Subordinated Bonds	168.9	152.2	159.0	152.9	158.2	153.9	163.1	149.4
その他社債	Other Corporate Bonds	73.3	52.8	49.1	43.0	20.0	37.0	34.8	28.7
その他資金調達勘定	Other Interest-Bearing Liabilities	929.4	867.1	791.0	699.7	386.6	389.9	608.5	736.9
資金調達勘定合計(B)	Total Expense on Interest-Bearing Liabilities (B)	9,630.3	9,216.4	9,264.7	8,940.5	8,298.3	8,100.3	8,689.8	7,944.5
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	5.4	119.2	(186.7)	(121.6)	9.0	(261.9)	(204.4)	(392.4)
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	603.2	618.5	540.6	462.7	462.5	478.8	523.5	556.7
非金利負債合計(C)	Total Non Interest-Bearing Sources of Funds(C)	608.6	737.7	353.9	341.1	471.5	216.9	319.1	164.3
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)	10,239.0	9,954.1	9,618.7	9,281.5	8,769.8	8,317.2	9,008.9	8,108.8
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)								
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	10,239.0	9,954.1	9,618.7	9,281.5	8,769.8	8,317.2	9,008.9	8,108.8
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	632.7	613.1	581.3	591.4	559.8	566.1	549.5	547.9
経常収益ベース資金運用勘定	Total Interest Income	9,606.3	9,341.0	9,037.4	8,690.1	8,210.0	7,751.0	8,459.3	7,560.9
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)*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	61.8	60.5	54.5	50.0	46.5	42.1	39.8	37.0
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	10.7	10.6	10.0	9.8	9.8	9.7	9.2	9.3
有価証券	Securities	7.9	8.3	5.3	6.6	6.0	5.1	5.9	5.1
その他資金運用勘定	Other Interest-Earning Assets	2.2	2.2	1.1	1.6	1.8	1.4	(0.2)	0.4
資金運用勘定合計(A)	Total Revenue on Interest-Earning Assets (A)	82.8	81.8	71.0	68.2	64.3	58.4	54.8	51.9
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	14.3	13.1	11.0	9.8	8.7	8.2	7.6	7.5
債券	Debentures	1.0	0.8	0.7	0.7	0.6	0.5	0.4	0.4
借入金	Borrowed Money	2.7	2.2	1.9	1.8	1.9	1.5	1.7	1.4
劣後借入	Subordinated Debt	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.3
その他借入金	Other Borrowed Money	2.4	1.9	1.7	1.5	1.7	1.3	1.5	1.1
社債	Corporate Bonds	1.6	1.5	1.2	1.1	1.3	1.3	1.6	1.4
劣後社債	Subordinated Bonds	1.4	1.3	1.2	1.0	1.3	1.2	1.5	1.3
その他社債	Other Corporate Bonds	0.2	0.1	0.0	0.0	0.0	0.1	0.1	0.1
その他資金調達勘定	Other Interest-Bearing Liabilities	0.4	0.4	0.3	0.2	0.2	0.2	0.2	0.4
資金調達勘定合計(B)	Total Expense on Interest-Bearing Liabilities (B)	20.1	18.1	15.4	13.7	12.8	12.0	11.8	11.3
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)	62.6	63.6	55.6	54.4	51.4	46.4	43.0	40.5
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)	20.1	18.1	15.4	13.7	12.8	12.0	11.8	11.3
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)	62.6	63.6	55.6	54.4	51.4	46.4	43.0	40.5
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	82.8	81.8	71.0	68.2	64.3	58.4	54.8	51.9
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	10.7	10.6	10.0	9.8	9.8	9.7	9.2	9.3
経常収益ベース資金運用勘定	Total Interest Income	72.1	71.1	61.0	58.3	54.4	48.6	45.6	42.6
資金調達費用	Total Interest Expenses	20.1	18.1	15.4	13.7	12.8	12.0	11.8	11.3
資金利益	Net Interest Income	51.9	52.9	45.5	44.6	41.5	36.6	33.8	31.2

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 (%))*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	4.52	4.44	4.17	3.99	3.92	3.68	3.64	3.49
リース・割賦売掛金	Leased Assets and Installment Receivables	6.75	6.92	7.02	6.71	6.97	6.85	6.79	6.82
有価証券	Securities	0.92	1.03	0.67	0.86	0.88	0.74	0.68	0.69
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)	3.21	3.26	3.00	2.95	2.91	2.79	2.47	2.57
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.81	0.77	0.67	0.63	0.58	0.57	0.54	0.53
債券	Debentures	0.70	0.64	0.62	0.61	0.57	0.54	0.51	0.51
借入金	Borrowed Money	1.23	1.04	0.78	0.58	0.57	0.48	0.40	0.58
劣後借入	Subordinated Debt	1.03	1.07	0.96	0.92	0.90	0.88	0.83	1.29
その他借入金	Other Borrowed Money	1.26	1.04	0.76	0.56	0.54	0.45	0.37	0.50
社債	Corporate Bonds	2.71	2.91	2.53	2.26	3.07	2.85	3.38	3.23
劣後社債	Subordinated Bonds	3.36	3.62	3.13	2.72	3.37	3.21	3.81	3.56
その他社債	Other Corporate Bonds	1.21	0.86	0.60	0.62	0.71	1.35	1.41	1.52
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)	0.83	0.78	0.67	0.62	0.62	0.59	0.55	0.57
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)	2.38	2.48	2.32	2.33	2.29	2.20	1.92	2.00
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	0.78	0.72	0.65	0.59	0.58	0.57	0.53	0.56
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	2.43	2.54	2.35	2.36	2.33	2.22	1.94	2.01
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	3.21	3.26	3.00	2.95	2.91	2.79	2.47	2.57
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	6.75	6.92	7.02	6.71	6.97	6.85	6.79	6.82
経常収益ベース資金運用勘定	Total Interest Income	2.98	3.02	2.74	2.69	2.63	2.49	2.19	2.26
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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	476.0	430.4	493.1	655.4	469.8	519.0	452.7	371.4
コールローン及び買入手形	Call Loans	19.5	25.9	19.1	13.9	31.5	8.6	-	12.0
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	4.4	4.9	2.8	5.1	33.3	33.5	10.3	36.0
買入金銭債権	Other Monetary Claims Purchased	361.5	320.6	252.7	228.8	178.4	163.7	157.0	135.8
特定取引資産	Trading Assets	253.0	239.2	223.2	217.9	246.9	210.6	195.3	210.7
金銭の信託	Monetary Assets Held in Trust	329.1	317.8	292.2	281.9	278.6	262.0	253.6	241.4
有価証券	Securities	3,282.2	3,147.8	3,233.3	2,832.9	2,639.9	3,153.8	3,286.3	2,703.3
貸出金	Loans and Bills Discounted	5,469.9	5,134.6	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0
外国為替	Foreign Exchanges	12.7	13.1	10.9	17.4	12.3	15.0	42.0	29.7
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	224.0	217.2	213.7	208.8	204.7	203.5	206.2	199.5
その他資産	Other Assets	1,023.7	936.4	863.2	1,124.9	1,204.8	869.4	794.7	779.5
割賦売掛金	Installment Receivables	376.7	362.7	347.8	344.8	347.7	340.8	330.4	325.1
有形固定資産	Premises and Equipment	55.8	53.9	52.1	51.5	51.2	54.5	50.0	50.5
有形リース資産	Tangible Leased Assets	17.5	16.2	15.4	17.3	17.2	16.7	13.7	14.2
無形固定資産	Intangible Fixed Assets	197.4	186.8	109.9	106.0	102.9	98.8	96.0	92.8
のれん	Goodwill, Net	125.3	117.0	57.8	55.6	53.5	51.5	49.5	47.5
無形資産	Other Intangible Assets	40.7	38.9	25.2	24.0	22.7	21.6	20.5	19.4
債券繰延資産	Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	19.8	21.3	18.9	17.2	16.4	20.3	18.6	18.0
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	652.4	650.4	623.7	609.7	606.1	593.9	575.7	570.9
貸倒引当金	Reserve for Credit Losses	(198.6)	(194.8)	(196.6)	(197.7)	(218.1)	(190.7)	(199.2)	(192.5)
資産の部合計	Total Assets	12,183.5	11,506.3	11,376.7	10,947.0	10,464.0	10,428.2	10,231.5	9,473.9
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	6,667.8	6,463.5	6,190.4	5,812.3	5,570.5	5,451.7	5,436.6	5,469.2
譲渡性預金	Negotiable Certificates of Deposit	378.6	240.4	284.9	284.1	319.6	232.7	174.0	308.1
債券	Debentures	527.5	503.1	483.7	457.8	425.2	384.4	348.2	329.7
コールマネー及び売渡手形	Call Money	100.4	310.4	310.4	180.4	160.4	165.4	160.3	140.3
売現先勘定	Payables under Repurchase Agreements	156.3	-	8.4	-	-	-	-	-
債券貸借取引受入担保金	Collateral Related to Securities Lending Transactions	764.3	504.8	548.4	399.8	140.8	315.4	269.6	468.0
コマーシャルペーパー	Commercial Paper	0.0	0.0	-	0.0	-	-	-	-
特定取引負債	Trading Liabilities	194.2	195.3	177.8	180.2	196.9	167.4	147.7	160.4
借入金	Borrowed Money	800.2	783.0	1,186.8	1,234.3	1,336.1	1,291.2	1,672.7	594.3
外国為替	Foreign Exchanges	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0
短期社債	Short-Term Corporate Bonds	42.3	30.5	17.7	25.5	20.4	28.1	22.8	39.6
社債	Corporate Bonds	205.2	194.8	188.2	163.4	180.8	176.9	179.6	177.1
その他負債	Other Liabilities	745.8	707.4	619.2	894.0	830.5	1,002.6	569.3	538.7
賞与引当金	Accrued Employees' Bonuses	6.1	7.4	8.8	3.0	4.9	5.8	8.0	2.3
役員賞与引当金	Accrued Directors' Bonuses	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
退職給付引当金	Reserve for Employees' Retirement Benefits	9.9	7.6	7.7	7.0	7.4	7.2	11.0	8.2
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	0.1	0.1	0.2	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	119.5	81.7	70.0	54.3	46.7	39.4	43.1	36.0
固定資産処分損失引当金	Reserve for Losses on Disposal of Premises and Equipment	6.9	6.9	7.2	0.0	-	-	-	-
訴訟損失引当金	Reserve for Losses on Litigation	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	1.2	1.5	0.5	2.6	0.5	0.6	0.6
支払承諾	Acceptances and Guarantees	652.4	650.4	623.7	609.7	606.1	593.9	575.7	570.9
負債の部合計	Total Liabilities	11,383.5	10,695.3	10,741.8	10,307.5	9,849.8	9,863.5	9,620.3	8,844.2
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	610.9	622.1	459.7	473.6	476.6	523.8	574.1	589.7
資本金	Capital Stock	476.2	476.2	476.2	476.2	476.2	476.2	512.2	512.2
資本剰余金	Capital Surplus	43.5	43.5	43.5	43.5	43.5	43.5	79.4	79.4
利益剰余金	Retained Earnings	163.6	174.8	12.4	26.3	29.3	76.5	55.0	70.5
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	1.9	(1.1)	(2.6)	(8.5)	(19.9)	(25.9)	(27.9)	(25.1)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	3.1	4.9	1.3	0.8	(8.2)	(10.4)	(15.2)	(11.2)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(2.0)	(4.9)	(3.3)	(6.4)	(7.9)	(12.6)	(10.1)	(11.3)
為替換算調整勘定	Foreign Currency Translation Adjustments	0.8	(1.0)	(0.7)	(2.9)	(3.6)	(2.8)	(2.5)	(2.5)
新株予約権	Stock Acquisition Rights	1.5	1.6	1.6	1.5	1.6	1.5	1.4	1.3
少数株主持分	Minority Interests in Subsidiaries	185.5	188.3	176.2	172.8	155.8	65.2	63.4	63.8
純資産の部合計	Total Equity	799.9	811.0	634.9	639.5	614.1	564.6	611.1	629.7
負債及び純資産の部合計	Total Liabilities and Equity	12,183.5	11,506.3	11,376.7	10,947.0	10,464.0	10,428.2	10,231.5	9,473.9

買入金銭債権	Other Monetary Claims Purchased	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
売買目的の買入金銭債権	Trading Purpose	202.4	n/a	157.9	n/a	120.6	n/a	105.3	n/a
その他の買入金銭債権	Other	159.0	n/a	94.8	n/a	57.7	n/a	51.6	n/a
買入金銭債権	Total Other Monetary Claims Purchased	361.5	320.6	252.7	228.8	178.4	163.7	157.0	135.8
金銭の信託	Monetary Assets Held in Trust	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
運用目的の金銭の信託	Trading Purpose	220.0	n/a	200.2	n/a	188.3	n/a	163.9	n/a
その他の金銭の信託	Other	109.0	n/a	92.0	n/a	90.3	n/a	89.7	n/a
金銭の信託	Total Monetary Assets Held in Trust	329.1	317.8	292.2	281.9	278.6	262.0	253.6	241.4
有価証券	Securities	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
国債	Japanese National Government Bonds	2,339.0	n/a	2,361.6	n/a	1,778.0	n/a	2,462.6	n/a
地方債	Japanese Local Government Bonds	1.7	n/a	1.7	n/a	1.8	n/a	1.7	n/a
社債	Japanese Corporate Bonds	409.6	n/a	392.3	n/a	388.7	n/a	344.0	n/a
株式	Japanese Equity Securities	28.1	n/a	27.2	n/a	25.1	n/a	26.0	n/a
その他の証券	Foreign Bonds and Other	503.6	n/a	450.3	n/a	446.2	n/a	451.9	n/a
有価証券	Total Securities	3,282.2	3,147.8	3,233.3	2,832.9	2,639.9	3,153.8	3,286.3	2,703.3
有価証券保有区別残高	Securities by Category	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
売買目的有価証券のうち有価証券に含まれるもの	Trading Securities	6.8	n/a	2.9	n/a	2.4	n/a	1.0	n/a
満期保有目的の債券	Securities Being Held to Maturity	498.2	n/a	479.5	n/a	413.0	n/a	553.9	n/a
満期保有目的の債券で時価のあるもの	Securities Being Held to Maturity with Readily Determinable Fair Value	498.2	499.4	479.5	434.9	413.0	411.7	553.9	650.3
国債	Japanese National Government Bonds	373.3	373.3	353.3	313.2	293.2	293.2	443.8	544.5
社債	Japanese Corporate Bonds	70.3	70.4	70.4	69.4	69.4	69.5	59.5	56.1
その他	Other	54.4	55.7	55.7	52.2	50.3	49.0	50.5	49.6
満期保有目的の債券で時価のないもの	Securities Being Held to Maturity whose Fair Value is not Readily Determinable	-	n/a						
社債	Japanese Corporate Bonds	-	n/a						
その他有価証券	Securities Available for Sale	2,741.9	n/a	2,714.2	n/a	2,224.5	n/a	2,695.6	n/a
その他有価証券で時価評価されているもの	Marketable Securities, at Fair Value	2,300.8	2,178.2	2,617.5	2,271.3	2,099.0	2,607.8	2,600.0	1,924.0
株式	Equity Securities	16.4	16.0	15.7	14.1	13.7	15.1	14.8	15.1
国債	Japanese National Government Bonds	1,965.6	1,822.1	2,008.2	1,676.5	1,484.8	1,985.3	2,018.7	1,411.2
地方債	Japanese Local Government Bonds	1.7	1.7	1.7	1.8	1.8	1.7	1.7	1.7
社債	Japanese Corporate Bonds	17.3	17.6	321.8	320.8	319.2	318.7	284.4	275.1
その他	Other, Mainly Foreign Debt Securities	299.5	320.6	269.8	258.0	279.5	286.7	280.1	220.6
外国証券	Foreign Securities	298.5	319.4	267.5	255.8	277.3	284.5	277.9	218.4
外貨外国公社債	Foreign Currency Denominated Foreign Corporate and Government Bonds	158.4	187.5	145.4	138.9	161.7	183.0	182.3	126.2
邦貨外国公社債	Yen-Denominated Foreign Corporate and Government Bonds	129.1	121.8	111.7	109.4	107.8	94.7	89.0	86.6
外国株式・その他	Foreign Equity Securities and Others	7.9	7.4	7.5	7.4	7.7	6.7	6.6	5.5
その他証券	Other Securities	0.9	1.1	2.3	2.1	2.1	2.2	2.1	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	441.1	n/a	96.6	n/a	87.8	n/a	95.5	n/a
非上場株式	Equity Securities	11.5	n/a	11.3	n/a	11.3	n/a	10.9	n/a
非上場地方債	Japanese Local Government Bonds	-	n/a						
非上場社債	Japanese Corporate Bonds	321.8	n/a						
非上場外国証券	Foreign Securities	53.7	n/a	52.2	n/a	45.7	n/a	55.3	n/a
その他	Other	54.0	n/a	33.0	n/a	30.7	n/a	29.2	n/a
非連結子会社・関連会社株式	Investments in Unconsolidated Subsidiaries, at Cost and Affiliates Using the Equity Method	35.1	n/a	36.5	n/a	37.6	n/a	35.7	n/a
有価証券	Total Securities	3,282.2	3,147.8	3,233.3	2,832.9	2,639.9	3,153.8	3,286.3	2,703.3

