

Shinsei Bank (TSE: 8303)

Quarterly Data Book for the Fiscal Year
Ended March 31, 2009
(May 13, 2009)

Contents	Page
Section 1. Shinsei Bank Consolidated P/L and B/S Data	1
Results of Operations	1
Consolidated Statements of Operations	1
Non-Interest Income	1
General and Administrative Expenses	1
Net Credit Costs	2
Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance)	2
Interest-Earning Assets and Interest-Bearing Liabilities (Interest)	2
Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%))	3
Consolidated Balance Sheets	4
Other Monetary Claims Purchased	4
Monetary Asset Held In Trust	4
Securities	4
Securities by Category	5
Securities by Maturity	5
Loans by Borrower Industry	5
Intangible Assets	5
Tax Loss Carryforwards	6
Dividends Per Share (JPY)	6
Risk Monitored Loans	6
Risk Monitored Loans Breakdown for Large Entities	6
Risk Monitored Installment Receivables Included in Other Assets	6
Reserve for Credit Losses	6
Overall Funding Composition	6
Deposits and Negotiable Certificates of Deposits (NCDs)	6
Time Deposits by Maturity	6
Maturity Schedule of Debentures	6
Maturity Schedule of Borrowed Money	7
Maturity Schedule of Corporate Bonds	7
Section 2. Shinsei Bank Consolidated Business Line Data	8
Section 2.1 Overall	8
Overall	8
Institutional Group	8
Individual Group	8
Corporate/Other	8
Section 2.2 Business Line Total Revenue	8
Institutional Group Total Revenue	8
Individual Group Total Revenue	9
Corporate/Other Total Revenue	9
Total Revenue	9
General and Administrative Expenses	9
Ordinary Business Profit (Loss)	9
Net Credit (Costs) Recoveries	10
OBP (Loss) After Net Credit (Costs) Recoveries	10
Section 2.3 Business Line Key Data	11
Institutional Group	11
Individual Group	11
Total Loans and Bills Discounted	11
Risk Capital Allocation by Business	11
Section 3. Shinsei Bank Consolidated Financial Ratios, Capital Adequacy and Per Share Data, and Credit Ratings	12
Financial Ratios	12
Risk Capital Allocation by Risk Categories	12
Capital Adequacy Data	12
Per Share Data (JPY)	12
Share Data	12
Credit Ratings (Shinsei Bank)	12
Credit Ratings (APLUS)	12
Credit Ratings (Shinki)	13
Credit Ratings (Showa Leasing)	13
Subsidiaries and Affiliates Data	13
Other Key Data	13
Section 4. Subsidiaries' Financial and Business Data	14
Shinsei Financial Consolidated P/L and B/S Data, after reclassification to conform to Bank's Financial Statements, before Consolidating to Shinsei Bank	14
Consolidated Statements of Income	14
Consolidated Balance Sheets	14
Grey Zone Related Information (Consolidated)	14
Shinsei Financial Summary of Major Business Information	14
Principal Balance	14
Number of Customers (Thousands)	14

Number of Branches and Channels	15
Shinsei Financial Unsecured Personal Loans (UPL) Business Information	15
Number of Newly Acquired Customers (Thousands)	15
Approval Rate	15
Average Lending Rates	15
Breakdown of Loans by Lending Rates	15
Balance and Ratio of Delinquent Unsecured Personal Loans	15
Balance by Age	15
Balance by Gender and Martial Status	15
Balance by Amount of Origination	15
Balance by Annual Income	15
APLUS Consolidated P/L and B/S Data, after reclassification to conform to Bank's Financial Statements, before Consolidating to Shinsei Bank	16
Consolidated Statements of Operations	16
Consolidated Balance Sheets	16
APLUS Consolidated Data Disclosed by APLUS	17
Summary of Income Statement (Consolidated)	17
Grey Zone Related Information (Consolidated)	17
Account Receivables (Consolidated)	17
Number of Customers (Thousands) (Consolidated)	18
Number of Branches and Channels (Non Consolidated)	18
Average Lending Rates	18
Breakdown of Loan Receivables (Consolidated)	18
Balance and Ratio of Delinquent Unsecured Personal Loans	18
Weighted Average Rate of Funding Rate (Consolidated)	18
Credit Outstanding Per Account (Thousands of Yen) (Consolidated)	18
Balance by Age	18
Balance by Gender	18
Balance by Amount of Origination	18
Shinki Consolidated P/L and B/S Data, after Reclassification to Conform to Bank's Financial Statements, before Consolidating to Shinsei Bank	19
Consolidated Statements of Income	19
Consolidated Balance Sheets	19
Grey Zone Related Information (Consolidated)	19
Shinki Data Disclosed by Shinki	19
Loan Receivables (Consolidated)	19
Number of Customers (Thousands)	19
Number of Branches and Channels (Consolidated)	19
Approval Rate	19
Weighted Average Rate of Loan Interest Rate (Non-Consolidated)	20
Breakdown of Loans by Lending Rates	20
Balance and Ratio of Delinquent	20
Weighted Average Rate of Funding Rate (Non-Consolidated)	20
Balance by Age	20
Balance by Gender and Martial Status	20
Balance by Amount of Origination	20
Balance by Annual Income	20
Showa Leasing Consolidated P/L and B/S Data, after reclassification to conform to Bank's Financial Statements, before Consolidating to Shinsei Bank	21
Consolidated Statements of Income	21
Consolidated Balance Sheets	21
Section 5. Shinsei Bank Non-Consolidated P/L and B/S Data	22
Results of Operations (Non-Consolidated)	22
Non-Consolidated Statements of Operations	22
Net Credit Costs (Recoveries) (Non-Consolidated)	22
Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)	23
Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated)	23
Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Non-Consolidated)	23
Non-Consolidated Balance Sheets	24
Loan Maturity (Non-consolidated)	24
Risk Monitored Loans (Non-Consolidated)	24
Loans by Borrower Industry (Non-Consolidated)	25
Risk Monitored Loans by Borrower Industry (Non-Consolidated)	25
Overseas and Offshore Loans by Region (Non-Consolidated)	25
Risk Monitored Loans of Overseas and Offshore Loans by Region (Non-Consolidated)	25
Claims Classified under the Financial Revitalization Law	26
Coverage Ratio for Non-Performing Claims Disclosed under the Financial Revitalization Law (Non-Consolidated)	26
Reserve for Credit Losses (Non-Consolidated)	26
Reserve Ratio for Borrowers' Category (Non-Consolidated)	26
Housing Loans (Non-Consolidated)	26
Loans to Small and Medium Sized Entities (SME)	26
Balance of Deposits (Non-Consolidated)	26
Section 6. Exposure to U.S. Residential Mortgage, Securitized Products and Related Investments	27
U.S. Residential Mortgage Exposure (Consolidated)	27
Balance of Securitized Products (Non-Consolidated)	27
LBO, Monoline, SIV, ABCP (Non-Consolidated)	27
(Reference)	27
Exchange Rate Information	27