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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
1年以内	One Year or Less	n/a	n/a	327.4	n/a	n/a	n/a	1,190.1	n/a
1~3年	Over One Year to Three Years	n/a	n/a	1,812.0	n/a	n/a	n/a	1,240.5	n/a
3~5年	Over Three Years to Five Years	n/a	n/a	731.1	n/a	n/a	n/a	508.1	n/a
5~7年	Over Five Years to Seven Years	n/a	n/a	63.4	n/a	n/a	n/a	56.9	n/a
7~10年	Over Seven Years to Ten Years	n/a	n/a	67.3	n/a	n/a	n/a	136.1	n/a
10年超	Over Ten Years	n/a	n/a	98.4	n/a	n/a	n/a	20.2	n/a
期限なし	Unspecified Term	n/a	n/a	133.5	n/a	n/a	n/a	134.1	n/a
有価証券	Total Securities	3,282.2	3,147.8	3,233.3	2,832.9	2,639.9	3,153.8	3,286.3	2,703.3
業種別貸出内訳	Loans by Borrower Industry	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
国内(除く特別国際金融取引勘定分)	Domestic Offices (excluding Japan Offshore Market Account):								
製造業	Manufacturing	257.2	262.7	249.0	248.7	252.0	233.4	231.5	235.2
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	2.5	2.5	2.4	2.4	2.2	2.2	2.2
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	3.2	2.9	2.7	2.4	2.2	2.0	0.4	0.4
建設業	Construction	9.3	9.8	8.7	5.8	5.6	5.2	8.3	16.9
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	39.6	39.2	32.3	30.1	25.9	24.6	27.1	27.1
情報通信業	Information and Communications	20.1	19.1	17.0	11.1	16.1	11.7	12.6	15.0
運輸業、郵便業	Transportation and Postal Service	313.9	298.5	293.6	282.7	272.7	299.2	284.3	288.7
卸売業、小売業	Wholesale and Retail	126.0	115.9	109.6	97.6	99.0	93.1	101.4	84.8
金融業、保険業	Finance and Insurance	1,107.8	836.4	1,095.9	922.7	892.6	785.6	722.6	704.7
不動産業	Real Estate	929.8	946.0	875.6	766.2	722.2	623.6	597.4	592.6
各種サービス業	Services	266.6	273.9	262.7	261.4	255.5	339.3	330.4	314.6
地方公共団体	Local Government	168.3	170.8	171.3	166.7	164.1	163.2	158.8	157.5
その他	Others	2,124.8	2,063.5	1,956.2	1,896.4	1,820.8	1,767.4	1,752.1	1,713.7
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	1,752.9	1,707.7	1,667.0	1,630.3	1,577.5	1,543.2	1,527.8	1,521.0
国内合計 (A)	Total Domestic (A)	5,369.7	5,041.7	5,077.6	4,694.9	4,531.7	4,351.1	4,229.7	4,154.1
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	1.5	1.7	1.9	2.2	2.2	2.3	2.2	2.2
金融機関	Financial Institutions	-	-	1.8	2.2	2.1	1.6	1.6	1.6
その他	Others	98.6	91.2	82.2	73.1	68.4	56.2	57.7	56.0
海外合計 (B)	Total Overseas (B)	100.1	92.9	86.0	77.5	72.7	60.2	61.6	59.8
合計 (A)+(B)	Total (A)+(B)	5,469.9	5,134.6	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0
無形固定資産	Intangible Fixed Assets	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
のれん	Goodwill, Net	125.3	117.0	57.8	55.6	53.5	51.5	49.5	47.5
新生フィナンシャル	Shinsei Financial	29.5	28.0	26.5	25.0	23.6	22.2	20.9	19.6
シンキ	Shinki	(6.5)	(6.4)	(6.3)	(6.2)	(6.1)	(6.0)	(5.9)	(5.8)
アプラスフィナンシャル	APLUS FINANCIAL	68.6	67.4	5.0	4.8	4.6	4.4	4.2	3.9
昭和リース	Showa Leasing	33.7	33.1	32.5	32.0	31.4	30.8	30.3	29.7
その他	Others	(0.0)	(5.1)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
連結に伴う無形資産	Intangible Assets Related with Acquisitions	40.7	38.9	25.2	24.0	22.7	21.6	20.5	19.4
新生フィナンシャル	Shinsei Financial	22.3	21.3	20.2	19.2	18.1	17.1	16.2	15.2
シンキ	Shinki	4.7	4.4	-	-	-	-	-	-
アプラスフィナンシャル	APLUS FINANCIAL	8.3	7.9	-	-	-	-	-	-
昭和リース	Showa Leasing	5.3	5.1	4.9	4.8	4.6	4.4	4.2	4.1
その他	Other	31.3	30.9	26.8	26.3	26.6	25.7	25.9	25.8
無形固定資産	Intangible Fixed Assets	197.4	186.8	109.9	106.0	102.9	98.8	96.0	92.8
繰越欠損金	Tax Loss Carryforwards	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
新生銀行	Shinsei Bank	n/a	n/a	108.0	n/a	n/a	n/a	126.0	n/a
新生フィナンシャル	Shinsei Financial	n/a	n/a	263.6	n/a	n/a	n/a	264.9	n/a
シンキ	Shinki	n/a	n/a	33.8	n/a	n/a	n/a	47.9	n/a
アプラスフィナンシャル	APLUS FINANCIAL	n/a	n/a	192.6	n/a	n/a	n/a	191.1	n/a
昭和リース	Showa Leasing	n/a	n/a	14.6	n/a	n/a	n/a	8.9	n/a
1株当たり配当金(円)	Dividends Per Share (JPY)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
普通株	Common Share	-	-	-	-	-	-	1.0	-

リスク管理債権	Risk Monitored Loans	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
破綻先債権額	Loans to Bankrupt Obligors	33.7	32.1	21.5	20.4	18.5	16.9	13.9	14.9
延滞債権額	Non-Accrual Delinquent Loans	192.2	196.2	346.7	334.4	357.2	330.2	317.9	295.6
3か月以上延滞債権額	Loans Past Due Three Months or More	26.4	15.6	2.7	2.9	2.2	3.7	2.2	7.0
貸出条件緩和債権額	Restructured Loans	62.5	61.9	61.3	61.0	61.5	59.9	60.9	58.7
合計(A)	Total (A)	315.0	306.0	432.3	418.9	439.5	410.7	395.0	376.4
貸出金残高(B)	Loans and Bills Discounted (B)	5,469.9	5,134.6	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0
貸出残高比(A)/(B)	(A)/(B)	5.76%	5.96%	8.37%	8.78%	9.55%	9.31%	9.21%	8.93%
貸倒引当金(C)	Reserve for Credit Losses (C)	198.6	194.8	196.6	197.7	218.1	190.7	199.2	192.5
引当率(C)/(A)	Reserve Ratios (C)/(A)	63.1%	63.7%	45.5%	47.2%	49.6%	46.4%	50.4%	51.1%

子会社別連結リスク管理債権	Risk Monitored Loans Breakdown for Large Entities	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
新生銀行単体	Shinsei Bank	177.3	n/a	306.2	n/a	289.6	n/a	251.3	n/a
新生フィナンシャル	Shinsei Financial	67.2	n/a	62.1	n/a	59.6	n/a	55.0	n/a
シンキ	Shinki	10.6	n/a	9.4	n/a	8.5	n/a	7.4	n/a
アプラスフィナンシャル	APLUS FINANCIAL	28.9	n/a	27.4	n/a	25.0	n/a	24.6	n/a
その他子会社	Other Subsidiaries	30.8	n/a	26.9	n/a	56.7	n/a	56.5	n/a
合計	Risk-Monitored Loans Breakdown For Large Entities	315.0	306.0	432.3	418.9	439.5	410.7	395.0	376.4

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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
新生フィナンシャル	Shinsei Financial	0.5	n/a	0.3	n/a	0.1	n/a	0.1	n/a
アプラスフィナンシャル	APLUS FINANCIAL	4.2	n/a	3.9	n/a	3.4	n/a	2.6	n/a
昭和リース	Showa Leasing	9.7	n/a	3.7	n/a	3.5	n/a	3.6	n/a
その他子会社	Other Subsidiaries	1.1	n/a	1.6	n/a	1.0	n/a	1.0	n/a
合計	Risk-Monitored Installment Receivables Included in Other Assets	15.6	n/a	9.5	n/a	8.2	n/a	7.3	n/a

貸倒引当金	Reserve for Credit Losses	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
一般貸倒引当金	General Reserve for Loan Losses	120.4	127.2	110.0	109.4	124.3	101.5	102.7	98.4
個別貸倒引当金	Specific Reserve for Loan Losses	78.2	67.6	86.5	88.2	93.8	89.2	96.4	94.0
特定海外債権引当金	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	198.6	194.8	196.6	197.7	218.1	190.7	199.2	192.5

資金調達内訳*	Overall Funding Composition*	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
顧客からの資金調達	Total Customer Based Funding	7,574.0	7,207.1	6,959.1	6,554.3	6,315.4	6,068.8	5,959.0	6,107.1
法人預金	Institutional Deposits	1,489.4	1,197.7	1,170.3	1,033.8	1,083.5	901.7	858.4	983.1
法人債券	Institutional Debentures	218.3	195.5	183.5	162.5	135.7	97.8	68.3	51.4
リテール預金	Retail Deposits	5,557.0	5,506.2	5,305.0	5,062.6	4,806.6	4,782.6	4,752.2	4,794.2
仕組預金	Structured Deposits	1,501.1	1,427.7	1,324.8	1,172.4	971.6	888.7	828.1	792.0
リテール債券	Retail Debentures	309.2	307.6	300.1	295.3	289.5	286.5	279.9	278.3
コールマネー及び売渡手形	Call Money	100.4	310.4	310.4	180.4	160.4	165.4	160.3	140.3
売現先勘定	Payables under Repurchase Agreements	156.3	-	8.4	-	-	-	-	-
債券貸借取引受入担保金	Collateral Related Securities Lending Transactions	764.3	504.8	548.4	399.8	140.8	315.4	269.6	468.0
コマーシャル・ペーパー	Commercial Paper	0.0	0.1	-	-	-	-	-	-
借入金	Borrowed Money	800.2	783.0	1,186.8	1,234.3	1,336.1	1,291.2	1,672.7	594.3
社債及び短期社債	Corporate Bonds and Short-Term Corporate Bonds	247.5	225.3	205.9	188.9	201.2	205.0	202.4	216.7
合計	Total	9,643.1	9,031.0	9,219.3	8,558.0	8,154.2	8,046.2	8,264.2	7,526.5

注記: 前期の数字は今期の表記に調整されています。

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

預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
預金	Deposits	6,667.8	6,463.5	6,190.4	5,812.3	5,570.5	5,451.7	5,436.6	5,469.2
流動性預金	Liquid (Current, Ordinary, Note) Deposits	1,376.4	1,446.9	1,490.1	1,555.5	1,496.5	1,481.3	1,476.3	1,468.2
定期性預金	Time Deposits	5,028.0	4,747.2	4,420.7	3,971.8	3,743.2	3,625.8	3,602.9	3,637.9
その他	Other	263.3	269.3	279.5	284.9	330.7	344.5	357.2	363.0
譲渡性預金	Negotiable Certificates of Deposits (NCDs)	378.6	240.4	284.9	284.1	319.6	232.7	174.0	308.1
合計	Total	7,046.5	6,704.0	6,475.3	6,096.4	5,890.1	5,684.4	5,610.6	5,777.3

定期預金の残存期間別残高	Time Deposits by Maturity	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
3か月未満	Less than Three Months	n/a	n/a	1,430.6	n/a	n/a	n/a	1,373.3	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	590.7	n/a	n/a	n/a	246.7	n/a
6か月以上1年未満	Six Months or More, but Less than One Year	n/a	n/a	452.8	n/a	n/a	n/a	405.2	n/a
1年以上2年未満	One Year or More, but Less than Two Years	n/a	n/a	515.4	n/a	n/a	n/a	470.4	n/a
2年以上3年未満	Two Years or More, but Less than Three Years	n/a	n/a	452.1	n/a	n/a	n/a	593.9	n/a
3年以上	Three Years or More	n/a	n/a	978.9	n/a	n/a	n/a	513.2	n/a
合計	Total	5,028.0	4,747.2	4,420.7	3,971.8	3,743.2	3,625.8	3,602.9	3,637.9

債券の残存期間別残高	Maturity Schedule of Debentures	2,009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
1年以下	One Year or Less	128.9	n/a	173.4	n/a	152.4	n/a	92.5	n/a
1年超2年以下	Over One Year to Two Years	163.1	n/a	100.9	n/a	74.7	n/a	66.7	n/a
2年超3年以下	Over Two Years to Three Years	83.1	n/a	74.7	n/a	71.3	n/a	58.5	n/a
3年超4年以下	Over Three Years to Four Years	83.1	n/a	66.9	n/a	56.5	n/a	57.1	n/a
4年超	Over Four Years	69.1	n/a	67.6	n/a	70.1	n/a	73.2	n/a
合計	Total	527.5	503.1	483.7	457.8	425.2	384.4	348.2	329.7

借入金の残存期間別残高	Maturity Schedule of Borrowed Money	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
1年以下	One Year or Less	461.9	n/a	878.6	n/a	1,060.1	n/a	1,413.2	n/a
1年超2年以下	Over One Year to Two Years	87.4	n/a	89.7	n/a	84.0	n/a	69.9	n/a
2年超3年以下	Over Two Years to Three Years	73.2	n/a	49.5	n/a	38.5	n/a	29.8	n/a
3年超4年以下	Over Three Years to Four Years	24.9	n/a	17.7	n/a	6.9	n/a	13.4	n/a
4年超	Over Four Years	152.6	n/a	151.1	n/a	146.3	n/a	146.3	n/a
合計	Total	800.2	783.0	1,186.8	1,234.3	1,336.1	1,291.2	1,672.7	594.3

社債の残存期間別残高	Maturity Schedule of Corporate Bonds	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
1年以下	One Year or Less	18.5	n/a	13.1	n/a	4.7	n/a	3.3	n/a
1年超2年以下	Over One Year to Two Years	2.8	n/a	0.3	n/a	2.0	n/a	1.9	n/a
2年超3年以下	Over Two Years to Three Years	0.5	n/a	0.1	n/a	1.7	n/a	1.7	n/a
3年超4年以下	Over Three Years to Four Years	0.4	n/a	-	n/a	1.7	n/a	34.9	n/a
4年超	Over Four Years	182.6	n/a	174.7	n/a	170.4	n/a	137.6	n/a
合計	Total	205.2	194.8	188.2	163.4	180.8	176.9	179.6	177.1

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*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
業務粗利益	Total Revenue	78.3	83.3	36.2	70.4	85.1	86.4	50.0	57.4
経費	General and Administrative Expenses	42.0	41.0	40.7	36.4	36.3	35.6	34.3	31.1
実質業務純益(損失)	Ordinary Business Profit (Loss)	36.3	42.3	(4.4)	34.0	48.8	50.8	15.6	26.2
与信関連費用	Net Credit Costs	13.1	23.1	49.9	13.8	38.5	(3.0)	19.0	2.1
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	23.1	19.1	(54.4)	20.1	10.2	53.8	(3.4)	24.0
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	5.4	5.0	5.0	3.4	3.4	3.1	3.0	3.1
その他利益(損失)	Other Gains (Losses)	(4.9)	(0.0)	(97.8)	(0.6)	1.7	0.8	(11.9)	(0.7)
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.1	0.4	0.5	0.2	0.9	0.4	0.3	1.0
法人税等調整額	Deferred Income Tax (Benefit)	4.2	(0.5)	3.8	(0.5)	2.2	1.6	1.8	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.4	2.9	0.6	2.5	2.3	2.3	0.7	1.0
四半期純利益(損失)	Net Income (Loss)	5.8	11.1	(162.4)	13.8	3.0	47.2	(21.4)	18.1
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	10.5	15.5	(89.5)	16.7	5.9	49.8	(18.7)	20.8

法人部門*	Institutional Group*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
業務粗利益	Total Revenue				17.8	24.4	18.8	12.4	20.3
経費	General and Administrative Expenses				6.9	6.9	6.7	6.6	6.2
実質業務純益	Ordinary Business Profit				10.9	17.4	12.1	5.7	14.1
与信関連費用	Net Credit Costs				3.6	28.0	(3.5)	9.7	(0.4)
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				7.3	(10.5)	15.6	(3.9)	14.5

注記:前期の数字は今期の表記に調整されています。

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

金融市場部門*	Global Markets Group*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
業務粗利益	Total Revenue				8.0	18.9	31.8	4.8	0.9
経費	General and Administrative Expenses				3.2	3.0	3.0	2.8	2.7
実質業務純益(損失)	Ordinary Business Profit (Loss)				4.7	15.9	28.8	1.9	(1.7)
与信関連費用	Net Credit Costs				(1.5)	0.2	(0.0)	2.7	(1.2)
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				6.3	15.6	28.9	(0.7)	(0.5)

注記:前期の数字は今期の表記に調整されています。

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

個人部門*	Individual Group*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
業務粗利益	Total Revenue	52.4	51.0	45.9	45.6	42.6	36.4	32.4	36.9
経費	General and Administrative Expenses	30.6	29.9	30.3	27.2	26.0	25.8	25.3	22.8
実質業務純益	Ordinary Business Profit	21.7	21.0	15.5	18.4	16.5	10.5	7.1	14.0
与信関連費用	Net Credit Costs	9.1	12.0	8.1	11.5	10.2	0.4	6.3	3.7
与信関連費用加算後実質業務純益	Ordinary Business Profit after Net Credit Costs	12.6	9.0	7.4	6.8	6.2	10.1	0.7	10.3

注記:前期の数字は今期の表記に調整されています。

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

経営勘定/その他*	Corporate/Other*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
業務粗利益	Total Revenue				(1.0)	(0.8)	(0.6)	0.2	(0.7)
経費	General and Administrative Expenses				(0.8)	0.3	0.0	(0.5)	(0.6)
実質業務純益(損失)	Ordinary Business Profit (Loss)				(0.1)	(1.1)	(0.7)	0.7	(0.1)
与信関連費用	Net Credit Costs				0.1	(0.0)	0.1	0.2	0.0
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				(0.2)	(1.1)	(0.8)	0.5	(0.2)

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 業務粗利益*	Institutional Group Total Revenue*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金利益	Net Interest Income				8.1	9.8	7.4	8.6	6.2
法人営業	Institutional Banking				2.2	2.3	2.3	2.3	2.3
ストラクチャードファイナンス	Structured Finance				5.8	5.9	5.2	4.4	4.1
プリンシパルトランザクションズ	Principal Transactions				(0.2)	0.8	0.3	1.8	0.5
昭和リース	Showa Leasing	(1.1)	(1.0)	(0.6)	(0.7)	(0.9)	(0.8)	(0.5)	(0.9)
その他	Others				1.0	1.7	0.2	0.5	0.0
非資金利益	Non-Interest Income				9.7	14.5	11.4	3.7	14.0
法人営業	Institutional Banking				0.3	0.6	0.3	0.1	0.3
ストラクチャードファイナンス	Structured Finance				0.9	(0.7)	1.1	(0.2)	0.6
プリンシパルトランザクションズ	Principal Transactions				1.8	4.7	0.7	(1.6)	1.0
昭和リース	Showa Leasing	4.6	4.8	4.6	4.5	4.7	4.5	4.6	4.3
その他	Others				2.0	5.2	4.6	0.7	7.7
法人部門 業務粗利益	Institutional Group Total Revenue				17.8	24.4	18.8	12.4	20.3
法人営業	Institutional Banking				2.5	2.9	2.7	2.5	2.7
ストラクチャードファイナンス	Structured Finance				6.7	5.1	6.3	4.2	4.7
プリンシパルトランザクションズ	Principal Transactions				1.5	5.5	1.1	0.2	1.6
昭和リース	Showa Leasing	3.4	3.7	4.0	3.7	3.7	3.7	4.0	3.4
その他	Others				3.0	7.0	4.8	1.3	7.7
法人部門 業務粗利益	Institutional Group Total Revenue				17.8	24.4	18.8	12.4	20.3

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.