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

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

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

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

Unaudited (Billions of Yen)

Results of Operations*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Net Interest Income	26.8	29.6	40.6	40.5	35.7	34.8	66.8	65.5
Non-Interest Income	49.6	32.5	29.5	13.2	25.2	6.5	21.1	2.2
Net Fees and Commissions	12.8	10.3	9.2	8.4	9.3	7.9	4.6	4.6
Net Trading Income	5.2	2.0	1.3	0.5	2.7	(3.7)	(1.2)	(2.3)
Net Other Business Income	31.6	20.1	19.0	4.2	13.2	2.3	17.7	0.0
Total Revenue	76.5	62.2	70.2	53.8	61.0	41.3	87.9	67.8
General and Administrative Expenses	37.3	39.9	40.2	40.2	40.9	35.7	50.4	51.5
Ordinary Business Profit (Loss)	39.1	22.2	29.9	13.6	20.0	5.5	37.5	16.2
Net Credit Costs	9.5	21.1	10.0	32.8	8.3	33.2	37.9	49.3
Amortization of Goodwill and Other Intangible Assets	3.0	3.0	3.3	3.0	2.9	2.7	4.6	7.1
Other Gains (Losses)	19.2	(0.5)	(0.8)	55.8	6.2	6.4	(4.9)	(59.5)
Income before Income Taxes and Minority Interests	45.8	(2.5)	15.7	33.5	14.8	(24.0)	(9.9)	(99.8)
Current Income Tax (Benefit)	3.5	0.5	0.5	0.2	2.0	0.3	0.4	0.6
Deferred Income Tax (Benefit)	6.1	(0.8)	(0.1)	4.3	(2.3)	1.7	(0.2)	7.8
Minority Interests in Net Income of Subsidiaries	4.8	5.8	4.9	2.4	4.2	3.9	2.6	2.6
Net Income (Loss)	31.2	(8.0)	10.3	26.5	10.8	(30.1)	(12.8)	(110.9)
Cash Basis Net Income (Loss)	33.9	(5.2)	13.2	29.2	13.4	(27.7)	(9.0)	(73.6)

Consolidated Statements of Operations	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Total Interest Income	53.3	58.1	68.2	62.4	60.7	63.6	93.1	85.8
Interest on Loans and Bills Discounted	38.9	45.4	52.3	50.0	47.3	50.6	81.4	76.6
Interest and Dividends on Securities	11.1	9.4	11.9	10.2	11.1	9.8	9.1	7.9
Other Interest Income	3.2	3.2	4.0	2.0	2.3	3.1	2.5	1.2
Fees and Commissions Income	18.1	17.0	15.5	15.2	14.9	13.9	11.6	12.0
Trading Profits	5.2	2.0	1.3	1.1	4.6	0.5	10.5	(3.8)
Other Business Income	68.3	65.3	56.4	56.4	56.8	55.6	52.2	46.8
Other Ordinary Income	7.9	10.0	6.1	4.8	4.7	7.5	32.2	(22.4)
Ordinary Income	153.0	152.6	147.6	140.1	142.0	141.3	199.8	118.4
Total Interest Expenses	26.5	28.4	27.5	21.8	25.0	28.8	26.2	20.2
Interest on Deposits	10.0	11.0	11.1	11.1	10.8	11.5	12.2	12.6
Interest on Debentures	0.7	0.8	0.8	0.9				
Interest on Borrowings	3.6	5.3	4.5	1.7	4.2	4.4	4.1	4.1
Interest on Corporate Bonds					4.1	3.1	2.2	1.9
Other Interest Expenses	12.0	11.2	11.0	7.8	5.8	9.6	7.5	1.4
Fees and Commissions Expenses	5.3	6.6	6.3	6.8	5.6	6.0	7.0	7.4
Trading Losses	0.0	0.0	(0.0)	(0.0)	1.9	4.3	11.7	(1.4)
Other Business Expenses	44.0	47.2	42.5	53.4	46.5	53.9	51.5	92.8
Total General and Administrative Expenses	40.4	43.1	43.6	44.0	44.2	39.0	55.7	60.5
General and Administrative Expenses	37.4	40.0	40.3	40.9	41.2	36.3	51.0	53.4
Amortization of Goodwill	2.3	2.3	2.3	2.1	2.0	1.8	2.6	5.1
Amortization of Intangible Assets	0.6	0.6	0.9	0.9	0.9	0.9	2.0	1.9
Other Ordinary Expenses	11.4	29.4	12.1	40.4	10.8	41.9	55.1	69.2
Provision of Reserve for Loan Losses	9.3	19.8	9.1	28.5	7.8	30.4	38.6	47.9
Others	2.0	9.5	3.0	11.9	2.9	11.4	16.5	21.2
Ordinary Expenses	127.7	155.0	132.2	167.2	134.2	174.1	207.5	249.0
Net Ordinary Income (Loss)	25.2	(2.3)	15.4	(27.1)	7.7	(32.8)	(7.6)	(130.5)
Special Gains	20.5	1.0	0.3	66.9	11.0	9.2	3.0	77.5
Special Losses	0.0	1.2	0.0	6.2	3.9	0.4	5.3	46.9
Income (Loss) before Income Taxes and Minority Interests	45.8	(2.5)	15.7	33.5	14.8	(24.0)	(9.9)	(99.8)
Income Taxes (Benefit):								
Current	3.5	0.5	0.5	0.2	2.0	0.3	0.4	0.6
Deferred	6.1	(0.8)	(0.1)	4.3	(2.3)	1.7	(0.2)	7.8
Minority Interests in Net Income of Subsidiaries	4.8	5.8	4.9	2.4	4.2	3.9	2.6	2.6
Net Income (Loss)	31.2	(8.0)	10.3	26.5	10.8	(30.1)	(12.8)	(110.9)

Non-Interest Income*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Net Fees and Commissions	12.8	10.3	9.2	8.4	9.3	7.9	4.6	4.6
Net Trading Income	5.2	2.0	1.3	0.5	2.7	(3.7)	(1.2)	(2.3)
Net Other Business Income	31.6	20.1	19.0	4.2	13.2	2.3	17.7	0.0
Income on Leased Assets and Installment Receivables, Net	12.9	14.3	12.2	12.6	12.2	12.1	11.9	12.9
Non-Interest Income	49.6	32.5	29.5	13.2	25.2	6.5	21.1	2.2

General and Administrative Expenses*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Personnel Expenses	16.1	16.3	16.4	14.7	17.0	12.7	20.5	18.6
Premises Expenses	4.1	4.5	5.2	4.7	5.5	5.6	7.8	8.3
Technology and Data Processing Expenses	4.9	5.1	5.8	5.8	5.8	5.6	6.4	6.5
Advertising Expenses	2.3	2.7	2.3	2.5	2.1	2.1	3.7	4.5
Consumption and Property Taxes	2.0	2.2	1.6	2.5	1.8	1.5	2.3	2.4
Deposit Insurance Premium	0.8	0.8	0.8	0.8	0.9	0.9	0.9	0.9
Other General and Administrative Expenses	6.9	8.1	7.7	8.9	7.4	7.0	8.5	10.1
General and Administrative Expenses	37.3	39.9	40.2	40.2	40.9	35.7	50.4	51.5

Note: 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.

* Management accounting basis

Net Credit Costs	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Losses on Write-Off of Loans / Losses on Sale of Loans	0.0	0.0	0.1	2.9	0.6	2.3	(0.0)	0.3
Net Provision (Reversal) of Reserve for Loan Losses	9.3	18.8	9.1	35.9	8.1	32.5	38.6	50.4
Net (Reversal) Provision of General Reserve for Loan Losses	(1.9)	(3.4)	(2.8)	31.1	(0.5)	19.0	11.9	25.7
Net (Reversal) Provision of Specific Reserve for Loan Losses	11.3	22.3	11.9	4.8	8.6	13.4	26.6	24.7
Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	-	0.0	-	0.0	-	(0.0)	-	(0.0)
Net Provision of Specific Reserve for Other Credit Losses	0.0	1.0	-	(7.3)	(0.2)	(2.0)	-	(2.4)
Other Credit Costs Relating to Leasing Business	0.1	1.2	0.7	1.2	(0.1)	0.4	(0.5)	1.0
Net Credit Costs	9.5	21.1	10.0	32.8	8.3	33.2	37.9	49.3

Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance)*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Interest-Earning Assets:								
Loans and Bills Discounted	5,213.6	5,257.1	5,772.7	5,317.8	5,714.7	5,845.9	6,141.8	5,938.7
Leased Assets and Installment Receivables	785.0	777.8	761.8	738.0	727.4	709.4	688.5	630.7
Securities	1,947.4	2,035.1	2,315.8	1,936.4	2,477.2	2,586.7	2,250.6	2,826.0
Other Interest-Earning Assets	681.6	962.0	1,166.7	1,142.3	994.9	1,153.1	771.8	932.1
Total Revenue on Interest-Earning Assets	8,627.8	9,032.1	10,017.2	9,134.7	9,914.4	10,295.3	9,852.9	10,327.6
Interest-Bearing Liabilities:								
Deposits, Including Negotiable Certificates of Deposit	5,528.4	5,570.9	5,987.2	5,851.3	5,998.1	6,236.3	6,187.4	6,360.7
Debentures	696.7	689.6	663.0	668.6	665.7	715.9	735.5	708.2
Borrowed Money	1,125.8	1,119.4	1,191.1	1,090.5	1,093.6	1,172.2	1,121.8	1,156.1
Subordinated Debt	108.0	108.0	108.0	108.0	108.0	108.0	108.0	107.8
Other Borrowed Money	1,017.8	1,011.4	1,083.1	982.5	985.6	1,064.2	1,013.8	1,048.2
Corporate Bonds	447.2	435.3	451.9	367.8	435.6	382.5	259.4	328.9
Subordinated Bonds	373.0	356.5	358.8	285.4	355.8	303.0	179.6	251.1
Other Corporate Bonds	74.1	78.8	93.1	82.4	79.7	79.5	79.8	77.7
Other Interest-Bearing Liabilities	911.8	1,208.4	1,285.1	972.6	1,185.7	1,348.7	702.8	418.8
Total Expense on Interest-Bearing Liabilities	8,710.0	9,023.8	9,578.6	8,950.9	9,378.8	9,855.9	9,007.2	8,972.8
Non Interest-Bearing Sources of Funds:								
Non Interest-Bearing (Assets) Liabilities, Net	(734.8)	(649.7)	(217.1)	(503.1)	(180.1)	(250.7)	181.1	742.3
Total Equity Excluding Minority Interest in Subsidiaries	652.6	658.0	655.7	686.8	715.7	690.1	664.5	612.5
Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds	8,627.8	9,032.1	10,017.2	9,134.7	9,914.4	10,295.3	9,852.9	10,327.6
Net Interest Margin	-	-	-	-	-	-	-	-
Impact of Non Interest-Bearing Sources	-	-	-	-	-	-	-	-
Net Revenue/Yield on Interest-Earning Assets	-	-	-	-	-	-	-	-
Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income:								
Total Revenue on Interest-Earning Assets	8,627.8	9,032.1	10,017.2	9,134.7	9,914.4	10,295.3	9,852.9	10,327.6
Less: Income on Leased Assets and Installment Receivables, Net	785.0	777.8	761.8	738.0	727.4	709.4	688.5	630.7
Total Interest Income	7,842.7	8,254.3	9,255.3	8,396.7	9,186.9	9,585.8	9,164.3	9,696.9
Total Interest Expenses	-	-	-	-	-	-	-	-
Net Interest Income	-	-	-	-	-	-	-	-