金融市場部門 業務粗利益*	Global Markets Group Total Revenue*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金利益	Net Interest Income				2.1	0.1	3.9	2.9	(1.1)
金融法人	Financial Institutions				0.3	0.3	0.3	0.2	0.3
市場営業	Markets				1.0	0.7	0.5	0.3	0.2
トレジャリー	Treasury				0.6	(1.0)	2.9	2.2	(1.8)
その他	Others				0.1	0.1	0.1	0.0	0.0
非資金利益	Non-Interest Income				5.8	18.7	27.8	1.8	2.0
金融法人	Financial Institutions				0.2	0.5	0.0	0.5	0.3
市場営業	Markets				1.7	6.0	1.0	0.9	0.6
トレジャリー	Treasury				3.5	11.1	26.3	(0.0)	0.5
その他	Others				0.3	0.9	0.4	0.4	0.5
金融市場部門 業務粗利益	Global Markets Group Total Revenue				8.0	18.9	31.8	4.8	0.9
金融法人	Financial Institutions				0.5	0.8	0.3	0.8	0.7
市場営業	Markets				2.8	6.8	1.5	1.2	0.9
トレジャリー	Treasury				4.1	10.1	29.3	2.1	(1.3)
その他	Others				0.4	1.1	0.6	0.5	0.6
金融市場部門 業務粗利益	Global Markets Group Total Revenue				8.0	18.9	31.8	4.8	0.9

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*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金利益	Net Interest Income	41.4	40.2	37.0	35.7	32.5	26.1	22.9	26.9
リテールバンキング	Retail Banking	8.1	8.0	7.8	8.5	8.7	8.3	8.1	8.1
新生フィナンシャル	Shinsei Financial	22.6	21.3	20.1	18.3	16.5	15.2	13.9	12.6
シンキ	Shinki	3.9	3.6	3.3	3.3	3.1	2.8	2.4	2.3
アプラスフィナンシャル	APLUS FINANCIAL	6.5	6.6	5.2	5.0	3.7	3.2	2.4	3.4
その他	Others				0.3	0.3	(3.5)	(4.0)	0.4
非資金利益	Non-Interest Income	10.9	10.7	8.9	9.9	10.0	10.3	9.5	10.0
リテールバンキング	Retail Banking	2.9	2.1	1.6	2.4	2.4	2.3	2.3	2.2
新生フィナンシャル	Shinsei Financial	(1.3)	(0.5)	(1.2)	(1.2)	(1.2)	(1.1)	(1.4)	(1.0)
シンキ	Shinki	(0.2)	(0.3)	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)	(0.1)
アプラスフィナンシャル	APLUS FINANCIAL	9.5	9.4	8.8	9.0	9.1	9.3	8.8	8.9
その他	Others				0.0	0.0	0.0	0.0	0.0
個人部門 業務粗利益	Individual Group Total Revenue	52.4	51.0	45.9	45.6	42.6	36.4	32.4	36.9
リテールバンキング	Retail Banking	11.0	10.2	9.5	11.0	11.1	10.6	10.5	10.3
預金・債券関連金利収益	Deposits and Debentures Net Interest Income	6.5	6.3	6.1	6.4	6.5	6.0	5.8	5.8
預金・債券関連非金利収益	Deposits and Debentures Non-Interest Income	1.6	1.0	0.6	1.4	1.4	1.4	1.5	1.3
アセットマネージメント	Asset Management	1.3	1.3	1.1	1.2	1.2	1.0	1.0	1.2
貸出	Loans	1.4	1.5	1.5	1.9	1.9	2.0	2.0	1.9
(参考)仕組預金関連収益	(Ref) Revenue from Structured Deposits	1.6	1.1	1.0	1.5	1.4	1.5	1.6	1.3
新生フィナンシャル	Shinsei Financial	21.3	20.8	18.9	17.1	15.2	14.0	12.4	11.5
シンキ	Shinki	3.6	3.3	2.9	3.0	2.8	2.5	2.2	2.1
アプラスフィナンシャル	APLUS FINANCIAL	16.1	16.1	14.1	14.1	12.8	12.6	11.2	12.3
その他	Others				0.3	0.4	(3.4)	(4.0)	0.4
個人部門 業務粗利益	Individual Group Total Revenue	52.4	51.0	45.9	45.6	42.6	36.4	32.4	36.9

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 業務粗利益*	Corporate/Other Total Revenue*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金利益	Net Interest Income				(1.4)	(1.0)	(0.8)	(0.7)	(0.7)
非資金利益	Non-Interest Income				0.3	0.2	0.1	0.9	(0.0)
経営勘定/その他 業務粗利益(損失)	Corporate/Other Total Revenue (Loss)				(1.0)	(0.8)	(0.6)	0.2	(0.7)

業務粗利益*	Total Revenue*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金利益	Net Interest Income	51.9	52.9	45.5	44.6	41.5	36.6	33.8	31.2
非資金利益	Non-Interest Income	26.4	30.3	(9.3)	25.8	43.5	49.8	16.1	26.1
業務粗利益	Total Revenue	78.3	83.3	36.2	70.4	85.1	86.4	50.0	57.4
法人部門	Institutional Group				17.8	24.4	18.8	12.4	20.3
法人営業	Institutional Banking				2.5	2.9	2.7	2.5	2.7
ストラクチャードファイナンス	Structured Finance				6.7	5.1	6.3	4.2	4.7
プリンシパルトランザクションズ	Principal Transactions				1.5	5.5	1.1	0.2	1.6
昭和リース	Showa Leasing	3.4	3.7	4.0	3.7	3.7	3.7	4.0	3.4
その他	Others				3.0	7.0	4.8	1.3	7.7
金融市場部門	Global Markets Group				8.0	18.9	31.8	4.8	0.9
金融法人	Financial Institutions				0.5	0.8	0.3	0.8	0.7
市場営業	Markets				2.8	6.8	1.5	1.2	0.9
トレジャリー	Treasury				4.1	10.1	29.3	2.1	(1.3)
その他	Others				0.4	1.1	0.6	0.5	0.6
個人部門	Individual Group	52.4	51.0	45.9	45.6	42.6	36.4	32.4	36.9
リテールバンキング	Retail Banking	11.0	10.2	9.5	11.0	11.1	10.6	10.5	10.3
新生フィナンシャル	Shinsei Financial	21.3	20.8	18.9	17.1	15.2	14.0	12.4	11.5
シンキ	Shinki	3.6	3.3	2.9	3.0	2.8	2.5	2.2	2.1
アプラスフィナンシャル	APLUS FINANCIAL	16.1	16.1	14.1	14.1	12.8	12.6	11.2	12.3
その他	Others				0.3	0.4	(3.4)	(4.0)	0.4
経営勘定/その他	Corporate/Other Total Revenue	1.8	1.5	6.3	(1.0)	(0.8)	(0.6)	0.2	(0.7)
業務粗利益	Total Revenue	78.3	83.3	36.2	70.4	85.1	86.4	50.0	57.4

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.

経費*	General and Administrative Expenses*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
法人部門	Institutional Group				6.9	6.9	6.7	6.6	6.2
法人営業	Institutional Banking				1.6	1.6	1.5	1.5	1.4
ストラクチャードファイナンス	Structured Finance				1.5	1.4	1.4	1.4	1.2
プリンシパルトランザクションズ	Principal Transactions				1.1	1.2	0.8	1.0	0.9
昭和リース	Showa Leasing	2.0	2.0	2.1	2.0	1.9	2.0	2.0	1.8
その他	Others				0.6	0.6	0.9	0.6	0.6
金融市場部門	Global Markets Group				3.2	3.0	3.0	2.8	2.7
金融法人	Financial Institutions				0.6	0.6	0.5	0.5	0.5
市場営業	Markets				1.2	1.1	1.1	1.1	0.8
トレジャリー	Treasury				0.2	0.2	0.2	0.3	0.2
その他	Others				0.9	0.9	0.9	0.8	1.0
個人部門	Individual Group	30.6	29.9	30.3	27.2	26.0	25.8	25.3	22.8
リテールバンキング	Retail Banking	8.8	8.8	8.6	8.0	8.1	8.3	8.6	7.8
新生フィナンシャル	Shinsei Financial	10.2	9.8	10.4	8.7	8.6	8.1	7.9	6.6
シンキ	Shinki	2.1	1.9	1.6	1.4	1.2	1.1	0.8	0.9
アプラスフィナンシャル	PLUS FINANCIAL	9.2	9.2	9.6	8.9	8.0	7.9	7.9	7.2
その他	Others				0.0	0.0	0.1	0.0	0.0
経営勘定/その他	Corporate/Other	0.4	0.3	0.0	(0.8)	0.3	0.0	(0.5)	(0.6)
経費	General and Administrative Expenses	42.0	41.0	40.7	36.4	36.3	35.6	34.3	31.1

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.

実質業務純益(損失)*	Ordinary Business Profit (Loss)*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
法人部門	Institutional Group				10.9	17.4	12.1	5.7	14.1
法人営業	Institutional Banking				0.9	1.3	1.1	1.0	1.2
ストラクチャードファイナンス	Structured Finance				5.2	3.7	4.9	2.8	3.5
プリンシパルトランザクションズ	Principal Transactions				0.4	4.3	0.3	(0.7)	0.6
昭和リース	Showa Leasing	1.4	1.7	1.8	1.7	1.7	1.7	2.0	1.5
その他	Others				2.4	6.3	3.9	0.6	7.0
金融市場部門	Global Markets Group				4.7	15.9	28.8	1.9	(1.7)
金融法人	Financial Institutions				(0.1)	0.1	(0.2)	0.2	0.1
市場営業	Markets				1.5	5.6	0.4	0.1	0.0
トレジャリー	Treasury				3.8	9.8	29.0	1.8	(1.5)
その他	Others				(0.5)	0.2	(0.3)	(0.3)	(0.4)
個人部門	Individual Group	21.7	21.0	15.5	18.4	16.5	10.5	7.1	14.0
リテールバンキング	Retail Banking	2.2	1.4	0.8	2.9	3.0	2.2	1.8	2.5
新生フィナンシャル	Shinsei Financial	11.0	10.9	8.4	8.3	6.6	5.8	4.5	4.8
シンキ	Shinki	1.4	1.4	1.3	1.6	1.6	1.4	1.4	1.1
アプラスフィナンシャル	PLUS FINANCIAL	6.8	6.8	4.5	5.2	4.8	4.6	3.3	5.0
その他	Others				0.2	0.3	(3.6)	(4.0)	0.3
経営勘定/その他	Corporate/Other	1.3	1.2	6.3	(0.1)	(1.1)	(0.7)	0.7	(0.1)
実質業務純益(損失)	Ordinary Business Profit (Loss)	36.3	42.3	(4.4)	34.0	48.8	50.8	15.6	26.2

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.

与信関連費用*	Net Credit Costs*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
法人部門	Institutional Group				3.6	28.0	(3.5)	9.7	(0.4)
法人営業	Institutional Banking				(0.8)	(0.0)	(1.0)	1.8	(1.1)
ストラクチャードファイナンス	Structured Finance				5.7	26.3	(0.0)	7.0	2.0
プリンシパルトランザクションズ	Principal Transactions				(0.2)	(0.0)	(0.1)	(0.1)	0.1
昭和リース	Showa Leasing	0.6	0.2	2.1	0.5	1.0	(1.6)	3.5	(1.8)
その他	Others				(1.5)	0.8	(0.6)	(2.5)	0.3
金融市場部門	Global Markets Group				(1.5)	0.2	(0.0)	2.7	(1.2)
金融法人	Financial Institutions				(1.2)	0.5	(0.1)	0.1	0.2
市場営業	Markets				(0.3)	(0.3)	(0.1)	2.4	(1.2)
トレジャリー	Treasury				-	-	-	-	-
その他	Others				0.1	0.0	0.3	0.2	(0.2)
個人部門	Individual Group	9.1	12.0	8.1	11.5	10.2	0.4	6.3	3.7
リテールバンキング	Retail Banking	(0.0)	(0.0)	0.0	0.7	0.4	0.0	1.2	0.2
新生フィナンシャル	Shinsei Financial	8.4	6.4	1.3	5.7	4.6	(2.3)	(0.3)	(0.3)
シンキ	Shinki	(5.1)	1.3	1.2	0.8	1.0	0.6	1.1	0.0
アプラスフィナンシャル	APLUS FINANCIAL	5.5	4.4	4.8	3.9	3.9	1.8	4.0	3.7
その他	Others				0.1	0.1	0.2	0.2	0.0
経営勘定/その他	Corporate/Other	0.4	0.0	(0.5)	0.1	(0.0)	0.1	0.2	0.0
与信関連費用	Net Credit Costs	13.1	23.1	49.9	13.8	38.5	(3.0)	19.0	2.1

注記:前期の数字は今期の表記に調整されています。

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

与信関連費用加算後実質業務純益(損失)*	Ordinary Business Profit (Loss) after Net Credit Costs*	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
法人部門	Institutional Group				7.3	(10.5)	15.6	(3.9)	14.5
法人営業	Institutional Banking				1.8	1.3	2.1	(0.8)	2.3
ストラクチャードファイナンス	Structured Finance				(0.4)	(22.6)	4.9	(4.2)	1.5
プリンシパルトランザクションズ	Principal Transactions				0.6	4.4	0.4	(0.6)	0.5
昭和リース	Showa Leasing	0.7	1.4	(0.2)	1.2	0.7	3.3	(1.5)	3.3
その他	Others				3.9	5.4	4.6	3.1	6.6
金融市場部門	Global Markets Group				6.3	15.6	28.9	(0.7)	(0.5)
金融法人	Financial Institutions				1.1	(0.3)	(0.0)	0.1	(0.1)
市場営業	Markets				1.9	6.0	0.6	(2.2)	1.3
トレジャリー	Treasury				3.8	9.8	29.0	1.8	(1.5)
その他	Others				(0.6)	0.1	(0.6)	(0.5)	(0.1)
個人部門	Individual Group	12.6	9.0	7.4	6.8	6.2	10.1	0.7	10.3
リテールバンキング	Retail Banking	2.2	1.4	0.8	2.1	2.5	2.2	0.6	2.3
新生フィナンシャル	Shinsei Financial	2.5	4.5	7.0	2.5	2.0	8.2	4.8	5.2
シンキ	Shinki	6.5	0.0	0.1	0.7	0.6	0.8	0.2	1.1
アプラスフィナンシャル	APLUS FINANCIAL	1.3	2.4	(0.3)	1.2	0.8	2.8	(0.6)	1.3
その他	Others				0.0	0.2	(3.9)	(4.3)	0.2
経営勘定/その他	Corporate/Other	0.9	1.1	6.8	(0.2)	(1.1)	(0.8)	0.5	(0.2)
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	23.1	19.1	(54.4)	20.1	10.2	53.8	(3.4)	24.0

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.

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・金融市場部門*	Institutional Group, Global Markets Group*	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	2,280.8	1,988.8	2,141.1	1,901.6	1,870.2	1,849.7	1,776.7	1,718.0
不動産ファイナンス	Real Estate Finance	1,063.2	1,076.1	1,048.9	937.6	890.9	796.6	743.6	742.1
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	610.4	653.5	651.4	552.8	512.5	432.5	411.3	405.3
不動産ノンリコースファイナンス(私募債形態)	Real Estate Non-Recourse Bonds	318.0	308.9	298.6	290.5	281.1	282.0	247.2	239.6
その他不動産ファイナンスローン	Other Real Estate Finance Loans	134.7	113.6	98.9	94.2	97.2	82.0	85.0	97.1
その他プロダクトローン	Other Product Loans	634.8	614.7	520.3	514.1	468.9	428.4	416.9	399.3
CLO(貸出債権証券化)	CLO (Off Balance)	-	-	-	-	-	-	-	-
コマースファイナンス子会社顧客向け貸出	Loans to Commercial Finance Subsidiaries' Customers	33.1	34.8	38.9	36.2	36.2	34.3	34.9	34.2
貸出及び私募債形態ノンリコースファイナンス	Total Loans and Non-Recourse Bonds	4,012.0	3,714.6	3,749.3	3,389.6	3,266.4	3,109.2	2,979.2	2,893.8
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	224.0	217.2	213.7	208.9	204.7	203.5	206.2	199.5
割賦売掛金(コマースファイナンス)	Installment Receivables (Commercial Finance)	127.8	119.7	116.6	108.1	111.7	108.1	109.3	103.6
法人預金(含む譲渡性預金)	Institutional Deposits and Negotiable Certificates of Deposit	1,489.4	1,197.7	1,170.3	1,033.8	1,083.5	901.7	858.4	983.1
法人債券	Institutional Debentures	218.3	195.5	183.5	162.5	135.7	97.8	68.3	51.4
預金・債券	Total Deposits and Debentures	1,707.7	1,393.2	1,353.9	1,196.3	1,219.2	999.6	926.7	1,034.5

注記:1. 前期の数字は今期の表記に調整されています。

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

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

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

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

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

個人部門*	Individual Group*	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
リテール顧客向け貸出	Retail Banking Loans Outstanding	825.2	821.4	890.7	891.1	889.1	893.9	913.3	931.3
住宅ローン	Housing Loan Balance	816.7	813.4	882.3	883.3	881.3	886.9	905.7	924.3
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	950.7	907.4	822.2	782.2	730.0	690.3	653.1	628.4
新生フィナンシャル顧客向け	Shinsei Financial Customers	632.3	607.1	512.1	485.1	447.8	414.1	385.7	364.8
シンキ顧客向け	Shinki Customers	87.3	82.7	79.5	74.9	69.6	63.1	58.2	53.0
アプラスフィナンシャル顧客向け	APLUS FINANCIAL Customers	183.7	174.2	166.6	159.2	152.5	143.8	134.4	127.3
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	30.3
その他顧客向け	Other Customers	47.3	43.2	63.9	62.8	59.9	57.5	53.8	52.8
貸出	Total Loans	1,776.0	1,728.9	1,713.0	1,673.3	1,619.1	1,584.2	1,566.4	1,559.8
割賦売掛金(コンシューマーファイナンス)	Installment Receivables (Consumer Finance)	248.9	243.0	231.1	236.6	236.0	232.6	221.1	221.5
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	645.9	638.5	614.4	600.6	594.3	578.8	566.8	558.7
預り総資産	Assets under Management (AUM)	6,636.9	6,608.7	6,404.5	6,164.7	5,919.3	5,898.5	5,869.8	5,919.0
リテール預金	Retail Deposits	5,557.0	5,506.2	5,305.0	5,062.6	4,806.6	4,782.6	4,752.2	4,794.2
仕組預金	Structured Deposits	1,501.1	1,427.7	1,324.8	1,172.4	971.6	888.7	828.1	792.0
リテール債券	Retail Debentures	309.2	307.6	300.1	295.3	289.5	286.5	279.9	278.3
投信/年金	Mutual Funds and Variable Annuities	710.0	715.3	715.0	714.3	715.4	710.8	707.5	706.2
投資信託	Mutual Funds	448.1	451.0	449.8	447.7	444.7	438.8	433.9	431.0
変額年金	Variable Annuities	261.9	264.3	265.1	266.6	270.6	271.9	273.5	275.2
仕組債(金融商品仲介業務)	Structured Bonds (Financial Product Intermediary Business)	39.4	58.9	64.7	73.2	89.5	101.6	113.6	124.3
支払承諾	Acceptances and Guarantees	645.9	638.5	614.4	600.6	594.3	578.8	566.8	558.7
リテール口座数(千口座)	Total Number of Retail Accounts (Thousands)	2,488.2	2,503.8	2,524.3	2,533.6	2,543.1	2,554.3	2,571.6	2,586.1
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)	40.2	40.4	40.8	41.4	41.8	42.4	43.7	45.0
新生フィナンシャル顧客数(千人)	Shinsei Financial's Number of Customers (Thousands)	1,297.6	1,106.7	907.0	871.9	830.0	789.6	758.4	732.2
無担保パーソナルローン(千人)	Unsecured Personal Loans (Thousands)	936.5	902.1	877.2	846.7	810.0	774.0	743.0	720.0
クレジットカード(有効会員数)	Credit Card (valid customer)	316.9	165.3	-	-	-	-	-	-
クレジットカード(残あり顧客数)	Credit Card (on book customer)	154.0	127.0	91.5	77.8	70.0	64.0	63.0	55.0
信販事業(残あり顧客数)	Installment Sales Finance (valid customer)	32.2	27.6	22.3	18.0	13.0	9.0	9.0	6.0
住宅ローン(HPL)	Mortgage (Home Property Loans)	4.0	3.9	-	-	-	-	-	-
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	7.9	7.6	7.3	7.0	7.0	6.6	6.4	6.2
シンキ顧客数(千人)	Shinki's Number of Customers (Thousands)	203.8	192.3	181.1	170.0	160.0	149.4	140.5	131.2
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)	8,238.9	8,171.8	8,165.6	8,072.3	7,962.9	7,830.1	7,701.0	7,573.0