Interest-Earning Assets and Interest-Bearing Liabilities (Interest)*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Interest-Earning Assets:								
Loans and Bills Discounted	38.9	45.4	52.3	50.0	47.3	50.6	81.4	76.6
Leased Assets and Installment Receivables	12.9	14.3	12.2	12.6	12.2	12.1	11.9	12.9
Securities	11.1	9.4	11.9	10.2	11.1	9.8	9.1	7.9
Other Interest-Earning Assets	3.2	3.2	4.0	2.0	2.3	3.1	2.5	1.2
Total Revenue on Interest-Earning Assets	66.2	72.4	80.5	75.0	72.9	75.8	105.0	98.8
Interest-Bearing Liabilities:								
Deposits, Including Negotiable Certificates of Deposit	10.8	12.0	12.6	12.3	12.1	12.9	13.7	13.4
Debentures	0.7	0.8	0.8	0.9	0.9	1.2	1.4	1.3
Borrowed Money	3.6	5.3	4.5	1.7	4.2	4.4	4.1	4.1
Subordinated Debt	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.2
Other Borrowed Money	3.3	5.0	4.1	1.4	3.8	4.0	3.7	3.8
Corporate Bonds	4.1	3.7	3.7	3.6	4.1	3.1	2.2	1.9
Subordinated Bonds	3.9	3.3	3.3	3.2	3.8	2.8	1.9	1.5
Other Corporate Bonds	0.2	0.3	0.4	0.3	0.3	0.3	0.3	0.3
Other Interest-Bearing Liabilities	7.0	6.6	5.7	3.1	3.5	7.0	4.6	(0.6)
Total Expense on Interest-Bearing Liabilities	26.5	28.4	27.5	21.8	25.0	28.8	26.2	20.2
Non Interest-Bearing Sources of Funds:								
Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds	-	-	-	-	-	-	-	-
Net Interest Margin	-	-	-	-	-	-	-	-
Impact of Non Interest-Bearing Sources	-	-	-	-	-	-	-	-
Net Revenue/Yield on Interest-Earning Assets	39.7	44.0	52.9	53.2	47.9	46.9	78.8	78.5
Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income:								
Total Revenue on Interest-Earning Assets	66.2	72.4	80.5	75.0	72.9	75.8	105.0	98.8
Less: Income on Leased Assets and Installment Receivables, Net	12.9	14.3	12.2	12.6	12.2	12.1	11.9	12.9
Total Interest Income	53.3	58.1	68.2	62.4	60.7	63.6	93.1	85.8
Total Interest Expenses	26.5	28.4	27.5	21.8	25.0	28.8	26.2	20.2
Net Interest Income	26.8	29.6	40.6	40.5	35.7	34.8	66.8	65.5

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

n.m. is not meaningful

Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%))*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Interest-Earning Assets:								
Loans and Bills Discounted	3.00	3.44	3.61	3.79	3.32	3.44	5.26	5.24
Leased Assets and Installment Receivables	6.60	7.34	6.41	6.89	6.73	6.78	6.89	8.35
Securities	2.30	1.84	2.04	2.13	1.80	1.51	1.61	1.14
Other Interest-Earning Assets	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.
Total Revenue on Interest-Earning Assets	3.08	3.19	3.20	3.30	2.95	2.92	4.23	3.88
Interest-Bearing Liabilities:								
Deposits, Including Negotiable Certificates of Deposit	0.79	0.86	0.84	0.85	0.81	0.83	0.88	0.86
Debentures	0.44	0.47	0.52	0.58	0.60	0.69	0.77	0.78
Borrowed Money	1.28	1.89	1.51	0.66	1.55	1.50	1.48	1.46
Subordinated Debt	1.09	1.11	1.33	1.44	1.41	1.41	1.45	1.05
Other Borrowed Money	1.30	1.98	1.53	0.58	1.57	1.51	1.49	1.50
Corporate Bonds	3.74	3.39	3.34	3.94	3.81	3.30	3.46	2.38
Subordinated Bonds	4.23	3.76	3.73	4.64	4.30	3.73	4.26	2.47
Other Corporate Bonds	1.25	1.72	1.80	1.53	1.63	1.66	1.66	2.08
Other Interest-Bearing Liabilities	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.
Total Expense on Interest-Bearing Liabilities	1.22	1.25	1.15	0.98	1.07	1.16	1.16	0.92
Non Interest-Bearing Sources of Funds:								
Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds	-	-	-	-	-	-	-	-
Net Interest Margin	1.86	1.94	2.05	2.32	1.88	1.76	3.08	2.96
Impact of Non Interest-Bearing Sources	(0.01)	0.00	0.05	0.02	0.06	0.05	0.10	0.12
Net Revenue/Yield on Interest-Earning Assets	1.85	1.94	2.10	2.34	1.94	1.81	3.17	3.09
Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income:								
Total Revenue on Interest-Earning Assets	3.08	3.19	3.20	3.30	2.95	2.92	4.23	3.88
Less: Income on Leased Assets and Installment Receivables, Net	6.60	7.34	6.41	6.89	6.73	6.78	6.89	8.35
Total Interest Income	2.73	2.80	2.93	2.99	2.65	2.64	4.03	3.59
Total Interest Expenses	-	-	-	-	-	-	-	-
Net Interest Income	-	-	-	-	-	-	-	-