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. 前期の数字は今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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
法人部門、金融市場部門	Loans in Institutional Group, Global Markets Group	3,693.9	3,405.7	3,450.6	3,099.1	2,985.3	2,827.1	2,725.0	2,654.1
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	2,280.8	1,988.8	2,141.1	1,901.6	1,870.2	1,849.7	1,778.3	1,718.0
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	610.4	653.5	651.4	552.8	512.5	432.5	411.3	405.3
その他不動産ファイナンスローン	Other Real Estate Finance Loans	134.7	113.6	98.9	94.2	97.2	82.0	85.0	97.1
その他プロダクトローン	Other Product Loans	634.8	614.7	520.3	514.1	468.9	428.4	415.3	399.3
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	33.1	34.8	38.9	36.2	36.2	34.3	34.9	34.2
個人部門	Loans in Individual Group	1,776.0	1,728.9	1,713.0	1,673.3	1,619.1	1,584.2	1,566.4	1,559.8
リテール顧客向け貸出	Retail Banking Loans Outstanding	825.2	821.4	890.7	891.1	889.1	893.9	913.3	931.3
住宅ローン	Housing Loan Balance	816.7	813.4	882.3	883.3	881.3	886.9	905.7	924.3
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	950.7	907.4	822.2	782.2	730.0	690.3	653.1	628.4
新生フィナンシャル顧客向け	Shinsei Financial's Customers	632.3	607.1	512.1	485.1	447.8	414.1	385.7	364.8
シンキ顧客向け	Shinki's Customers	87.3	82.7	79.5	74.9	69.6	63.1	58.2	53.0
アプラスフィナンシャル顧客向け	APLUS FINANCIAL's Customers	183.7	174.2	166.6	159.2	152.5	143.8	134.4	127.3
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	30.3
その他顧客向け	Other's Customers	47.3	43.2	63.9	62.8	59.9	57.5	53.8	52.8
貸出残高	Total Loans and Bills Discounted	5,469.9	5,134.6	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0

注記:1. 前期の数字は今期の表記に調整されています。

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

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

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

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

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

部門別、配賦リスク資本	Risk Capital Allocation by Business	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
法人部門	Institutional Group	436	n/a	491	n/a	355	n/a	364	n/a
金融市場部門	Global Markets Group								
個人部門	Individual Group	190	n/a	172	n/a	177	n/a	154	n/a
経営勘定/その他	Corporate/Other	0	n/a	0	n/a	3	n/a	3	n/a
配賦可能資本	Excess Capital	0	n/a	0	n/a	0	n/a	0	n/a
Tier I 資本	Tier I Capital	591.5	619.4	490.7	506.4	500.5	464.0	516.7	533.2

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.

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	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
ROA(年換算後)	Return on Assets (Annualized)	0.2%	0.4%	(5.6%)	0.5%	0.1%	1.7%	(0.8%)	0.7%
ROE(潜在株式調整後)(年換算後)	Return on Equity (Fully Diluted) (Annualized)	3.9%	7.5%	(127.1%)	12.1%	2.7%	38.6%	(20.0%)	13.2%
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)	0.4%	0.6%	(3.1%)	0.6%	0.2%	1.8%	(0.7%)	0.9%
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)	7.0%	10.3%	(67.5%)	14.6%	5.3%	40.6%	(18.2%)	15.1%
経費率	Expense-to-Revenue Ratio	53.7%	49.2%	112.5%	51.8%	42.7%	41.2%	68.7%	54.3%

リスク分類別リスク資本の配賦	Risk Capital Allocation by Risk Categories	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
信用リスク	Credit Risk	361	n/a	394	n/a	460	n/a	437	n/a
ストラクチャードクレジット/その他投資リスク	Structured Credit and Other Investment Risk	197	n/a	195	n/a	n/a	n/a	n/a	n/a
市場リスク	Market Risk	7	n/a	6	n/a	21	n/a	30	n/a
金利リスク	Interest Rate Risk	8	n/a	28	n/a	18	n/a	18	n/a
流動性リスク	Liquidity Risk	12	n/a	n/a	n/a	n/a	n/a	n/a	n/a
オペレーション・リスク	Operational Risk	39	n/a	38	n/a	36	n/a	36	n/a
配賦可能資本	Excess Capital	0	n/a	0	n/a	0	n/a	0	n/a
Tier I 資本	Tier I Capital	591.5	619.4	490.7	506.4	500.5	464.0	516.7	533.2

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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
基本的項目(Tier I)	Basic Items (Tier I)	591.5	619.4	490.7	506.4	500.5	464.0	516.7	533.2
補完的項目(Tier II)	Amount Eligible for Inclusion in Capital (Tier II)	289.6	291.3	268.7	254.8	251.2	239.7	231.8	221.5
控除項目	Deduction	(89.6)	(82.9)	(114.0)	(108.1)	(109.6)	(104.1)	(98.6)	(103.0)
自己資本金額	Total Capital	791.5	827.8	645.4	653.0	642.1	599.7	649.9	651.7
リスクアセット	Risk Assets	8,449.2	7,911.5	7,722.1	7,276.3	7,180.8	6,770.2	6,653.7	6,559.5
自己資本比率	Capital Adequacy Ratio	9.36%	10.46%	8.35%	8.97%	8.94%	8.85%	9.76%	9.93%
Tier I 比率	Tier I Capital Ratio	7.00%	7.83%	6.35%	6.95%	6.97%	6.85%	7.76%	8.12%
リスク資本	Risk Capital	627	n/a	664	n/a	536	n/a	522	n/a
Tier I に対するリスク資本の割合	Risk Capital as a Percentage of Tier I Capital	106.1%	n/a	135.3%	n/a	107.1%	n/a	101.0%	n/a

1株当たり数値(円)	Per Share Data (JPY)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
1株当たり純資産	Common Equity Per Share	312.05	316.20	232.72	236.82	232.54	253.49	205.83	212.70
潜在株式調整後1株当たり純資産	Fully Diluted Equity Per Share	312.05	316.20	232.72	236.82	232.54	253.49	205.83	212.70
1株当たり四半期純利益	Basic Net Income (Loss) Per Share	2.99	5.69	(82.69)	7.06	1.53	24.03	(11.26)	6.84
潜在株式調整後1株当たり四半期純利益	Diluted Net Income (Loss) Per Share	2.99	5.69	(82.69)	7.06	1.53	24.03	(11.26)	6.84
キャッシュベース:	Cash Basis:								
1株当たり四半期純利益	Basic Net Income (Loss) Per Share	5.34	7.90	(45.59)	8.55	3.02	25.39	(10.01)	7.84
潜在株式調整後1株当たり四半期純利益	Diluted Net Income (Loss) Per Share	5.34	7.90	(45.59)	8.55	3.02	25.39	(10.01)	7.84

株式数	Share Data	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
潜在株式調整後期末発行済普通株式数	Fully Diluted Number of Shares Outstanding at End of Period	1,963,919,453	1,963,919,247	1,963,919,247	1,963,919,247	1,963,919,247	1,963,919,247	2,653,919,247	2,653,919,247
期末発行済普通株式数	Number of Common Shares	1,963,919,453	1,963,919,247	1,963,919,247	1,963,919,247	1,963,919,247	1,963,919,247	2,653,919,247	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	96,427,644	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	1,963,919,578	1,963,919,535	1,963,919,464	1,963,919,247	1,963,919,247	1,963,919,247	1,996,056,234	2,653,919,247
期中平均普通株式数	Weighted Average Number of Common Shares Outstanding	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	2,653,919,247

格付け(新生銀行)	Credit Ratings (Shinsei Bank)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
Moody's	Moody's								
短期	Short-Term	P-2	P-2	P-2	P-2	P-2	P-3	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)	Baa1 (Under Review)	Baa1 (Under Review)	Baa3 (安定的) (Stable)	Baa3 (安定的) (Stable)	Baa3 (Under Review)
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+) 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)	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 (安定的) (Stable)	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-2	a-2	a-2	a-2	a-2
長期	Long-Term	(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)	BBB+ (ネガティブ) (Negative)
格付け(アプラスフィナンシャル)	Credit Ratings (APLUS FINANCIAL)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
格付投資情報センター(R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term	(a-1)	(a-1)	(a-1)	a-2	a-2	a-2	a-2	a-2
長期	Long-Term	(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)	BBB+ (ネガティブ) (Negative)
格付け(昭和リース)	Credit Ratings (Showa Leasing)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
日本格付研究所(JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-2	J-2	J-2	J-2	J-2	J-2	J-2	J-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 (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)

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.

連結対象会社数	Subsidiaries and Affiliates Data	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
連結子会社数	Consolidated Subsidiaries	125	125	125	125	127	124	121	119
持分法適用会社数	Affiliates Accounted for Using the Equity Method	25	22	22	22	21	17	17	16
連結対象会社数	Total Number of Consolidated Subsidiaries and Affiliates	150	147	147	147	148	141	138	135

その他主要データ	Other Key Data	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
ATM台数	Number of ATMs	317	322	321	321	318	317	321	322
店舗数(本支店・出張所数・本支店内室)	Total Number of Outlets	37	39	40	42	41	42	44	45
本支店	Head Office and Branches	31	31	31	31	30	30	30	30
うち新生フィナンシャルセンター	Shinsei Financial Centers	31	31	31	30	29	29	29	29
出張所*(コンサルティングスポット)	Annexes*(Consulting Spots)	6	8	9	11	11	12	13	14
本支店内室(コンサルティングスポット)	Sub-branch(Consulting Spots)	-	-	-	-	-	-	1	1
従業員数(連結)	Number of Employees (Consolidated Basis)	6,254	6,118	6,116	6,066	5,969	5,806	5,718	5,558
法人部門、金融市場部門	Institutional Group, Global Markets Group	1,826	1,820	1,902	1,935	1,887	1,828	1,814	1,841
新生証券	Shinsei Securities	77	77	77	75	72	70	70	70
新生信託銀行	Shinsei Trust & Banking	70	68	68	68	68	67	66	63
昭和リース	Showa Leasing	529	528	521	525	518	509	508	509
その他	Others	1,150	1,147	1,236	1,267	1,229	1,182	1,170	1,199
個人部門	Individual Group	3,660	3,528	3,447	3,344	3,293	3,233	3,199	3,019
リテールバンキング	Retail Banking	582	580	573	588	573	570	557	558
新生フィナンシャル	Shinsei Financial	1,338	1,223	1,218	1,160	1,149	1,092	1,083	904
シンキ	Shinki	309	299	245	201	187	185	182	176
アプラスフィナンシャル	APLUS FINANCIAL	1,376	1,374	1,360	1,345	1,334	1,337	1,330	1,335
その他	Others	55	52	51	50	50	49	47	46
金融インフラグループ	Banking Infrastructure Group	378	393	387	410	406	371	343	346
経営勘定/その他	Corporate/Other	390	377	380	377	383	374	362	352
従業員数(単体)	Number of Employees (Non-Consolidated Basis)	2,067	2,041	2,011	2,034	1,997	1,958	1,907	1,913
男性	Male	1,115	1,103	1,085	1,105	1,086	1,067	1,042	1,050
女性	Female	952	938	926	929	911	891	865	863

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	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金運用収益	Total Interest Income	23.5	22.4	20.6	19.1	17.2	15.3	13.8	13.7
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	0.5	0.4	0.3	0.2	0.1	0.1	0.1	0.0
その他経常収益	Other Ordinary Income	0.2	0.1	0.1	1.1	(0.7)	0.1	0.1	2.3
経常収益	Ordinary Income	24.4	23.1	21.3	20.6	16.8	15.8	14.2	16.2
資金調達費用	Total Interest Expenses	0.5	0.8	0.9	0.8	0.7	0.6	0.6	1.3
役務取引等費用	Fees and Commissions Expenses	1.6	0.6	1.2	1.0	1.0	0.6	0.9	1.1
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	10.0	9.5	10.1	8.5	8.3	7.9	7.7	6.5
その他経常費用	Other Ordinary Expenses	8.3	6.0	0.2	5.7	4.6	(2.3)	4.4	2.7
貸倒引当金繰入額	Provision of Reserve for Loan Losses	8.4	6.4	(0.2)	5.7	4.6	(2.3)	(0.3)	1.8
その他	Others	0.0	(0.4)	0.5	0.0	0.0	0.0	4.7	0.8
経常費用	Ordinary Expenses	20.6	16.9	12.5	16.1	14.8	6.9	13.7	11.7
経常利益	Net Ordinary Income	3.8	6.1	8.8	4.4	2.0	8.9	0.5	4.5
特別利益	Special Gains	2.1	2.5	1.8	1.8	2.6	2.0	1.8	0.1
特別損失	Special Losses	0.2	0.0	5.3	2.2	0.3	0.5	4.9	0.2
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	5.7	8.6	5.4	4.0	4.2	10.4	(2.6)	4.5
税金	Income Taxes (Benefit)	0.1	0.2	0.9	0.0	0.5	2.1	0.8	0.5
少数株主利益	Minority Interests in Net Income of Subsidiaries	-	-	-	-	-	-	-	-
四半期純利益(損失)	Net Income (Loss)	5.5	8.3	4.4	4.0	3.7	8.2	(3.5)	3.9

連結貸借対照表	Consolidated Balance Sheets	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	28.0	25.7	25.8	21.7	23.3	20.5	25.2	17.7
有価証券	Securities	2.0	2.0	3.7	18.5	18.5	84.6	84.6	84.6
貸出金	Loans and Bills Discounted	397.4	428.2	317.1	339.6	262.3	274.8	235.7	379.9
その他資産	Other Assets	30.3	31.1	21.5	34.8	37.1	37.6	35.1	42.8
割賦売掛金	Installment Sales Credit	13.6	11.4	8.2	6.4	4.9	3.8	3.0	2.4
有形固定資産	Premises and Equipment	15.2	15.1	12.9	13.7	13.5	13.0	12.4	11.6
無形固定資産	Intangible Assets	1.5	1.5	1.5	1.3	1.2	1.1	1.1	1.1
繰延税金資産	Deferred Tax Assets	15.7	15.5	14.6	14.5	13.9	11.7	10.9	10.3
貸倒引当金	Reserve for Credit Losses	(91.7)	(86.7)	(73.8)	(70.7)	(66.2)	(55.7)	(47.9)	(44.7)
資産の部合計	Total Assets	398.8	432.7	323.4	373.5	303.7	387.9	357.4	508.2
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
借入金	Borrowed Money	162.0	224.0	152.0	215.3	97.5	149.2	124.3	319.5
その他負債	Other Liabilities	43.2	41.3	42.4	36.9	91.1	68.0	66.3	23.8
利息返還損失引当金	Reserve for Losses on Interest Repayments	89.9	57.3	31.1	21.1	18.2	15.4	18.0	15.9
負債の部合計	Total Liabilities	303.0	328.5	231.9	278.0	212.0	237.9	217.9	364.8
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	95.8	104.1	91.5	95.5	91.7	149.9	139.4	143.3
資本金	Capital Stock	66.5	66.5	66.5	66.5	66.5	91.5	91.5	91.5
純資産の部合計	Total Equity	95.8	104.1	91.5	95.5	91.7	149.9	139.4	143.3
負債及び純資産の部合計	Total Liabilities and Equity	398.8	432.7	323.4	373.5	303.7	387.9	357.4	508.2

利息返還関連	Grey Zone Related Information	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
利息返還額	Amount of Refund for Grey Zone Claim	36.4	32.1	26.6	9.0	2.1	2.3	1.8	2.7
債権放棄額	Amount of Debt Write-Off	12.0	10.7	9.0	5.7	1.0	1.4	1.2	1.8
キャッシュアウト利息返還額	Amount of Interest Repayment	24.4	21.4	17.6	3.3	1.0	0.9	0.6	0.9
利息返還損失引当金	Reserve for Losses on Interest Repayment	89.9	57.3	31.1	21.1	18.2	15.4	18.0	15.9
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	(0.1)	(0.4)	0.5	(0.9)	(0.7)	(0.4)	4.4	0.6
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	36.4	32.1	26.6	9.0	2.1	2.3	1.8	2.7
開示請求件数	Number of Claims	41,268	41,030	38,108	34,412	29,098	36,267	38,640	25,067

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(*)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保パーソナルローン	Unsecured Personal Loans (UPL)	545.1	519.0	495.1	466.9	428.5	394.6	366.3	345.7
クレジットカード	Credit Card	39.9	34.7	29.1	24.9	21.4	18.6	16.1	13.9
信販事業	Installment Sales Finance	6.3	5.1	3.9	2.9	2.2	1.6	1.2	0.9
住宅ローン(HPL)	Mortgage (Home Property Loans)	74.6	73.3	-	-	-	-	-	-
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	31.2	29.6	28.0	26.5	25.1	23.9	22.8	21.6
営業債権残高	Total Principal Balance	697.2	661.8	556.2	521.4	477.5	438.9	406.5	382.4

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)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保パーソナルローン	Unsecured Personal Loans (UPL)	936.5	902.1	877.2	846.7	810.0	774.0	743.0	720.0
クレジットカード(有効会員数)	Credit Card (Valid Customer)	316.9	165.3	-	-	-	-	-	-
クレジットカード(残あり顧客数)	Credit Card (On Book Customer)	154.0	127.0	91.5	77.8	70.0	64.0	63.0	55.0
信販事業(残あり顧客数)	Installment Sales Finance (Valid Customer)	32.2	27.6	22.3	18.0	13.0	9.0	9.0	6.0
住宅ローン(HPL)	Mortgage (Home Property Loans)	4.0	3.9	-	-	-	-	-	-
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	7.9	7.6	7.3	7.0	7.0	6.6	6.4	6.2
顧客数合計	Total Customers	1,297.6	1,106.7	907.0	871.9	830.0	789.6	758.4	732.2

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・チャネル	Number of Branches and Channels	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
店舗数(箇所)	Branches	948	948	945	945	945	944	942	896
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	-	-	-
無担保パーソナルローン 無人店舗	Unmanned Branches for Unsecured Personal Loans (UPL)	941	941	938	938	938	944	942	896
CD・ATM台数:	CD/ATMs:								
自社分(台)	Own	979	983	981	981	981	980	979	933
提携分:	Tie-up:								
無担保パーソナルローン(千台)	Unsecured Personal Loans (UPL) (Thousands)	108	109	109	108	108	107	107	75
クレジットカード(千台)	Credit Card (Thousands)	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)	955	955	952	952	952	951	950	904

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)	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
無担保パーソナルローン	Unsecured Personal Loans (UPL)	37.5	32.3	34.0	28.0	22.0	24.6	25.3	30.7

成約率	Approval Rate	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
無担保パーソナルローン	Unsecured Personal Loans (UPL)	36.7%	35.9%	34.8%	31.0%	26.9%	30.2%	29.8%	32.0%

平均貸出金利	Average Lending Rates	2009.9	2009.12	2010.3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
無担保パーソナルローン	Unsecured Personal Loans (UPL)	16.9%	16.8%	16.6%	16.3%	16.0%	15.8%	15.7%	15.5%

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保パーソナルローン	Unsecured personal loans (UPL)								
残高:	Outstanding:								
～ 15%	～ 15%	270.0	260.6	253.0	246.6	229.8	212.8	197.8	187.0
～ 18%	～ 18%	162.9	155.2	147.4	145.8	138.6	130.9	125.1	121.9
～ 20%	～ 20%	6.5	6.2	5.8	4.7	3.8	3.2	2.8	2.4
～ 25%	～ 25%	38.1	35.3	32.8	25.6	20.7	17.6	15.1	13.0
～ 29.2%	～ 29.2%	67.4	61.5	56.0	44.1	35.4	29.9	25.3	21.3
>= 29.2%	Over 29.2%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
合計	Total	545.1	519.0	495.1	466.9	428.5	394.6	366.3	345.7
比率:	Ratios:								
～ 15%	～ 15%	49.5%	50.2%	51.1%	52.8%	53.6%	53.9%	54.0%	54.1%
～ 18%	～ 18%	29.9%	29.9%	29.8%	31.2%	32.4%	33.2%	34.2%	35.3%
～ 20%	～ 20%	1.2%	1.2%	1.2%	1.0%	0.9%	0.8%	0.8%	0.7%
～ 25%	～ 25%	7.0%	6.8%	6.6%	5.5%	4.9%	4.5%	4.1%	3.8%
～ 29.2%	～ 29.2%	12.4%	11.9%	11.3%	9.5%	8.3%	7.6%	6.9%	6.2%
>= 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

延滞残高、比率	Balance and Ratio of Delinquent Unsecured Personal Loans	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保パーソナルローン	Unsecured Personal Loans (UPL):								
残高	Outstanding	545.1	519.0	495.1	466.9	428.5	394.6	366.3	345.7
91～180日延滞残高	91-180 Days Delinquency Amount	12.8	11.4	9.0	11.1	9.9	9.3	5.6	6.5
91～180日延滞比率	91-180 Days Delinquency Ratio	2.4%	2.2%	1.8%	2.4%	2.3%	2.4%	1.5%	1.9%

年齢別残高構成比	Balance by Age	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
<30	<30	18.1%	18.7%	19.1%	19.5%	19.6%	20.0%	20.4%	21.0%
<40	<40	25.8%	25.8%	25.8%	25.8%	25.8%	25.8%	25.8%	25.9%
<50	<50	23.0%	23.0%	23.0%	23.0%	23.1%	23.1%	23.0%	23.0%
<60	<60	20.5%	20.0%	19.7%	19.5%	19.2%	18.9%	18.5%	18.1%
>= 60	Over 60	12.6%	12.4%	12.4%	12.2%	12.3%	12.3%	12.2%	11.9%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

性別、既婚・未婚別残高構成比	Balance by Gender and Marital Status	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
男性独身	Single Male	39.7%	40.0%	40.2%	40.5%	40.7%	41.0%	41.3%	41.8%
男性既婚	Married Male	35.1%	34.9%	34.8%	34.7%	34.7%	34.7%	34.7%	34.6%
女性独身	Single Female	11.8%	11.9%	12.0%	12.0%	12.0%	12.1%	12.1%	12.1%
女性既婚	Married Female	13.5%	13.2%	13.0%	12.7%	12.5%	12.2%	11.9%	11.5%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

実行残高別残高構成比	Balance by Amount of Origination	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
10万円以下	Less than or Equal to JPY 100K	1.2%	1.2%	1.3%	1.3%	1.4%	1.5%	1.6%	1.8%
10万円超、30万円以下	Over JPY 100K and Less than or Equal to JPY 300K	8.0%	8.2%	8.8%	9.2%	9.7%	10.1%	10.6%	11.0%
30万円超、50万円以下	Over JPY 300K and Less than or Equal to JPY 500K	22.2%	22.2%	22.2%	22.7%	23.4%	23.9%	24.4%	24.7%
50万円超、100万円以下	Over JPY 500K and Less than or Equal to JPY 1M	28.8%	28.3%	27.5%	27.1%	27.1%	27.4%	27.7%	28.0%
100万円超	Over JPY 1M	39.9%	40.1%	40.2%	39.7%	38.3%	37.1%	35.6%	34.5%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

年収別残高構成比	Balance by Annual Income	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
年収200万円未満	Less than JPY 2M	20.0%	20.1%	20.0%	19.9%	19.0%	18.3%	17.6%	17.1%
年収200万円以上、500万円未満	Over JPY 2M and Less than JPY 5M	56.6%	57.0%	57.4%	57.8%	58.9%	59.7%	60.4%	61.1%
年収500万円以上、700万円未満	Over JPY 5M and Less than JPY 7M	15.3%	15.0%	14.7%	14.6%	14.5%	14.4%	14.3%	14.3%
年収700万円以上	Over JPY 7M	8.1%	7.9%	7.8%	7.7%	7.6%	7.6%	7.7%	7.6%
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、他計数との入り繰りの修正を一部行ってあります。

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.

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

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

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

連結損益計算書	Consolidated Statements of Income	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金運用収益	Total Interest Income	4.3	4.0	3.7	3.3	3.1	2.7	2.4	2.2
役員取引等収益	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	-	-	-	-	-	-	-	-
その他経常収益	Other Ordinary Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2
経常収益	Ordinary Income	4.3	4.1	3.7	3.3	3.1	2.8	2.4	2.6
資金調達費用	Total Interest Expenses	0.3	0.3	0.3	0.1	0.1	0.0	0.0	0.1
役員取引等費用	Fees and Commissions Expenses	0.2	0.2	0.4	0.2	0.2	0.2	0.2	0.1
その他業務費用	Other Business Expenses	0.0	-	-	-	-	-	-	-
営業経費	Total General and Administrative Expenses	2.1	1.8	1.5	1.3	1.1	1.0	0.7	0.9
その他経常費用	Other Ordinary Expenses	(1.0)	1.3	10.5	0.9	1.0	0.6	3.2	0.3
貸倒引当金繰入額	Provision of Reserve for Loan Losses	(5.3)	1.3	1.0	0.4	0.6	0.1	1.6	0.0
その他	Others	4.3	0.0	9.5	0.4	0.4	0.4	1.6	0.2
経常費用	Ordinary Expenses	1.6	3.9	12.9	2.6	2.6	2.0	4.3	1.5
経常利益(損失)	Net Ordinary Income (Loss)	2.6	0.1	(9.1)	0.6	0.5	0.7	(1.8)	1.0
特別利益	Special Gains	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.0
特別損失	Special Losses	1.5	0.6	1.2	0.0	0.5	0.0	0.0	0.0
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	1.4	(0.1)	(10.0)	0.9	0.2	1.0	(1.7)	1.0
税金	Income Taxes (Benefit)	0.1	0.1	1.2	0.0	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)	1.3	(0.2)	(11.3)	0.9	0.2	1.0	(1.7)	1.0

連結貸借対照表	Consolidated Balance Sheets	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	3.8	3.6	3.0	3.9	4.9	3.1	3.0	1.4
有価証券	Securities	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3
貸出金	Loans and Bills Discounted	91.3	86.2	45.8	52.2	46.2	44.7	43.8	42.3
その他資産	Other Assets	3.0	4.0	7.9	3.5	2.9	2.7	2.8	2.9
有形固定資産	Premises and Equipment	5.7	5.6	5.6	5.6	5.5	5.5	5.4	5.4
無形固定資産	Intangible Assets	1.8	1.7	0.6	0.7	0.5	0.4	0.4	0.3
繰延税金資産	Deferred Tax Assets	1.5	1.4	0.0	-	-	-	-	-
貸倒引当金	Reserve for Credit Losses	(10.9)	(10.3)	(9.6)	(8.9)	(8.4)	(7.5)	(7.2)	(6.2)
資産の部合計	Total Assets	96.8	92.7	54.0	60.6	54.8	51.8	50.8	48.3
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	54.7	58.4	20.2	17.5	15.3	14.2	15.3	14.7
社債	Corporate Bonds	4.9	0.0	-	-	-	-	-	-
その他負債	Other Liabilities	2.5	3.6	8.4	6.1	5.1	5.1	5.1	5.4
利息返還損失引当金	Reserve for Losses on Interest Repayments	21.2	17.5	23.7	19.6	16.6	13.8	13.4	10.2
繰延税金負債	Deferred Tax Liabilities	0.2	0.2	-	-	-	-	-	-
負債の部合計	Total Liabilities	83.8	80.0	52.6	43.4	37.3	33.4	34.1	30.5
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	13.0	12.7	1.4	17.1	17.4	18.4	16.7	17.7
資本金	Capital Stock	16.7	16.7	16.7	24.1	24.1	24.1	24.1	24.1
純資産の部合計	Total Equity	13.0	12.7	1.4	17.1	17.4	18.4	16.7	17.7
負債及び純資産の部合計	Total Liabilities and Equity	96.8	92.7	54.0	60.6	54.8	51.8	50.8	48.3

利息返還関連	Grey Zone Related Information	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
利息返還額	Amount of Refund for Grey Zone Claim	4.5	3.6	3.1	4.0	3.1	2.8	2.5	3.2
債権放棄額	Amount of Debt Write-Off	1.3	1.0	0.8	1.0	0.8	0.8	0.6	0.7
キャッシュアウト利息返還額	Amount of Interest Repayment	3.1	2.5	2.3	3.0	2.3	2.0	1.9	2.5
利息返還損失引当金	Reserve for Losses on Interest Repayment	21.2	17.5	23.7	19.6	16.6	13.8	13.4	10.2
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	3.9	0.0	9.3	0.0	0.0	0.0	2.1	0.0
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	4.5	3.6	3.1	4.0	3.1	2.8	2.5	3.2
開示請求件数	Number of Claims	7,746	7,520	6,482	5,884	5,298	6,167	6,250	4,118

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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
消費者向け貸付	Total Personal Loans	70.8	67.4	64.9	61.8	58.9	53.1	49.6	45.8
無担保ローン	Unsecured Loans	70.4	67.1	64.6	61.5	57.8	52.8	49.3	45.4
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	20.3	18.6	17.4	15.7	13.8	12.1	10.4	9.0
証書貸付	Loans on Deeds	0.0	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	20.2	18.5	17.3	15.6	13.8	12.1	10.4	9.0
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	91.1	86.0	82.3	77.6	72.7	65.3	60.2	54.8

顧客数(千人)	Number of Customers (Thousands)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
顧客数	Number of Customers	203.8	192.3	181.1	170.0	160.0	149.4	140.5	131.2
新規獲得顧客数	Number of Newly Acquired Customers	8.9	7.7	4.7	5.0	3.2	2.8	3.2	3.2

店舗・チャネル	Number of Branches and Channels	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無人店舗数(箇所)	Unmanned Branches	227	88	2	2	2	2	2	2
ATM台数:	ATMs:								
自社分(台)	Own	230	89	-	-	-	-	-	-
提携分(千台)	Tie-up (Thousands)	53.6	55.3	49.2	50.1	50.4	52.0	48.2	48.7
自動契約機台数(台)	Automated Contract Machines	258	107	-	-	-	-	-	-

成約率	Approval Rate	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
申込数(ノーローン)(千件)	Number of Application (NOLOAN) (Thousands)	52.4	44.4	31.8	32.5	24.7	23.8	21.8	22.2
成約率(ノーローン)	Approval Rate (NOLOAN)	17.1%	17.4%	15.0%	15.6%	13.0%	11.7%	14.5%	14.5%

加重平均約定金利(単体)	Weighted Average Loan Interest Rate (Non-Consolidated)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
加重平均約定金利	Weighted Average Loan Interest Rate	21.9%	21.5%	21.2%	20.7%	18.1%	17.9%	17.6%	17.4%
消費者向け	Personal Loans	22.1%	21.7%	21.3%	20.8%	19.9%	19.7%	19.4%	19.2%
無担保ローン	Unsecured Loans	22.2%	21.7%	21.4%	20.8%	19.9%	19.7%	19.4%	19.3%
有担保ローン	Secured Loans	13.4%	13.2%	13.2%	13.0%	16.3%	16.2%	16.2%	16.5%
事業者向け	Business Loans	21.3%	21.0%	20.8%	20.4%	19.5%	19.4%	19.2%	19.0%
証書貸付	Loans on Deeds	23.4%	23.5%	23.8%	22.2%	22.7%	n/a	n/a	n/a
ノーローンビジネス	NOLOAN Business	21.3%	21.0%	20.8%	20.4%	19.5%	19.4%	19.2%	19.0%
有担保貸付	Secured Loans	11.5%	11.5%	11.4%	11.4%	n/a	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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保ローン	Unsecured Personal Loans								
残高:	Outstanding:								
~ 15%	~ 15%	10.1	10.1	10.4	10.8	11.8	11.3	11.5	10.9
~ 18%	~ 18%	32.2	32.4	32.3	32.6	31.6	29.5	27.7	26.1
~ 20%	~ 20%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~ 25%	~ 25%	5.8	5.2	4.7	4.1	3.4	2.9	2.5	2.1
~ 29.2%	~ 29.2%	22.2	19.2	17.0	13.9	10.9	9.2	7.7	6.4
合計	Total	70.4	67.1	64.6	61.5	57.8	52.9	49.3	45.4
比率:	Ratios:								
~ 15%	~ 15%	14.4%	15.1%	16.1%	17.6%	20.4%	21.4%	23.2%	23.9%
~ 18%	~ 18%	45.8%	48.3%	50.1%	53.1%	54.8%	55.8%	56.1%	57.4%
~ 20%	~ 20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~ 25%	~ 25%	8.3%	7.9%	7.3%	6.6%	5.9%	5.5%	5.0%	4.6%
~ 29.2%	~ 29.2%	31.5%	28.7%	26.5%	22.7%	18.9%	17.3%	15.7%	14.1%
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い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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
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)	70.5	67.1	64.7	61.5	57.8	52.8	49.3	45.8
91~180日延滞残高	91-180 Days Delinquency Amount	2.0	1.8	1.5	1.4	1.2	1.2	0.9	0.9
91~180日延滞比率	91-180 Days Delinquency Ratio	2.8%	2.7%	2.4%	2.4%	2.1%	2.3%	1.9%	2.0%

加重平均借入金利率(単体)	Weighted Average Funding Rate (Non-Consolidated)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
期中加重平均	During the Fiscal Year	2.3%	2.5%	2.5%	2.4%	2.5%	2.6%	2.6%	2.4%
期末加重平均	As of the Fiscal Year End	2.3%	2.6%	2.5%	2.4%	2.5%	2.6%	2.6%	2.4%
年齢別残高構成比	Balance by Age	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保ローン	Unsecured Personal Loans								
<30	<30	12.6%	12.3%	11.8%	11.5%	11.0%	10.8%	10.3%	9.9%
<40	<40	31.2%	31.1%	30.7%	30.6%	30.1%	29.8%	29.6%	29.4%
<50	<50	28.8%	29.4%	30.0%	30.5%	31.1%	31.5%	31.9%	32.5%
<60	<60	18.6%	18.5%	18.6%	18.7%	18.9%	18.9%	19.0%	18.8%
>= 60	Over 60	8.8%	8.7%	8.8%	8.8%	9.0%	9.0%	9.1%	9.3%
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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保ローン	Unsecured Personal Loans								
男性独身	Single Male	40.8%	39.8%	39.9%	40.0%	39.9%	39.9%	39.9%	39.8%
男性既婚	Married Male	31.9%	37.0%	37.9%	38.7%	39.7%	40.3%	41.2%	42.0%
女性独身	Single Female	13.0%	11.5%	11.1%	10.8%	10.5%	10.3%	9.9%	9.7%
女性既婚	Married Female	14.3%	11.7%	11.1%	10.4%	9.9%	9.5%	9.0%	8.6%
合計	Total	100%	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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保ローン	Unsecured Personal Loans								
10万円未満	Less than JPY 100K	3.1%	3.0%	2.9%	2.8%	2.7%	2.8%	2.9%	3.0%
10万円以上、30万円未満	Over JPY 100K and Less than JPY 300K	19.0%	18.9%	18.5%	18.1%	17.9%	18.0%	18.0%	18.2%
30万円以上、50万円未満	Over JPY 300K and Less than JPY 500K	33.6%	33.9%	33.8%	33.9%	33.2%	32.7%	31.9%	31.2%
50万円以上、100万円未満	Over JPY 500K and Less than JPY 1M	31.7%	31.3%	31.2%	31.1%	30.9%	30.8%	30.6%	30.4%
100万円以上	Over JPY 1M	12.5%	12.9%	13.6%	14.2%	15.3%	15.8%	16.7%	17.2%
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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保ローン	Unsecured Personal Loans								
年収200万円未満	Less than JPY 2M	13.4%	12.9%	12.4%	12.1%	11.9%	11.3%	10.6%	10.1%
年収200万円以上、500万円未満	Over JPY 2M and Less than JPY 5M	57.0%	56.8%	56.5%	56.5%	56.1%	56.3%	56.1%	56.1%
年収500万円以上、700万円未満	Over JPY 5M and Less than JPY 7M	18.9%	19.1%	19.2%	19.3%	19.4%	19.5%	19.9%	20.1%
年収700万円以上	Over JPY 7M	10.7%	11.3%	11.8%	12.1%	12.6%	12.9%	13.5%	13.7%
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)