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

n.m. is not meaningful

Consolidated Balance Sheets	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Assets:								
Cash and Due from Banks	412.2	394.1	316.1	505.6	544.9	278.4	397.7	605.0
Call Loans	67.1	736.1	544.7	-	315.3	199.0	49.0	-
Receivables under Resale Agreements	-	-	3.5	2.0	-	-	-	-
Collateral Related to Securities Borrowing Transactions	47.6	74.7	93.3	18.7	104.1	19.0	240.6	0.2
Other Monetary Claims Purchased	469.7	445.1	467.0	468.8	468.3	454.6	439.7	408.0
Trading Assets	310.0	251.4	232.3	315.2	270.9	285.1	385.3	375.1
Monetary Assets Held in Trust	488.0	417.6	400.4	371.5	370.2	377.2	360.4	348.8
Securities	1,869.7	2,368.5	2,047.8	1,980.2	2,587.9	1,994.3	1,932.9	2,174.1
Loans and Bills Discounted	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6	5,876.9
Foreign Exchanges	30.5	26.7	18.8	17.8	13.5	22.4	22.2	37.1
Lease Receivables and Leased Investment Assets					249.9	252.6	241.7	232.5
Other Assets	914.0	1,018.4	1,007.2	1,100.1	1,064.1	1,109.7	1,417.2	1,125.7
Installment Receivables	449.2	438.5	435.8	421.8	408.6	420.6	420.3	404.7
Premises and Equipment	382.4	372.2	367.0	305.7	74.6	53.7	57.0	50.9
Tangible Leased Assets	294.2	284.4	273.8	264.9	43.1	11.6	11.8	10.8
Intangible Assets	240.4	238.8	236.8	233.1	191.5	228.5	219.3	209.1
Goodwill, Net	156.4	154.1	144.5	142.2	139.9	146.5	140.8	132.9
Intangible Leased Assets	40.5	41.2	40.5	39.6	1.5	1.5	0.9	0.7
Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Deferred Tax Assets	35.5	38.7	37.7	28.2	35.6	30.9	22.0	22.2
Customers' Liabilities for Acceptances and Guarantees	745.1	725.5	713.0	701.7	705.5	695.5	685.0	675.2
Reserve for Credit Losses	(146.0)	(141.7)	(141.6)	(145.9)	(128.4)	(135.1)	(170.4)	(192.5)
Total Assets	11,145.3	12,423.4	11,848.1	11,525.7	12,532.6	12,446.2	12,231.0	11,949.1
Liabilities and Equity								
Liabilities:								
Deposits	5,067.0	5,151.3	5,262.5	5,229.4	5,424.0	5,671.1	5,599.6	6,012.4
Negotiable Certificates of Deposit	474.9	719.3	935.7	577.1	685.0	744.4	461.3	259.6
Debentures	693.7	686.5	670.3	662.4	684.6	748.2	721.4	675.5
Call Money	698.0	1,377.4	751.3	632.1	773.8	480.8	159.1	281.5
Payables under Repurchase Agreements	-	-	-	-	-	-	-	53.8
Collateral Related to Securities Lending Transactions	77.5	285.1	156.9	148.4	863.5	485.2	303.1	569.5
Commercial Paper	-	-	-	-	-	-	0.0	0.1
Trading Liabilities	127.8	110.5	127.9	205.0	158.9	178.9	315.1	307.5
Borrowed Money	1,099.4	1,092.7	1,111.9	1,127.2	1,060.0	1,062.7	1,469.5	1,012.3
Foreign Exchanges	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Short-Term Corporate Bonds	181.3	115.0	126.3	73.6	101.3	90.1	26.6	11.5
Corporate Bonds	444.0	432.7	443.7	426.2	431.4	407.4	324.4	266.4
Other Liabilities	548.5	766.1	549.3	708.7	611.0	669.3	999.8	819.9
Accrued Employees' Bonuses	5.0	8.4	11.3	14.5	6.1	7.1	10.2	10.4
Accrued Directors' Bonuses	0.2	0.2	0.4	0.2	0.0	0.2	0.2	0.3
Reserve for Employees' Retirement Benefits	3.3	3.2	3.1	4.6	4.5	9.5	9.2	18.2
Reserve for Directors' Retirement Benefits	-	0.0	0.1	0.1	0.1	0.2	0.2	0.2
Reserve for Losses on Interest Repayments	9.7	9.4	43.3	39.3	34.4	256.2	220.6	193.8
Reserve for Losses on Disposal of Premises and Equipment	-	-	-	5.0	8.0	7.2	7.8	7.5
Reserve for Losses on Litigation	-	-	-	-	-	-	3.6	3.6
Reserve under Special Law	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deferred Tax Liabilities	5.1	4.6	4.1	4.2	3.9	13.0	12.3	1.6
Acceptances and Guarantees	745.1	725.5	713.0	701.7	705.5	695.5	685.0	675.2
Total Liabilities	10,181.2	11,488.7	10,912.0	10,560.5	11,556.8	11,527.8	11,329.9	11,181.7
Equity:								
Total Shareholders' Equity	671.2	663.3	673.2	749.8	754.7	724.6	711.7	600.1
Capital Stock	451.2	451.2	451.2	476.2	476.2	476.2	476.2	476.2
Capital Surplus	18.5	18.5	18.5	43.5	43.5	43.5	43.5	43.5
Retained Earnings	273.9	266.0	275.9	302.5	307.4	277.3	264.4	152.8
Treasury Stock, at Cost	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
Total Net Unrealized Gain (Loss) and Translation Adjustments	(10.3)	(9.7)	(17.3)	(34.2)	(41.5)	(60.5)	(49.8)	(40.5)
Unrealized Gain (Loss) on Available-for-Sale Securities	6.0	(3.8)	(13.4)	(35.0)	(36.1)	(58.6)	(51.7)	(38.8)
Deferred Gain (Loss) on Derivatives under Hedge Accounting	(20.3)	(9.5)	(7.2)	(1.0)	(9.0)	(2.7)	1.5	(2.9)
Foreign Currency Translation Adjustments	3.8	3.6	3.3	1.8	3.6	0.8	0.3	1.2
Stock Acquisition Rights	0.6	0.8	1.0	1.2	1.4	1.5	1.7	1.8
Minority Interests in Subsidiaries	302.4	280.1	279.1	248.4	261.1	252.8	237.5	206.0
Total Equity	964.0	934.6	936.0	965.2	975.8	918.4	901.1	767.4
Total Liabilities and Equity	11,145.3	12,423.4	11,848.1	11,525.7	12,532.6	12,446.2	12,231.0	11,949.1
Other Monetary Claims Purchased	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Trading Purpose	n/a	252.6	n/a	280.6	n/a	274.4	n/a	212.1
Other	n/a	192.4	n/a	188.2	n/a	180.0	n/a	195.9
Total Other Monetary Claims Purchased	469.7	445.1	467.0	468.8	468.3	454.6	439.7	408.0
Monetary Asset Held In Trust	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Trading Purpose	n/a	268.6	n/a	248.7	n/a	255.1	n/a	235.7
Other	n/a	149.0	n/a	122.8	n/a	122.0	n/a	113.0
Total Monetary Assets Held In Trust	488.0	417.6	400.4	371.5	370.2	377.2	360.4	348.8
Securities	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Japanese National Government Bonds	n/a	884.0	n/a	645.3	n/a	797.2	n/a	1,204.2
Japanese Local Government Bonds	n/a	114.9	n/a	2.2	n/a	1.7	n/a	1.7
Japanese Corporate Bonds	n/a	510.5	n/a	560.4	n/a	513.9	n/a	442.9
Japanese Equity Securities	n/a	39.3	n/a	34.3	n/a	33.3	n/a	26.9
Foreign Bonds and Other	n/a	819.7	n/a	737.7	n/a	648.0	n/a	498.2
Total Securities	1,869.7	2,368.5	2,047.8	1,980.2	2,587.9	1,994.3	1,932.9	2,174.1

Securities by Category	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Trading Securities	n/a	116.1	n/a	63.1	n/a	36.9	n/a	17.3
Securities Being Held to Maturity	n/a	438.8	n/a	390.4	n/a	330.9	n/a	362.7
Securities Being Held to Maturity with Readily Determinable Fair Value	n/a	438.8	n/a	390.4	n/a	330.9	418.4	362.6
Japanese National Government Bonds	n/a	324.4	n/a	304.3	n/a	244.2	244.2	229.1
Japanese Corporate Bonds	n/a	101.6	n/a	75.1	n/a	75.2	75.2	75.2
Other	n/a	12.7	n/a	11.0	n/a	11.5	99.0	58.2
Securities Being Held to Maturity whose Fair Value is not Readily Determinable	n/a	-	n/a	-	n/a	0.0	n/a	0.0
Japanese Corporate Bonds	n/a	-	n/a	-	n/a	0.0	n/a	0.0
Securities Available-for-Sale	n/a	1,762.9	n/a	1,484.5	n/a	1,584.3	n/a	1,760.9
Marketable Securities, at Fair Value	n/a	1,433.0	n/a	1,055.6	n/a	1,100.7	980.2	1,300.0
Equity Securities	n/a	23.5	n/a	19.1	n/a	17.2	13.8	15.0
Japanese National Government Bonds	n/a	559.5	n/a	341.0	n/a	553.0	648.8	975.0
Japanese Local Government Bonds	n/a	114.9	n/a	2.2	n/a	1.7	1.7	1.7
Japanese Corporate Bonds	n/a	206.1	n/a	201.6	n/a	114.2	51.6	35.0
Other, Mainly Foreign Debt Securities	n/a	528.8	n/a	491.5	n/a	414.5	264.1	273.1
Foreign Securities	n/a	527.1	n/a	487.9	n/a	411.3	261.9	272.2
Foreign Currency Denominated Foreign Corporate and Government Bonds	n/a	399.9	n/a	329.2	n/a	258.1	119.8	136.3
Yen-Denominated Foreign Corporate and Government Bonds	n/a	109.9	n/a	139.2	n/a	135.8	130.6	123.7
Foreign Equity Securities	n/a	10.3	n/a	12.8	n/a	11.6	6.3	6.6
Other Securities	n/a	1.7	n/a	3.5	n/a	3.2	2.2	0.9
Book Value of Securities whose Fair Value is not Readily Determinable	n/a	329.8	n/a	428.9	n/a	483.6	n/a	460.8
Equity Securities	n/a	15.2	n/a	14.9	n/a	15.9	n/a	11.7
Japanese Local Government Bonds	n/a	0.0	n/a	0.0	n/a	0.0	n/a	-
Japanese Corporate Bonds	n/a	193.6	n/a	283.7	n/a	324.4	n/a	332.5
Foreign Securities	n/a	84.7	n/a	65.3	n/a	79.2	n/a	57.6
Other	n/a	36.1	n/a	64.8	n/a	63.9	n/a	58.9
Investments in Unconsolidated Subsidiaries, at Cost and Affiliates Using the Equity Method	n/a	50.6	n/a	42.1	n/a	42.0	n/a	33.1
Total Securities	1,869.7	2,368.5	2,047.8	1,980.2	2,587.9	1,994.3	1,932.9	2,174.1

Securities by Maturity	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
One Year or Less	n/a	n/a	n/a	491.0	n/a	n/a	n/a	562.7
Over One Year to Three Years	n/a	n/a	n/a	511.8	n/a	n/a	n/a	953.7
Over Three Years to Five Years	n/a	n/a	n/a	373.1	n/a	n/a	n/a	244.0
Over Five Years to Seven Years	n/a	n/a	n/a	59.4	n/a	n/a	n/a	40.9
Over Seven Years to Ten Years	n/a	n/a	n/a	141.2	n/a	n/a	n/a	120.5
Over Ten Years	n/a	n/a	n/a	216.6	n/a	n/a	n/a	113.5
Unspecified Term	n/a	n/a	n/a	186.8	n/a	n/a	n/a	138.5
Total Securities	1,869.7	2,368.5	2,047.8	1,980.2	2,587.9	1,994.3	1,932.9	2,174.1

Loans by Borrower Industry	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Domestic Offices (excluding Japan offshore market account):								
Manufacturing	n/a	280.8	n/a	191.8	202.4	224.0	247.2	243.1
Agriculture	n/a	0.0	n/a	0.0	0.0	0.0	0.0	0.0
Forestry	n/a	0.0	n/a	-	-	-	-	-
Fishery	n/a	0.8	n/a	2.9	2.8	2.8	2.7	2.7
Mining	n/a	5.6	n/a	4.5	4.5	4.6	4.6	3.6
Construction	n/a	16.1	n/a	20.4	18.2	15.3	19.9	13.0
Electric Power, Gas, Heat Supply and Water Supply	n/a	77.8	n/a	74.6	75.7	66.8	53.2	45.4
Information and Communications	n/a	56.7	n/a	50.0	48.9	47.5	49.0	48.1
Transportation	n/a	381.3	n/a	379.4	368.7	362.9	352.8	336.9
Wholesale and Retail	n/a	108.5	n/a	138.0	134.1	129.0	134.2	132.1
Finance and Insurance	n/a	1,051.0	n/a	1,248.0	1,040.9	1,179.9	946.9	1,152.7
Real Estate	n/a	1,453.3	n/a	1,295.1	1,278.7	1,270.0	1,103.5	1,011.3
Services	n/a	364.0	n/a	374.0	359.9	373.2	362.9	332.7
Local Government	n/a	60.8	n/a	118.1	283.2	301.1	182.7	156.5
Others	n/a	1,469.0	n/a	1,597.9	1,703.2	2,460.9	2,354.4	2,280.8
Loans to Individual Customers in Retail Banking, Shinsei Financial, APLUS and Shinki	n/a	972.4	n/a	1,174.7	1,239.7	2,008.6	1,972.4	1,887.6
Total Domestic (A)	n/a	5,326.3	n/a	5,495.3	5,521.8	6,438.5	5,814.6	5,759.5
Overseas Offices (including Japan offshore market account):								
Governments	n/a	0.8	n/a	1.1	1.3	1.2	1.3	1.4
Financial Institutions	n/a	-	n/a	-	-	-	-	-
Others	n/a	129.3	n/a	125.6	140.9	139.8	114.6	115.8
Total Overseas (B)	n/a	130.1	n/a	126.8	142.2	141.1	115.9	117.3
Total (A)+(B)	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6	5,876.9