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

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

連結損益計算書	Consolidated Statements of Operations	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金運用収益	Total Interest Income	8.8	8.4	7.7	6.8	5.4	5.0	4.5	4.5
役務取引等収益	Fees and Commissions Income	6.0	5.9	5.7	5.6	5.4	5.4	6.4	5.9
その他業務収益	Other Business Income	5.7	5.7	6.4	5.4	5.7	5.8	5.0	5.3
その他経常収益	Other Ordinary Income	0.7	0.9	0.9	0.9	0.8	1.0	0.9	0.5
経常収益	Ordinary Income	21.3	21.0	20.8	18.9	17.5	17.4	17.1	16.4
資金調達費用	Total Interest Expenses	1.1	0.8	0.7	0.5	0.5	0.4	0.4	0.3
役務取引等費用	Fees and Commissions Expenses	3.1	2.8	2.9	2.8	2.8	2.6	2.8	2.6
その他業務費用	Other Business Expenses	0.5	0.4	0.4	0.5	0.6	0.6	0.5	0.5
営業経費	Total General and Administrative Expenses	9.2	9.1	9.5	8.8	7.9	7.8	7.8	7.2
その他経常費用	Other Ordinary Expenses	6.0	4.9	14.7	4.0	4.0	1.8	7.4	3.7
貸倒引当金繰入額	Provision of Reserve for Loan Losses	5.5	4.4	4.8	3.9	3.9	1.8	4.0	3.7
その他	Others	0.5	0.5	9.8	0.0	0.0	0.0	3.4	0.0
経常費用	Ordinary Expenses	20.2	18.3	28.4	16.8	15.8	13.4	19.1	14.6
経常利益(損失)	Net Ordinary Income (Loss)	1.0	2.7	(7.5)	2.0	1.6	4.0	(2.0)	1.7
特別利益	Special Gains	0.1	0.3	0.0	0.0	0.0	0.0	0.0	0.0
特別損失	Special Losses	0.0	0.0	3.0	0.0	0.0	0.0	0.0	0.0
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	1.2	3.0	(10.5)	1.9	1.6	4.0	(2.0)	1.7
税金	Income Taxes (Benefit)	0.0	0.0	2.2	0.1	0.4	0.1	1.5	0.1
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
四半期純利益(損失)	Net Income (Loss)	1.2	3.0	(12.7)	1.7	1.1	3.8	(3.6)	1.6

連結貸借対照表	Consolidated Balance Sheets	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	147.2	109.7	115.5	113.4	94.3	85.4	96.4	80.1
買入金銭債権	Other Monetary Claims Purchased	45.2	3.2	2.3	15.5	14.2	13.0	12.1	11.1
金銭の信託	Monetary Assets Held in Trust	55.7	54.2	52.4	52.1	51.8	52.7	52.2	53.3
有価証券	Securities	0.7	45.8	55.3	54.8	54.4	67.3	66.8	10.8
貸出金	Loans and Bills Discounted	185.5	176.0	168.1	160.6	153.8	144.9	135.3	181.9
その他資産	Other Assets	279.2	278.9	218.9	231.6	238.0	241.6	215.6	228.4
割賦売掛金	Installment Sales Credit	218.7	215.8	161.3	175.3	184.6	189.6	165.7	174.1
有形固定資産	Premises and Equipment	9.8	9.4	8.9	9.0	8.9	8.7	8.5	9.1
無形固定資産	Intangible Assets	16.8	17.0	13.8	14.1	15.0	15.2	15.6	15.8
のれん	Goodwill, Net	5.4	5.2	5.0	4.8	4.6	4.4	4.2	3.9
繰延税金資産	Deferred Tax Assets	12.2	12.2	10.0	10.0	9.7	9.7	8.0	7.7
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	610.3	604.3	596.4	568.6	563.4	562.1	561.8	564.1
貸倒引当金	Reserve for Credit Losses	(39.7)	(38.0)	(36.4)	(35.3)	(34.4)	(32.6)	(33.8)	(34.4)
資産の部合計	Total Assets	1,328.7	1,277.7	1,209.8	1,198.1	1,172.3	1,170.8	1,140.9	1,129.8
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	279.1	252.4	236.2	259.5	236.2	235.9	206.4	201.6
短期社債	Short-Term Corporate Bonds	28.8	16.5	-	3.0	2.5	1.0	13.5	3.0
社債	Corporate Bonds	16.6	10.1	10.1	-	-	-	-	-
その他負債	Other Liabilities	282.2	284.0	272.9	273.1	276.3	275.8	264.7	267.6
利息返還損失引当金	Reserve for Losses on Interest Repayments	8.3	6.8	15.1	13.5	11.8	10.0	11.7	9.8
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	610.3	604.3	596.4	568.6	563.4	562.1	561.8	564.1
負債の部合計	Total Liabilities	1,226.9	1,175.5	1,132.5	1,119.2	1,092.1	1,086.8	1,060.6	1,047.8
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	101.7	102.1	77.1	78.9	80.0	83.9	80.3	82.0
資本金	Capital Stock	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0
純資産の部合計	Total Equity	101.7	102.2	77.2	78.9	80.1	84.0	80.3	82.0
負債及び純資産の部合計	Total Liabilities and Equity	1,328.7	1,277.7	1,209.8	1,198.1	1,172.3	1,170.8	1,140.9	1,129.8

連結損益の概要	Summary of Income Statement	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	2.7	2.7	2.6	2.7	2.8	3.0	2.9	2.9
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	2.8	2.7	3.5	2.2	2.3	2.3	2.7	2.2
オートクレジット	Auto Credit	0.8	0.9	1.4	0.8	0.8	1.0	1.2	0.9
その他ショッピングクレジット	Other Shopping Credit	1.9	1.8	2.0	1.4	1.5	1.3	1.4	1.2
信用保証	Credit Guarantee	4.0	4.0	3.9	3.9	3.9	3.8	3.8	4.1
オートクレジット	Auto Credit	2.4	2.4	2.4	2.6	2.5	2.5	2.6	2.8
その他ショッピングクレジット	Other Shopping Credit	1.1	1.1	1.0	0.9	0.9	0.8	0.8	0.8
その他信用保証	Others	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3
融資	Total Loans	8.8	8.4	7.6	6.8	5.3	5.0	4.5	4.5
消費者金融	Consumer Loans	8.7	8.4	7.6	6.7	5.3	4.9	4.4	4.1
カードキャッシング	Cashing by Credit Card	4.1	4.0	3.6	3.0	2.2	2.1	1.9	1.8
ローンカード	Loan Card	3.8	3.6	3.2	2.9	2.3	2.1	1.8	1.7
その他消費者金融	Other Consumer Loans	0.7	0.7	0.6	0.7	0.6	0.6	0.5	0.5
その他融資	Other Loans	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.4
金融収益	Financial Income	0.7	0.9	0.9	0.9	0.8	1.0	1.0	0.5
その他	Others	2.1	2.1	2.1	2.1	2.0	2.0	2.0	2.0
営業収益	Operating Revenue	21.2	21.0	20.8	18.9	17.5	17.4	17.0	16.3
販売費及び一般管理費	Total SG&A	18.7	17.2	27.5	15.9	15.1	12.7	16.6	14.0
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	5.5	4.4	4.8	3.9	3.9	1.8	2.3	3.7
従業員給料・賞与	Personnel Expenses	2.3	2.3	2.3	2.3	2.3	2.3	2.5	2.1
支払手数料	Handling Charges	4.2	3.9	4.3	3.9	3.7	3.6	3.6	3.4
販売促進費	Sales Promotion Costs	1.1	1.4	1.4	1.0	1.1	1.1	1.1	1.0
賃借料	Rent	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.5
減価償却額	Depreciation and Amortization	0.8	0.7	0.7	0.5	0.2	0.4	0.4	0.3
通信費	Communication Costs	0.9	0.8	0.8	0.8	0.7	0.7	0.7	0.7
その他	Others	3.0	2.9	12.3	2.6	2.3	2.2	5.2	2.0
金融費用	Financial Expenses	1.5	1.0	0.9	0.8	0.7	0.6	0.6	0.5
支払利息	Interest Expenses	1.1	0.8	0.7	0.5	0.5	0.4	0.4	0.3
その他	Others	0.3	0.1	0.1	0.3	0.2	0.1	0.2	0.1
営業費用	Operating Expenses	20.2	18.2	28.4	16.8	15.8	13.4	17.3	14.6
営業利益(損失)	Operating Income (Loss)	1.0	2.7	(7.6)	2.1	1.6	4.0	(0.2)	1.7
経常利益(損失)	Ordinary Income (Loss)	1.0	2.7	(7.5)	2.0	1.6	4.0	(0.4)	1.7
特別損益(損失)	Net Extraordinary Profit (Loss)	0.1	0.3	(3.0)	(0.0)	0.0	0.0	(1.6)	0.0
税引前四半期純利益(損失)	Net Income (Loss) before Income Taxes and Minority Interests	1.2	3.0	(10.5)	1.9	1.6	4.0	(2.0)	1.7
四半期純利益(損失)	Net Income (Loss)	1.2	3.0	(12.7)	1.7	1.1	3.8	(3.6)	1.6

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	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
利息返還額	Amount of Refund for Grey Zone Claim	1.8	2.1	1.6	1.6	1.7	1.9	1.9	1.8
債権放棄額	Amount of Debt Write-Off	0.7	0.8	0.6	0.6	0.6	0.7	0.6	0.6
キャッシュアウト利息返還額	Amount of Interest Repayment	1.0	1.2	1.0	0.9	1.1	1.2	1.2	1.2
利息返還損失引当金	Reserve for Losses on Interest Repayment	8.3	6.8	15.1	13.5	11.8	10.0	11.7	9.8
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	0.5	0.4	9.8	0.0	0.0	0.0	3.2	0.0
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	1.7	1.9	1.5	1.5	1.6	1.8	1.6	1.8
開示請求件数	Number of Claims	5,430	4,836	4,445	4,539	4,334	4,855	4,637	4,279

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

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

営業債権残高	Account Receivables	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
割賦売掛金	Total Installment Receivables	425.5	412.7	350.0	370.6	372.1	367.8	335.3	392.4
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	49.4	54.2	51.5	52.3	53.3	58.3	54.9	58.3
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	169.6	161.7	110.0	123.4	131.5	131.6	111.1	116.1
オートクレジット	Auto Credit	69.7	67.1	29.3	47.4	57.5	59.1	47.3	50.9
その他ショッピングクレジット	Other Shopping Credit	99.9	94.6	80.7	76.0	74.0	72.4	63.7	65.2
融資	Total Loans	206.4	196.6	188.3	194.9	187.1	177.8	169.1	217.8
消費者金融	Consumer Loans	188.0	177.5	169.7	175.5	166.0	154.5	143.9	134.3
カードキャッシング	Cashing by Credit Card	61.1	57.8	55.8	53.5	51.7	48.0	44.3	41.6
ローンカード	Loan Card	78.2	72.8	68.0	64.1	59.0	53.9	49.3	44.5
その他消費者金融	Other Consumer Loans	48.6	46.9	45.8	57.8	55.2	52.5	50.3	48.1
その他融資	Other Loans	18.3	19.0	18.6	19.3	21.1	23.2	25.2	83.5
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	610.3	604.3	596.4	568.6	563.4	562.1	561.8	564.1
オートクレジット	Auto Credit	467.4	466.6	464.3	454.4	453.3	455.0	457.0	460.8
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	99.3	97.6	94.6	91.2	86.7	82.5	77.6	72.9
その他ショッピングクレジット	Other Shopping Credit	60.1	56.8	53.2	48.1	45.9	44.9	44.4	44.7
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	55.7	53.9	52.2	50.7	50.0	50.0	51.3	53.1
その他信用保証	Others	82.7	80.8	78.8	66.1	64.0	62.2	60.3	58.6
リース投資資産	Leased Investment Assets	5.5	4.8	4.1	3.5	2.9	2.3	1.9	1.5
営業債権残高合計	Total Account Receivables	1,041.3	1,021.8	950.6	942.8	938.4	932.4	899.1	958.1

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)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
ショッピングクレジット事業 新規信用供与件数(千件)	Number of New Transactions in Shopping Credit Business	79.5	74.6	72.0	70.1	75.9	70.5	71.5	74.5
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	36.0	32.2	32.7	38.7	36.7	28.8	30.3	31.8
信用保証	Credit Guarantee	43.5	42.3	39.2	31.3	39.2	41.6	41.2	42.6
加盟店数(千店)	Number of Merchants	885.7	n/a	898.4	n/a	910.4	n/a	922.7	n/a
クレジットカード	Credit Card	390.3	n/a	392.4	n/a	394.5	n/a	397.4	n/a
ショッピングクレジット	Shopping Credit	495.3	n/a	505.9	n/a	515.9	n/a	525.2	n/a
有効カード会員数(千人)	Available Cardholders	8,238.9	8,171.8	8,165.6	8,072.3	7,962.9	7,830.1	7,701.0	7,573.0
クレジットカード	Credit Card	7,841.9	7,800.1	7,811.4	7,758.7	7,649.3	7,516.6	7,387.7	7,259.9
ローンカード	Loan Card	396.9	371.6	354.2	313.5	313.5	313.4	313.2	313.0
カード新規獲得枚数(千枚)	Number of New Card Issuance	174.4	176.0	171.5	151.1	81.4	50.0	45.3	47.9
クレジットカード	Credit Card	171.1	174.0	168.2	148.6	78.8	47.6	43.2	45.8
ローンカード	Loan Card	3.2	2.0	3.2	2.5	2.5	2.3	2.1	2.0
残高有口座数(千人)	Number of Active Accounts	542.0	529.9	509.8	502.0	493.2	478.8	456.0	447.1
クレジットカードキャッシング	Cashing by Credit Card	350.7	343.5	332.7	329.3	325.2	315.6	301.9	297.7
ローンカード	Loan Card	191.3	186.4	177.1	172.6	168.0	163.2	154.1	149.3

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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
店舗数(箇所)	Branches	40	34	34	34	34	34	34	34
CD台数(千台):	Cash Dispensers (CDs) (Own and Tie-up) (Thousands)	145	n/a	146	n/a	147	n/a	148	n/a

平均貸出金利	Average Lending Rates	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)	23.9%	23.8%	23.7%	17.7%	17.7%	17.7%	17.6%	17.6%

融資残高内訳		Breakdown of Loan Receivables	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
貸付金利別融資残高	Loan Receivables Outstanding by Interest Rate Zone									
残高(クレジットカードキャッシング、ローンカード):	Outstanding (Cashing by Credit Card and Loan Card):									
～15.0%	～15.0%		6.1	6.1	6.0	39.9	38.2	36.0	33.1	30.9
～18.0%	～18.0%		39.8	39.6	38.7	96.9	94.0	88.2	81.1	76.7
～20.0%	～20.0%		11.0	10.5	9.7	3.1	2.9	2.7	2.3	2.2
～25.0%	～25.0%		36.4	34.8	31.8	6.5	6.1	5.8	5.1	4.9
～29.2%	～29.2%		78.6	74.6	69.7	4.5	4.1	3.8	3.0	2.7
合計	Total		172.1	165.8	156.2	151.0	145.5	136.8	124.9	117.7
比率(クレジットカードキャッシング、ローンカード):	Ratios (Cashing by Credit Card and Loan Card):									
～15.0%	～15.0%		3.6%	3.7%	3.9%	26.4%	26.3%	26.4%	26.5%	26.3%
～18.0%	～18.0%		23.1%	23.9%	24.8%	64.1%	64.6%	64.5%	65.0%	65.2%
～20.0%	～20.0%		6.4%	6.4%	6.2%	2.1%	2.0%	2.0%	1.9%	1.9%
～25.0%	～25.0%		21.2%	21.0%	20.4%	4.3%	4.2%	4.3%	4.1%	4.2%
～29.2%	～29.2%		45.7%	45.0%	44.7%	3.0%	2.9%	2.8%	2.4%	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		72.4	69.6	66.2	64.5	63.1	59.2	54.4	51.6
ローンカード	Loan Card		99.6	96.1	89.9	86.4	82.3	77.5	70.4	66.1
合計	Total		172.1	165.8	156.2	151.0	145.5	136.8	124.9	117.7

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かれており、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	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)									
残高	Outstanding		172.1	165.8	156.2	151.0	145.5	136.8	124.9	117.7
91～180日延滞残高	91-180 Days Delinquency Amount		4.6	4.2	3.5	3.5	3.0	2.6	2.2	2.1
91～180日延滞比率	91-180 Days Delinquency Ratio		2.7%	2.5%	2.2%	2.3%	2.1%	1.9%	1.8%	1.8%

加重平均借入金利		Weighted Average Funding Rate	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
期中加重平均	During the Fiscal Year		1.4%	1.1%	1.0%	0.8%	0.7%	0.7%	0.7%	0.6%
期末加重平均	As of the Fiscal Year End		1.1%	1.0%	0.8%	0.8%	0.7%	0.7%	0.7%	0.6%

1口座あたり残高(千円)		Credit Outstanding Per Account (Thousands of Yen)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
1口座あたり残高	Credit Outstanding Per Account		317.5	312.9	306.4	300.9	295.1	285.7	273.8	263.3
クレジットカードキャッシング	Cashing by Credit Card		206.5	202.8	199.0	196.1	194.2	187.7	180.3	173.3
ローンカード	Loan Card		520.9	515.7	508.1	501.0	490.3	475.2	456.9	442.6

年齢別残高構成比		Balance by Age	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)									
<30	<30		7.8%	7.4%	7.1%	6.8%	6.4%	6.1%	6.1%	5.9%
<40	<40		26.9%	26.5%	26.1%	25.9%	25.4%	25.0%	24.7%	24.4%
<50	<50		29.8%	30.0%	30.1%	30.4%	30.6%	30.8%	30.8%	31.1%
<60	<60		23.2%	23.3%	23.5%	23.6%	23.7%	23.8%	23.8%	23.9%
>= 60	Over 60		12.3%	12.7%	13.2%	13.4%	13.9%	14.3%	14.6%	14.8%
合計	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

性別残高構成比		Balance by Gender	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)									
男性	Male		62.7%	62.7%	63.0%	63.1%	63.3%	63.7%	64.2%	64.7%
女性	Female		37.3%	37.3%	37.0%	36.9%	36.7%	36.3%	35.8%	35.3%
合計	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