Intangible Assets	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Goodwill, Net	156.4	154.1	144.5	142.2	139.9	146.5	140.8	132.9
Shinsei Financial						10.4	7.5	32.7
APLUS	n/a	113.7	111.8	110.0	108.2	106.5	104.7	72.0
Showa Leasing	n/a	40.3	39.8	39.2	38.6	36.3	35.4	34.8
Shinki			(7.1)	(7.0)	(6.9)	(6.8)	(6.7)	(6.7)
Others	n/a	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
Intangible Assets Related with Acquisitions	19.1	18.4	24.6	23.6	22.7	48.8	46.7	44.7
Shinsei Financial						27.0	25.8	24.7
APLUS	n/a	11.3	10.9	10.5	10.1	9.7	9.4	9.0
Showa Leasing	n/a	7.0	6.8	6.6	6.3	6.0	5.9	5.7
Shinki			6.7	6.4	6.1	5.8	5.5	5.2
Other	64.7	66.2	67.7	67.2	28.8	33.2	31.6	31.4
Intangible Assets	240.4	238.8	236.8	233.1	191.5	228.5	219.3	209.1

	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Tax Loss Carryforwards								
Shinsei Bank	n/a	n/a	n/a	39.8	n/a	n/a	n/a	127.0
Shinsei Financial								92.9
APLUS	n/a	n/a	n/a	207.5	n/a	n/a	n/a	198.7
Showa Leasing	n/a	n/a	n/a	37.6	n/a	n/a	n/a	33.6
Shinki			n/a	19.4	n/a	n/a	n/a	28.3
Dividends Per Share (JPY)								
Common share	-	-	-	2.94	-	-	-	-
Preferred Shares (Class A)	-	6.50	-			no outstanding		
Preferred Shares (Class B)	-					no outstanding		
Risk Monitored Loans								
Loans to Bankrupt Obligors	n/a	0.8	n/a	2.1	2.7	26.4	35.1	39.5
Non-Accrual Delinquent Loans	n/a	41.6	n/a	42.5	53.9	64.8	115.3	178.5
Loans Past Due Three Months or More	n/a	9.9	n/a	4.7	5.1	1.5	12.3	5.9
Restructured Loans	n/a	25.5	n/a	54.9	31.2	73.4	61.2	59.6
Total (A)	n/a	77.9	n/a	104.4	93.0	166.2	223.9	283.6
Loans and Bills Discounted (B)	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6	5,876.9
(A)/(B)	n/a	1.43%	n/a	1.86%	1.64%	2.53%	3.78%	4.83%
Reserve for Credit Losses (C)	146.0	141.7	141.6	145.9	128.4	135.1	170.4	192.5
Reserve Ratios (C)/(A)	n/a	181.7%	n/a	139.7%	138.0%	81.3%	76.1%	67.9%
Risk Monitored Loans Breakdown for Large Entities								
Shinsei Bank	n/a	45.6	n/a	53.0	n/a	52.4	n/a	141.0
Shinsei Financial						48.5	n/a	66.6
APLUS	n/a	26.1	n/a	26.3	n/a	29.3	n/a	30.2
Shinki			n/a	12.2	n/a	11.2	n/a	11.2
Other Subsidiaries	n/a	6.2	n/a	12.7	n/a	24.7	n/a	34.4
Risk-Monitored Loans Breakdown For Large Entities	n/a	77.9	n/a	104.4	93.0	166.2	223.9	283.6
Risk Monitored Installment Receivables Included in Other Assets								
Shinsei Financial						0.1	n/a	0.4
APLUS	n/a	11.3	n/a	9.8	n/a	6.1	n/a	5.3
Showa Leasing	n/a	4.7	n/a	5.7	n/a	8.6	n/a	8.2
Other Subsidiaries	n/a	-	n/a	0.0	n/a	0.0	n/a	1.4
Risk-Monitored Installment Receivables Included in Other Assets	n/a	16.0	n/a	15.6	n/a	15.0	n/a	15.5
Reserve for Credit Losses								
General Reserve for Loan Losses	n/a	83.1	n/a	96.6	82.1	82.0	95.2	105.6
Specific Reserve for Loan Losses	n/a	58.5	n/a	49.3	46.2	53.0	75.2	86.8
Reserve for Loans to Restructuring Countries	n/a	0.0	n/a	0.0	0.0	0.0	0.0	0.0
Total	146.0	141.7	141.6	145.9	128.4	135.1	170.4	192.5
Overall Funding Composition*								
Total Customer Based Funding	6,235.7	6,557.2	6,868.7	6,469.0	6,793.7	7,163.8	6,782.4	6,947.6
Institutional Deposits	1,982.7	2,306.6	2,371.7	1,812.8	1,993.3	2,167.5	1,532.6	1,199.0
Institutional Debentures	321.0	324.3	315.9	320.2	351.4	423.3	403.4	367.4
Retail Deposits	3,559.2	3,563.9	3,826.6	3,993.7	4,115.7	4,248.1	4,528.4	5,073.0
Structured Deposits	1,499.1	1,558.5	1,556.2	1,564.6	1,574.0	1,601.3	1,617.9	1,640.3
Retail Debentures	372.7	362.2	354.4	342.2	333.1	324.9	317.9	308.1
Call Money	698.0	1,377.4	751.3	632.1	773.8	480.8	159.1	281.5
Payables under Repurchase Agreements	-	-	-	-	-	-	-	53.8
Collateral Related Securities Lending Transactions	77.5	285.1	156.9	148.4	863.5	485.2	303.1	569.5
Commercial Paper	-	-	-	-	-	-	0.0	0.1
Borrowed Money	1,099.4	1,092.7	1,111.9	1,127.2	1,060.0	1,062.7	1,469.5	1,012.3
Corporate Bonds	625.3	547.7	570.0	499.8	532.7	497.5	351.0	277.9
Total	8,735.9	9,860.1	9,458.8	8,876.5	10,023.7	9,690.0	9,065.1	9,142.7
Deposits and Negotiable Certificates of Deposits (NCDs)								
Deposits	n/a	5,151.3	n/a	5,229.4	n/a	5,671.1	5,599.6	6,012.4
Liquid (Current, Ordinary, Note) Deposits	n/a	1,537.9	n/a	1,421.3	n/a	1,375.7	1,374.4	1,315.0
Time Deposits	n/a	3,153.3	n/a	3,523.7	n/a	4,054.9	3,977.4	4,435.7
Other	n/a	459.9	n/a	284.3	n/a	240.4	247.7	261.6
Negotiable Certificates of Deposits (NCDs)	n/a	719.3	n/a	577.1	n/a	744.4	461.3	259.6
Total	n/a	5,870.6	n/a	5,806.6	n/a	6,415.6	6,061.0	6,272.1
Time Deposits by Maturity								
Less than three months	n/a	n/a	n/a	695.0	n/a	n/a	n/a	n/a
Three months or more, but less than six months	n/a	n/a	n/a	503.8	n/a	n/a	n/a	n/a
Six months or more, but less than one year	n/a	n/a	n/a	734.3	n/a	n/a	n/a	n/a
One year or more, but less than two years	n/a	n/a	n/a	695.5	n/a	n/a	n/a	n/a
Two years or more, but less than three years	n/a	n/a	n/a	580.9	n/a	n/a	n/a	n/a
Three years or more	n/a	n/a	n/a	313.9	n/a	n/a	n/a	n/a
Total	n/a	n/a	n/a	3,523.7	n/a	n/a	n/a	4,435.7
Maturity Schedule of Debentures								
One year or less	n/a	160.5	n/a	147.6	n/a	228.8	n/a	n/a
Over one year to two years	n/a	147.9	n/a	122.6	n/a	141.9	n/a	n/a
Over two years to three years	n/a	129.4	n/a	175.0	n/a	177.6	n/a	n/a
Over three years to four years	n/a	130.2	n/a	111.7	n/a	97.8	n/a	n/a
Over four years	n/a	118.3	n/a	105.2	n/a	101.9	n/a	n/a
Total	n/a	686.5	n/a	662.4	n/a	748.2	n/a	675.5