実行残高別残高構成比		Balance by Amount of Origination	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)									
10万円未満	Less than JPY 100K		4.5%	4.6%	4.8%	5.0%	5.2%	5.5%	5.9%	6.5%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K		20.6%	20.9%	21.7%	22.1%	22.9%	23.5%	24.8%	25.6%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K		29.3%	29.3%	29.0%	28.8%	28.7%	29.0%	28.8%	28.6%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M		27.7%	27.3%	26.9%	26.7%	26.4%	25.5%	24.8%	24.3%
100万円以上	Over JPY 1M		17.9%	17.9%	17.6%	17.3%	16.8%	16.4%	15.7%	15.0%
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	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金運用収益	Total Interest Income	0.3	0.3	0.7	0.5	0.3	0.3	0.5	0.3
役務取引等収益	Fees and Commissions Income	0.1	0.1	0.0	0.3	0.1	0.1	0.1	0.3
その他業務収益	Other Business Income	31.8	30.5	31.7	29.1	28.6	27.9	32.5	29.4
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	32.3	31.0	32.6	30.1	29.1	28.4	33.2	30.2
資金調達費用	Total Interest Expenses	1.3	1.3	1.3	1.2	1.2	1.1	1.1	1.2
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	26.5	25.2	26.5	24.7	23.6	22.8	27.9	24.5
営業経費	Total General and Administrative Expenses	2.0	1.9	2.0	1.9	1.8	1.9	1.9	1.8
その他経常費用	Other Ordinary Expenses	1.5	0.7	2.6	0.4	1.4	(1.0)	1.8	(1.1)
貸倒引当金繰入額	Provision of Reserve for Loan Losses	1.2	0.3	2.1	0.2	1.1	(1.3)	1.1	(1.5)
その他	Others	0.2	0.4	0.4	0.2	0.2	0.3	0.7	0.4
経常費用	Ordinary Expenses	31.4	29.3	32.7	28.4	28.1	24.8	32.8	26.5
経常利益	Net Ordinary Income	0.9	1.7	0.0	1.6	0.9	3.6	0.3	3.6
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	1.8	0.0
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	0.9	1.6	0.0	1.6	0.9	3.6	(1.5)	3.6
税金	Income Taxes (Benefit)	0.1	0.0	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	1.6	(0.1)	1.5	0.8	3.5	(1.5)	3.5

連結貸借対照表	Consolidated Balance Sheets	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	59.1	72.4	98.6	87.2	51.0	82.5	72.5	79.4
有価証券	Securities	7.5	7.5	7.9	7.6	7.5	8.2	8.1	8.0
貸出金	Loans and Bills Discounted	33.3	35.0	39.0	36.4	36.3	34.4	34.9	34.3
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	223.5	216.9	213.4	208.6	204.5	203.4	206.1	199.5
その他資産	Other Assets	148.7	138.7	135.3	128.3	130.8	128.7	130.0	127.1
割賦売掛金	Installment Sales Credit	126.6	117.9	115.0	106.8	110.6	107.2	108.4	102.8
有形固定資産	Premises and Equipment	17.6	16.6	15.8	17.6	17.5	17.0	13.8	14.4
無形固定資産	Intangible Assets	2.0	1.8	1.8	1.7	1.6	1.5	1.5	1.4
繰延税金資産	Deferred Tax Assets	2.4	2.4	2.2	2.2	2.3	2.3	2.4	2.4
貸倒引当金	Reserve for Credit Losses	(7.0)	(7.8)	(10.0)	(10.0)	(11.1)	(9.8)	(12.8)	(11.1)
資産の部合計	Total Assets	496.8	493.0	512.6	488.5	450.4	477.6	465.7	464.9
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	388.0	387.1	388.4	363.5	317.7	332.8	328.4	312.5
短期社債	Short-Term Corporate Bonds	13.5	14.0	17.7	22.5	17.9	27.1	19.3	36.6
社債	Corporate Bonds	-	-	-	-	-	-	-	-
その他負債	Other Liabilities	43.2	38.4	42.4	37.5	48.6	47.5	48.9	43.5
繰延税金負債	Deferred Tax Liabilities	0.1	0.1	0.2	0.1	0.1	0.3	0.4	0.4
負債の部合計	Total Liabilities	447.4	442.1	451.5	426.0	387.0	410.3	399.9	395.5
純資産の部	Equity:								
株主資本合計	Total Shareholders' Equity	48.9	50.5	60.5	62.1	63.0	66.5	65.0	68.6
資本金	Capital Stock	24.3	24.3	29.3	29.3	29.3	29.3	29.3	29.3
純資産の部合計	Total Equity	49.3	50.8	61.1	62.5	63.3	67.2	65.7	69.3
負債の部及び純資産の部合計	Total Liabilities and Equity	496.8	493.0	512.6	488.5	450.4	477.6	465.7	464.9

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)	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
業務粗利益	Total Gross Business Profit (Loss)	25.3	29.1	6.0	24.0	46.2	21.1	23.7	13.9
資金利益	Net Interest Income	14.3	18.3	33.2	15.8	22.5	12.6	19.5	12.4
役務取引等利益	Net Fees and Commissions	2.2	3.4	(17.8)	4.5	6.0	3.9	0.9	3.7
特定取引利益	Net Trading Income	3.0	1.1	2.9	3.0	2.4	1.1	3.9	3.2
その他業務利益	Net Other Business Income	5.5	6.2	(12.3)	0.5	15.2	3.3	(0.7)	(5.4)
経費	Total Expenses	17.1	17.2	15.4	14.4	15.5	15.6	14.7	13.4
実質業務純益(損失)	Net Business Profit (Loss) (Jisshitsu Gyomu Jun-eki)	8.1	11.9	(9.4)	9.5	30.7	5.4	8.9	0.5
その他損益	Other Operating Expenses, Net	(6.6)	(13.6)	(36.2)	(5.2)	(28.8)	0.3	(12.9)	6.7
経常利益(損失)	Net Ordinary Income (Loss)	1.5	(1.7)	(45.7)	4.2	1.8	5.8	(4.0)	7.2
特別利益(損失)	Extraordinary Income (Loss)	1.5	(0.9)	(4.3)	0.2	4.4	(3.1)	2.6	(0.0)
税引前四半期純利益(損失)	Income (Loss) before Income Taxes	3.1	(2.7)	(50.1)	4.4	6.3	2.7	(1.3)	7.1
法人税、住民税及び事業税	Current Income Taxes (Benefit)	0.3	(0.3)	0.0	(0.2)	(0.1)	(0.1)	(0.0)	0.4
法人税等調整額	Deferred Income Taxes Expense (Benefit)	4.6	0.0	3.6	-	1.8	-	(0.2)	(0.0)
四半期純利益(損失)	Net Income (Loss)	(1.8)	(2.3)	(53.8)	4.7	4.6	2.8	(0.9)	6.6

単体損益計算書	Non-Consolidated Statements of Operations	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金運用収益	Total Interest Income	33.6	36.1	48.7	29.5	35.3	24.9	30.1	22.9
貸出金利息	Interest on Loans and Bills Discounted	20.7	23.8	19.9	19.4	18.7	16.8	15.7	16.2
有価証券利息配当金	Interest and Dividends on Securities	8.5	8.6	25.8	7.0	13.4	5.4	13.4	5.6
その他の資金運用収益	Other Interest Income	4.2	3.6	2.9	3.0	3.0	2.6	1.0	1.1
役務取引等収益	Fees and Commissions Income	4.1	3.7	5.1	3.5	3.5	3.3	3.4	4.0
特定取引収益	Trading Profits	0.0	1.2	3.0	7.3	3.6	0.0	2.5	4.7
その他業務収益	Other Business Income	7.4	7.6	3.5	2.5	17.6	4.0	3.4	0.4
その他経常収益	Other Ordinary Income	4.9	3.3	(3.8)	4.4	6.0	5.5	0.8	10.3
経常収益	Ordinary Income	50.1	52.1	56.7	47.4	66.1	37.8	40.4	42.6
資金調達費用	Total Interest Expenses	20.5	19.2	16.5	14.5	13.6	13.0	11.2	11.1
預金利息	Interest on Deposits	13.9	12.8	10.8	9.7	8.5	8.1	7.5	7.4
社債利息	Interest on Corporate Bonds	3.9	4.2	3.9	3.2	3.5	3.5	2.2	2.1
その他の資金調達費用	Other Interest Expenses	2.6	2.0	1.6	1.5	1.4	1.3	1.4	1.5
役務取引等費用	Fees and Commissions Expenses	2.2	2.5	2.3	2.7	2.6	2.2	2.2	2.3
特定取引費用	Trading Losses	(3.0)	0.0	0.0	4.2	1.2	(1.1)	(1.4)	1.4
その他業務費用	Other Business Expenses	1.8	1.3	15.9	1.8	2.3	0.6	4.2	5.9
営業経費	General and Administrative Expenses	17.8	17.8	15.8	15.1	16.1	16.2	15.4	14.0
その他経常費用	Other Ordinary Expenses	9.0	12.8	51.7	4.6	28.1	0.8	12.7	0.4
貸倒引当金繰入額	Provision of Reserve for Loan Losses	0.2	7.2	24.1	1.1	24.0	(0.3)	10.2	0.1
その他	Others	8.8	5.5	27.6	3.4	4.1	1.2	2.4	0.2
経常費用	Ordinary Expenses	48.6	53.8	102.4	43.1	64.2	32.0	44.4	35.3
経常利益(損失)	Net Ordinary Income (Loss)	1.5	(1.7)	(45.7)	4.2	1.8	5.8	(4.0)	7.2
特別利益	Special Gains	2.4	1.9	10.2	1.8	4.8	28.6	3.1	0.0
特別損失	Special Losses	0.8	2.8	14.6	1.6	0.4	31.7	0.5	0.1
税引前四半期純利益(損失)	Income (Loss) before Income Taxes	3.1	(2.7)	(50.1)	4.4	6.3	2.7	(1.3)	7.1
税金:	Income Taxes (Benefit):								
法人税、住民税及び事業税	Current	0.3	(0.3)	0.0	(0.0)	(0.1)	(0.1)	(0.0)	0.4
法人税等調整額	Deferred	4.6	-	3.6	-	1.8	-	(0.0)	(0.0)
四半期純利益(損失)	Net Income (Loss)	(1.8)	(2.3)	(53.8)	4.7	4.6	2.8	(0.0)	6.6

与信関連費用(単体)	Net Credit Costs (Non-Consolidated)	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	2.7	3.6	9.1	2.2	3.8	(0.8)	(0.0)	0.0
貸倒引当金繰入	Net Provision (Reversal) of Reserve for Loan Losses	0.2	7.2	24.1	1.1	24.0	(0.3)	10.2	0.1
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	6.1	9.6	0.3	(1.4)	17.4	0.4	0.9	(0.5)
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	(5.9)	(2.4)	23.7	2.6	6.5	(0.8)	9.3	0.7
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	-
償却債権取立益	Recoveries of written-off claims					-	-	-	(0.6)
与信関連費用	Net Credit Costs	3.0	10.9	33.2	3.4	27.8	(1.2)	10.2	(0.4)

資金運用/調達状況 (平均残高)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
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)								
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	5.4	10.2	18.2	15.0	32.7	23.8	13.7	33.2
コールローン	Call Loans	108.7	110.1	53.8	47.7	62.6	69.5	73.9	26.7
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	48.0	73.5	73.4	101.8	200.2	157.1	35.2	9.0
有価証券	Securities	3,888.1	3,683.0	3,661.3	3,581.1	3,178.4	3,205.1	3,938.3	3,430.5
貸出金	Loans and Bills Discounted	4,738.3	4,736.4	4,674.5	4,571.7	4,352.6	4,205.5	4,023.3	4,014.4
その他資金運用	Other Interest-Earning Assets	617.5	515.1	448.1	486.7	468.7	444.1	443.1	322.0
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金運用勘定合計	Total Interest-Earning Assets	9,406.2	9,128.6	8,929.4	8,804.2	8,295.5	8,105.3	8,527.7	7,836.0
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	6,978.5	6,911.8	6,487.6	6,311.4	5,954.1	5,831.1	5,591.6	5,520.3
譲渡性預金	Negotiable Certificates of Deposit	414.2	384.7	341.9	313.9	305.0	285.5	272.2	248.0
債券	Debentures	582.6	513.2	500.5	476.7	445.0	412.1	373.7	340.4
コールマネー	Call Money	256.4	285.8	226.6	198.2	181.2	166.3	162.2	155.8
売現先勘定	Payable under Repurchase Agreements	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	554.3	494.7	506.7	476.1	160.4	182.8	402.0	535.2
借入金	Borrowed Money	306.7	356.9	560.4	836.8	1,051.8	1,015.2	1,437.2	775.4
社債	Corporate Bonds	370.7	361.5	361.5	338.4	322.0	300.9	220.7	222.7
その他資金調達勘定	Other Interest-Bearing Liabilities	0.2	0.2	0.2	0.3	0.2	0.1	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	9,546.2	9,361.2	9,005.6	8,957.8	8,425.2	8,194.4	8,460.1	7,798.2
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	9,406.2	9,128.6	8,929.4	8,804.2	8,295.5	8,105.3	8,527.7	7,836.0
資金運用/調達状況 (利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated)								
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	8.5	8.6	25.8	7.0	13.4	5.4	13.4	5.6
貸出金	Loans and Bills Discounted	20.7	23.8	19.9	19.4	18.7	16.8	15.7	16.2
その他資金運用	Other Interest-Bearing Assets	2.8	2.1	1.6	1.6	1.6	1.4	1.4	0.9
金利スワップ等	Interest Rate and Funding Swaps	1.3	-	-	1.3	1.3	-	-	0.0
資金運用勘定合計	Total Interest-Earning Assets	32.2	34.7	47.4	29.5	35.3	23.8	30.6	22.9
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	13.9	12.8	10.8	9.7	8.5	8.1	7.5	7.4
譲渡性預金	Negotiable Certificates of Deposit	0.3	0.2	0.2	0.1	0.1	0.1	0.1	0.1
債券	Debentures	1.0	0.8	0.7	0.7	0.6	0.5	0.4	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	-	-	-
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	0.0	0.0	0.1	0.2
借入金	Borrowed Money	0.8	0.6	0.4	0.4	0.5	0.5	0.6	0.5
社債	Corporate Bonds	3.9	4.2	3.9	3.2	3.5	3.5	2.2	2.1
その他資金調達勘定	Other Interest-Bearing Liabilities	0.1	0.0	0.0	0.0	0.0	0.0	0.0	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	20.5	19.2	16.5	14.5	13.6	13.0	11.2	11.1
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	11.6	15.5	30.9	14.9	21.6	10.8	19.4	11.8

資金運用/調達状況 (利回り(%))(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Non-Consolidated)	2009.7-9	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	0.36	0.46	0.60	1.03	0.54	0.70	1.48	1.15
コールローン	Call Loans	0.13	0.13	0.14	0.16	0.16	0.19	0.13	0.15
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	0.12	0.12	0.11	0.12	0.12	0.11	0.10	0.08
有価証券	Securities	0.87	0.93	2.86	0.78	1.68	0.67	1.38	0.66
貸出金	Loans and Bills Discounted	1.73	1.99	1.72	1.70	1.70	1.59	1.58	1.62
その他資金運用	Other Interest-Bearing Assets	1.83	1.66	1.51	1.35	1.38	1.30	1.32	1.15
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金運用勘定合計	Total Interest-Earning Assets	1.36	1.50	2.15	1.34	1.68	1.16	1.45	1.18
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	0.79	0.73	0.67	0.61	0.57	0.55	0.54	0.54
譲渡性預金	Negotiable Certificates of Deposit	0.35	0.28	0.26	0.19	0.21	0.20	0.20	0.17
債券	Debentures	0.70	0.63	0.61	0.60	0.57	0.53	0.51	0.50
コールマネー	Call Money	0.10	0.10	0.11	0.11	0.11	0.11	0.11	0.11
売現先勘定	Payable under Repurchase Agreements	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	0.12	0.13	0.10	0.11	0.12	0.18	0.16	0.16
借入金	Borrowed Money	1.07	0.74	0.31	0.23	0.20	0.20	0.17	0.29
社債	Corporate Bonds	4.24	4.66	4.48	3.89	4.41	4.66	4.16	3.95
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	0.85	0.81	0.74	0.65	0.64	0.63	0.53	0.57
資金運用収益-資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	0.49	0.67	1.40	0.68	1.03	0.52	0.92	0.60

単体貸借対照表	Non-Consolidated Balance Sheets	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	307.5	257.1	310.0	503.2	343.6	358.0	313.4	263.2
コールローン	Call Loans	19.5	25.9	19.1	13.9	31.5	8.6	-	12.0
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	4.1	4.6	2.8	5.1	5.8	20.9	3.0	4.8
買入金銭債権	Other Monetary Claims Purchased	528.6	433.7	621.2	424.6	495.5	395.8	408.7	231.9
特定取引資産	Trading Assets	232.3	227.3	211.0	201.4	213.5	182.1	182.8	178.0
金銭の信託	Monetary Assets Held in Trust	544.9	522.5	463.4	425.7	412.8	374.7	360.9	341.5
有価証券	Securities	3,729.6	3,606.0	3,674.5	3,274.8	3,089.1	3,550.4	3,701.7	3,111.4
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	4,922.8	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8
外国為替	Foreign Exchanges	12.7	13.1	10.9	17.4	12.3	15.0	42.0	29.7
その他資産	Other Assets	792.1	758.7	506.8	876.4	987.2	687.5	350.2	322.7
有形固定資産	Premises and Equipment	18.0	17.7	17.8	14.7	14.8	18.8	18.2	18.4
無形固定資産	Intangible Assets	12.7	12.2	11.8	11.1	10.6	10.0	9.9	9.5
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	0.4	1.6	-	-	-	0.7	1.8	1.5
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	8.4	14.1	11.2	11.5	13.8	15.9	9.6	13.0
貸倒引当金	Reserve for Credit Losses	(107.5)	(101.9)	(102.2)	(102.3)	(121.9)	(105.3)	(114.8)	(110.5)
資産の部合計	Total Assets	11,023.7	10,451.4	10,488.5	10,148.5	9,682.8	9,634.2	9,258.0	8,491.3
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	7,080.5	6,890.3	6,533.5	6,163.2	5,940.3	5,816.5	5,565.2	5,613.9
譲渡性預金	Negotiable Certificates of Deposit	378.6	240.4	290.9	284.1	319.6	232.7	174.0	308.1
債券	Debentures	528.2	503.1	487.5	461.6	429.0	388.2	352.5	333.0
コールマネー	Call Money	100.4	310.4	310.4	180.4	160.4	165.4	160.3	140.3
売現先勘定	Payables under Repurchase Agreements	156.3	-	8.4	-	-	-	-	-
債券貸借取引受入担保金	Collateral Related to Securities Lending Transactions	764.3	504.8	548.4	399.8	112.2	306.6	265.0	434.8
特定取引負債	Trading Liabilities	188.8	192.4	176.6	179.7	174.0	147.7	144.3	137.3
借入金	Borrowed Money	336.1	330.4	811.1	901.3	1,065.9	1,012.0	1,405.6	349.1
外国為替	Foreign Exchanges	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.1
社債	Corporate Bonds	354.6	369.0	342.5	321.4	313.0	219.3	222.2	221.1
その他負債	Other Liabilities	496.0	465.5	392.4	680.4	591.2	774.6	335.7	313.0
未払法人税等	Income Taxes Payable	0.3	0.3	0.4	0.1	0.2	0.0	0.3	0.1
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	4.0
その他の負債	Other Liabilities	495.6	465.2	391.9	678.2	588.9	770.6	331.4	308.9
賞与引当金	Accrued Employees' Bonuses	3.7	5.2	5.4	1.6	2.3	3.2	4.1	1.0
退職給付引当金	Reserve for Retirement Benefits	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	7.0	-	-	-	-	-
訴訟損失引当金	Reserve for Losses on Litigation	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	8.4	14.1	11.2	11.5	13.8	15.9	9.6	13.0
負債の部合計	Total Liabilities	10,407.2	9,838.6	9,932.6	9,589.7	9,128.9	9,082.8	8,639.2	7,865.3
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	610.3	607.9	554.1	558.8	563.4	566.2	637.0	641.1
資本金	Capital Stock	476.2	476.2	476.2	476.2	476.2	476.2	512.2	512.2
資本剰余金	Capital Surplus	43.5	43.5	43.5	43.5	43.5	43.5	79.4	79.4
資本準備金	Additional Paid-in Capital	43.5	43.5	43.5	43.5	43.5	43.5	79.4	79.4
利益剰余金	Retained Earnings	163.0	160.6	106.8	111.5	116.1	118.9	117.9	122.0
利益準備金	Legal Reserve	11.0	11.0	11.0	11.0	11.0	11.0	11.0	11.5
その他利益剰余金	Other Retained Earnings	152.0	149.6	95.7	100.4	105.0	107.9	106.9	110.4
繰越利益剰余金	Unappropriated Retained Earnings	152.0	149.6	95.7	100.4	105.0	107.9	106.9	110.4
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)	4.5	3.1	0.1	(1.5)	(11.1)	(16.4)	(19.7)	(16.4)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	3.3	5.3	0.3	(1.0)	(9.4)	(10.9)	(15.3)	(11.3)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	1.2	(2.1)	(0.0)	(0.0)	(1.7)	(5.5)	(4.4)	(5.1)
新株予約権	Stock Acquisition Rights	1.5	1.6	1.6	1.5	1.6	1.5	1.4	1.3
純資産の部合計	Total Equity	616.4	612.7	555.9	558.8	553.8	551.3	618.7	626.0
負債及び純資産の部合計	Total Liabilities and Equity	11,023.7	10,451.4	10,488.5	10,148.5	9,682.8	9,634.2	9,258.0	8,491.3

貸出金の残存期間別残高(単体)	Loan Maturity (Non-consolidated)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
1年以下	One Year or Less	1,827.6	n/a	1,708.0	n/a	1,493.6	n/a	1,284.5	n/a
1年超3年以下	Over One Year to Three Years	1,015.8	n/a	961.4	n/a	866.3	n/a	754.4	n/a
3年超5年以下	Over Three Years to Five Years	541.8	n/a	529.7	n/a	419.6	n/a	568.6	n/a
5年超7年以下	Over Five Years to Seven Years	222.0	n/a	278.6	n/a	182.8	n/a	165.8	n/a
7年超	Over Seven Years	1,146.0	n/a	111.0	n/a	1,065.9	n/a	1,072.7	n/a
期間の定めのないもの	Indefinite Term	169.3	n/a	144.0	n/a	148.4	n/a	127.0	n/a
合計	Total	4,922.8	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8

リスク管理債権(単体)	Risk Monitored Loans (Non-Consolidated)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
破綻先債権額	Loans to Bankrupt Obligors	20.1	19.7	11.1	10.2	10.1	8.6	7.2	7.3
延滞債権額	Non-Accrual Delinquent Loans	129.4	136.1	290.0	281.3	273.0	248.4	237.7	208.7
3か月以上延滞債権額	Loans Past Due Three Months or More	24.6	13.4	2.0	2.3	1.7	3.0	1.6	6.0
貸出条件緩和債権額	Restructured Loans	3.1	2.9	3.0	3.0	4.5	4.5	4.7	4.4
合計(A)	Total (A)	177.3	172.3	306.2	296.9	289.6	264.5	251.3	226.5
貸出金残高(B)	Loans and Bills Discounted (B)	4,922.8	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8
貸出残高比(A)/(B)	(A)/(B)	3.60%	3.70%	6.47%	6.64%	6.93%	6.45%	6.33%	5.57%
貸倒引当金(C)	Reserve for Credit Losses (C)	107.5	101.9	102.2	102.3	121.9	105.3	114.8	110.5
引当率(C)/(A)	Reserve Ratios (C)/(A)	60.7%	59.2%	33.4%	34.5%	42.1%	39.8%	45.7%	48.8%

業種別貸出残高(単体)	Loans by Borrower Industry (Non-Consolidated)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
国内(除く特別国際金融取引勘定):	Domestic Offices (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	254.6	260.2	246.8	246.7	250.6	232.1	230.1	233.5
農業、林業	Agriculture and Forestry	-	-	-	-	-	-	-	-
漁業	Fishery	2.6	2.5	2.5	2.4	2.4	2.2	2.2	2.2
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	3.2	2.9	2.7	2.4	2.2	2.0	0.4	0.4
建設業	Construction	8.2	8.7	5.6	4.0	3.7	3.8	6.7	13.5
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	39.6	39.2	32.3	30.1	25.9	24.6	27.1	27.1
情報通信業	Information and Communications	19.4	18.4	16.4	10.6	15.6	11.3	12.1	14.6
運輸業、郵便業	Transportation and Postal Service	308.9	293.7	288.4	278.3	268.5	295.7	279.6	282.8
卸売業、小売業	Wholesale and Retail	116.7	113.6	107.0	95.5	97.2	91.5	99.3	82.4
金融業、保険業	Finance and Insurance	1,515.2	1,268.2	1,486.1	1,397.3	1,239.0	1,186.4	1,077.8	1,203.0
不動産業	Real Estate	892.6	912.0	845.2	737.5	663.5	565.8	544.5	541.0
各種サービス業	Services	321.2	329.1	318.1	316.4	311.4	395.3	387.3	371.0
地方公共団体	Local Government	168.3	170.8	171.3	166.7	164.1	163.2	158.8	157.5
個人	Individual	851.0	844.8	913.2	912.2	891.1	908.7	937.3	963.9
海外円借款、国内店名義現地貸	Overseas Yen Loan and Overseas Loans Booked Domestically	366.1	350.2	248.6	229.0	201.4	183.4	172.9	138.4
国内店計	Total Domestic	4,868.3	4,614.9	4,684.9	4,429.7	4,137.1	4,066.5	3,936.5	4,031.9
海外及び特別国際金融取引勘定:	Overseas Offices (including Japan Offshore Market Accounts):								
政府等	Governments	1.5	1.7	1.9	2.2	2.2	2.3	2.2	2.2
金融機関	Financial Institutions	-	-	1.8	2.2	2.1	1.6	1.6	1.6
商工業	Commerce and Industry	52.9	44.8	44.1	39.6	35.3	33.1	32.7	31.1
その他	Others	-	-	-	-	-	-	-	-
海外合計	Total Overseas	54.5	46.5	47.9	44.0	39.7	37.1	36.6	34.9
合計	Total	4,922.8	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8

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

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

業種別リスク管理債権残高(単体)	Risk Monitored Loans by Borrower Industry (Non-Consolidated)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
国内(除く特別国際金融取引勘定分):	Domestic Offices (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	1.6	1.4	1.5	1.5	3.3	3.5	3.5	3.2
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	5.3	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	46.5	46.5	34.4	34.4	26.5	26.4	22.7	25.6
不動産業	Real Estate	93.3	85.9	231.6	224.5	218.3	198.0	172.3	173.5
各種サービス業	Services	1.1	6.9	3.7	3.1	2.9	4.3	2.0	2.0
地方公共団体	Local Government	-	-	-	-	-	-	-	-
個人	Individual	2.6	2.5	4.8	5.8	6.1	6.2	6.8	8.0
海外円借款、国内店名義現地貸	Overseas Yen Loan and Overseas Loans Booked Domestically	24.3	13.5	15.2	13.0	18.4	12.7	43.3	13.4
国内店計	Total Domestic	175.5	172.3	306.2	296.9	289.6	264.5	251.3	226.5
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	-	-	-	-	-	-	-	-
金融機関	Financial Institutions	-	-	-	-	-	-	-	-
商工業	Commerce and Industry	1.7	-	-	-	-	-	-	-
その他	Others	-	-	-	-	-	-	-	-
海外合計	Total Overseas	1.7	-	-	-	-	-	-	-
合計	Total	177.3	172.3	306.2	296.9	289.6	264.5	251.3	226.5

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

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

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)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
米国	US	86.1	73.4	39.8	37.9	35.7	35.1	35.1	26.9
米国アセットバック投資	Asset-Backed Investment in US	3.4	3.8	3.7	3.7	3.7	4.0	4.1	3.9
欧州	Europe	148.5	138.9	135.7	126.1	94.2	84.6	66.2	40.7
欧州アセットバック投資	Asset-Backed Investment in Europe	106.0	98.0	95.6	86.8	56.9	49.2	30.9	28.3
その他	Others	185.9	184.4	120.9	109.0	111.2	100.7	108.1	105.6
海外・オフショアローン合計	Total	420.6	396.8	296.5	273.1	241.2	220.5	209.5	173.3
アセットバック投資合計	Total Asset-Backed Investment	109.5	101.9	99.4	90.6	60.6	53.2	35.1	32.2

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)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
米国	US	7.2	0.4	-	-	-	-	6.7	-
米国アセットバック投資	Asset-Backed Investment in US	0.4	0.4	-	-	-	-	-	-
欧州	Europe	18.7	12.9	15.1	12.9	18.4	12.7	36.4	13.4
欧州アセットバック投資	Asset-Backed Investment in Europe	17.2	11.6	14.0	12.1	17.7	12.1	13.1	13.0
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	26.1	13.5	15.2	13.0	18.4	12.7	43.3	13.4
アセットバック投資合計	Total Risk Monitored Loans of Asset-Backed Investment	17.7	12.1	14.0	12.1	17.7	12.1	13.1	13.0

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)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	116.2	133.3	112.2	103.5	92.1	85.7	62.5	60.8
危険債権	Doubtful Claims	37.6	26.9	215.7	212.1	218.2	198.8	210.7	183.2
要管理債権	Substandard Claims	27.8	16.4	5.1	5.3	6.3	7.5	6.4	10.5
合計(A)	Total (A)	181.6	176.6	333.0	321.0	316.6	292.0	279.6	254.5
総与信残高(B)	Total Claims (B)	5,325.7	5,105.7	4,970.1	5,031.2	4,858.4	4,501.8	4,120.4	4,209.9
貸出金	Loans and Bills Discounted	4,922.8	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8
その他	Others	402.9	444.2	237.3	557.5	681.5	398.2	147.1	143.0
総与信残高比(A)/(B)	(A)/(B)	3.41%	3.46%	6.70%	6.38%	6.52%	6.49%	6.78%	6.04%
貸倒引当金(C)	Reserve for Credit Losses (C)	107.5	101.9	102.2	102.3	121.9	105.3	114.8	110.5
引当率(C)/(A)	Reserve Ratios (C)/(A)	59.2%	57.8%	30.7%	31.9%	38.5%	36.1%	41.1%	43.4%
(参考1)部分直接償却実施額	(Ref.) Amount of Write-Off	64.7	77.2	96.8	96.5	97.3	95.5	90.3	88.5
(参考2)要注意債権以下	(Ref.) Below Need Caution Level	471.9	536.9	739.6	776.5	852.8	765.2	730.4	667.0

金融再生法に基づく開示債権の保率(単体)	Coverage Ratios for Non-Performing Claims Disclosed under the Financial Revitalization Law (Non-Consolidated)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
危険債権	Doubtful Claims	88.5%	97.1%	96.8%	96.4%	95.3%	95.3%	96.7%	96.3%
要管理債権	Substandard Claims	96.5%	94.8%	79.0%	88.8%	74.8%	79.7%	69.1%	81.6%
合計	Total	97.1%	99.1%	97.6%	97.4%	96.3%	96.2%	96.8%	96.6%

貸倒引当金(単体)	Reserve for Credit Losses (Non-Consolidated)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
貸倒引当金(貸出関連)(A)	Reserve for Loan Losses (A)	86.4	80.8	81.0	81.1	100.7	84.1	93.6	89.3
一般貸倒引当金	General Reserve for Loan Losses	63.7	67.6	50.6	48.9	62.2	48.5	48.3	47.0
個別貸倒引当金	Specific Reserve for Loan Losses	22.6	13.1	30.3	32.2	38.5	35.5	45.2	42.3
特定海外債権引当金	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)	107.5	101.9	102.2	102.3	121.9	105.3	114.8	110.5
総与信残高(C)	Total Claims (C)	5,325.7	5,105.7	4,970.1	5,031.2	4,858.4	4,501.8	4,120.4	4,209.9
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)	1.6%	1.6%	1.6%	1.6%	2.1%	1.9%	2.3%	2.1%
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)	2.0%	2.0%	2.1%	2.0%	2.5%	2.3%	2.8%	2.6%

債務者区別の引当率(単体)	Reserve Ratios for Borrowers' Category (Non-Consolidated)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
実質破綻・破綻先(無担保部分)	Legally and Virtually Bankrupt (unsecured portion)	100.00%	n/a	100.00%	n/a	100.00%	n/a	100.00%	n/a
破綻懸念先(無担保部分)	Possibly Bankrupt (unsecured portion)	75.54%	n/a	78.75%	n/a	78.44%	n/a	92.06%	n/a
要管理先(無担保部分)	Substandard (unsecured portion)	85.38%	n/a	70.44%	n/a	66.50%	n/a	55.06%	n/a
その他要注意先(債権額)	Need Caution (total claims)	5.63%	n/a	6.60%	n/a	6.50%	n/a	4.84%	n/a
その他要注意先(無担保部分)	Need Caution (unsecured portion)	74.28%	n/a	17.24%	n/a	23.47%	n/a	17.70%	n/a
正常先(債権額)	Normal (total claims)	0.41%	n/a	0.45%	n/a	0.50%	n/a	0.58%	n/a

住宅ローン残高(単体)	Housing Loans (Non-Consolidated)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
住宅ローン残高	Housing Loans	816.7	813.4	882.3	883.3	864.1	872.3	892.0	910.4

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)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
中小企業等貸出金	Loans to Small- and Medium-Sized Entities	2,694.2	n/a	2,822.2	n/a	2,557.8	n/a	2,392.2	n/a
中小企業等貸出金比率	% of Loans to Small- and Medium-Sized Entities	55.3%	n/a	60.2%	n/a	61.8%	n/a	60.8%	n/a

預金残高(単体)	Balance of Deposits (Non-Consolidated)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
預金残高(譲渡性預金を含む)	Balance of Deposits (including NCDs)	7,459.1	7,130.8	6,824.4	6,447.3	6,260.0	6,049.2	5,739.3	5,922.1
個人預金残高	Balance of Deposits from Individuals	5,562.6	5,513.7	5,302.6	5,059.6	4,804.8	4,781.1	4,750.2	4,792.5

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

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

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

米国住宅ローン市場関連エクスポージャー ネットエクスポージャー(期中評価減、貸倒引当金計上後)	U.S. Residential Mortgage Exposure Net Exposure (After Mark-Downs and Credit Reserves)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
		10.5	10.5	11.5	10.9	10.2	9.9	10.1	9.9

証券化商品の商品別、地域別残高(単体)	Balance of Securitized Products (Non-Consolidated)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
RMBS	RMBS	48.7	53.5	53.7	52.1	47.2	45.9	44.8	41.9
国内	Japan	47.5	51.1	49.9	48.5	47.2	45.9	44.8	41.9
米国	U.S.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
欧州	Europe	1.1	2.3	3.7	3.5	-	-	-	-
その他	Other	-	-	-	-	-	-	-	-
CMBS	CMBS	19.4	23.5	19.0	16.8	12.8	12.4	7.9	2.4
国内	Japan	13.1	16.2	10.9	10.0	8.1	7.5	5.5	2.4
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	4.0	4.8	5.5	4.2	2.3	2.4	-	-
その他	Other	2.2	2.4	2.5	2.5	2.4	2.3	2.4	-
CLO	CLO	62.7	59.3	56.7	52.3	43.1	43.0	42.0	41.2
国内	Japan	-	-	-	-	-	-	-	-
米国	U.S.	47.5	43.2	42.3	39.6	31.7	31.0	31.6	30.8
欧州	Europe	13.9	14.6	12.9	11.2	10.0	9.6	10.4	10.4
その他	Other	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)	4.9	0.0	-	-	-	-	-	-
国内	Japan	4.9	0.0	-	-	-	-	-	-
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	-	-	-	-	-	-	-	-
合計	Total	135.8	136.4	129.5	121.3	103.2	101.4	94.9	85.6
国内	Japan	65.8	67.4	60.8	58.6	55.3	53.5	50.3	44.4
米国	U.S.	47.5	43.2	42.3	39.6	31.7	31.0	31.6	30.8
欧州	Europe	19.1	21.8	22.2	19.0	12.4	12.0	10.4	10.4
その他	Other	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)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
LBO	Total LBO	266.0	265.9	194.4	217.0	215.1	204.7	203.3	201.4
国内	Japan	252.2	251.7	189.8	212.8	211.2	201.0	199.7	198.0
米国	U.S.	2.8	2.8	2.8	2.5	2.3	2.1	2.1	2.0
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	10.8	11.2	1.7	1.6	1.5	1.5	1.4	1.4
モノライン(Monoline)	Total Monoline	-	-	-	-	-	-	-	-
SIV	SIV	-	-	-	-	-	-	-	-
ABCP	ABCP	-	-	-	-	-	-	-	-

(参考)	(Reference)	2009.9	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6
換算為替レート	Exchange Rate Information								
円/ドル	JPY/USD	89.77	92.01	93.19	88.59	83.41	81.41	82.66	80.44
円/ユーロ	JPY/EUR	131.24	131.93	125.03	108.29	113.24	107.82	117.08	116.53
円/ポンド	JPY/GBP	144.02	146.27	140.45	133.23	131.99	126.36	133.14	129.42