Maturity Schedule of Borrowed Money	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
One year or less	n/a	407.6	n/a	472.7	n/a	477.9	n/a	n/a
Over one year to two years	n/a	214.3	n/a	183.2	n/a	222.6	n/a	n/a
Over two years to three years	n/a	163.0	n/a	181.4	n/a	82.2	n/a	n/a
Over three years to four years	n/a	49.4	n/a	50.3	n/a	61.7	n/a	n/a
Over four years	n/a	258.1	n/a	239.4	n/a	218.1	n/a	n/a
Total	n/a	1,092.7	n/a	1,127.2	n/a	1,062.7	n/a	1,012.3

Maturity Schedule of Corporate Bonds	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
One year or less	n/a	2.7	n/a	21.3	n/a	21.5	n/a	n/a
Over one year to two years	n/a	13.3	n/a	14.9	n/a	33.2	n/a	n/a
Over two years to three years	n/a	28.4	n/a	33.0	n/a	6.4	n/a	n/a
Over three years to four years	n/a	9.2	n/a	1.3	n/a	4.8	n/a	n/a
Over four years	n/a	378.9	n/a	355.5	n/a	341.4	n/a	n/a
Total	n/a	432.7	n/a	426.2	n/a	407.4	n/a	266.4

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

Unaudited (Billions of Yen)

Overall*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Total Revenue	76.5	62.2	70.2	53.8	61.0	41.3	87.9	67.8
General and Administrative Expenses	37.3	39.9	40.2	40.2	40.9	35.7	50.4	51.5
Ordinary Business Profit (Loss)	39.1	22.2	29.9	13.6	20.0	5.5	37.5	16.2
Net Credit Costs (Recoveries)	9.5	21.1	10.0	32.8	8.3	33.2	37.9	49.3
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	29.6	1.0	19.8	(19.1)	11.6	(27.7)	(0.4)	(33.0)
Amortization of Goodwill and Other Intangible Assets	3.0	3.0	3.3	3.0	2.9	2.7	4.6	7.1
Other Gains (Losses)	19.2	(0.5)	(0.8)	55.8	6.2	6.4	(4.9)	(59.5)
Current Income Tax (Benefit)	3.5	0.5	0.5	0.2	2.0	0.3	0.4	0.6
Deferred Income Tax (Benefit)	6.1	(0.8)	(0.1)	4.3	(2.3)	1.7	(0.2)	7.8
Minority Interests in Net Income of Subsidiaries	4.8	5.8	4.9	2.4	4.2	3.9	2.6	2.6
Net Income (Loss)	31.2	(8.0)	10.3	26.5	10.8	(30.1)	(12.8)	(110.9)
Cash Basis Net Income (Loss)	33.9	(5.2)	13.2	29.2	13.4	(27.7)	(9.0)	(73.6)

Institutional Group*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Total Revenue	40.1	32.1	29.5	15.9	22.6	4.7	(8.1)	(48.6)
General and Administrative Expenses	15.9	17.0	15.8	14.4	16.8	13.1	14.5	13.2
Ordinary Business Profit (Loss)	24.2	15.0	13.6	1.4	5.8	(8.3)	(22.7)	(61.9)
Net Credit Costs (Recoveries)	(2.3)	9.5	1.2	19.9	(0.6)	27.4	20.1	33.9
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	26.6	5.5	12.4	(18.4)	6.5	(35.7)	(42.8)	(95.9)

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

Individual Group*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Total Revenue	33.2	27.2	38.2	36.8	36.0	35.2	68.3	63.8
General and Administrative Expenses	21.6	22.7	24.2	24.5	23.8	23.3	35.2	37.7
Ordinary Business Profit (Loss)	11.5	4.5	13.9	12.2	12.2	11.8	33.0	26.1
Net Credit Costs (Recoveries)	12.0	10.0	8.6	13.1	9.0	7.6	17.8	14.9
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	(0.4)	(5.4)	5.2	(0.9)	3.2	4.2	15.2	11.1

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

Corporate/Other*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Total Revenue	3.0	2.7	2.4	1.1	2.2	1.3	27.7	52.6
General and Administrative Expenses	(0.2)	0.1	0.1	1.2	0.3	(0.7)	0.5	0.5
Ordinary Business Profit (Loss)	3.3	2.6	2.2	(0.1)	1.9	2.0	27.1	52.1
Net Credit Costs (Recoveries)	(0.1)	1.6	0.1	(0.3)	0.0	(1.7)	(0.0)	0.4
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	3.4	0.9	2.1	0.1	1.8	3.8	27.2	51.6

Section 2.2 Business Line Total Revenue

Institutional Group Total Revenue*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Net Interest Income	7.9	10.7	14.0	16.8	11.8	11.7	9.4	11.6
Institutional Banking	8.5	13.1	15.4	18.5	13.2	12.8	10.7	12.9
Showa Leasing	(0.6)	(2.4)	(1.4)	(1.7)	(1.4)	(1.0)	(1.3)	(1.2)
Non-Interest Income	32.2	21.4	15.4	(0.9)	10.8	(6.9)	(17.5)	(60.3)
Institutional Banking	24.3	12.1	7.5	(7.9)	3.4	(13.4)	(22.8)	(67.3)
Showa Leasing	7.9	9.2	7.9	7.0	7.3	6.5	5.2	7.0
Institutional Group Total Revenue	40.1	32.1	29.5	15.9	22.6	4.7	(8.1)	(48.6)
Foreign Exchange, Derivatives, Equity-Related	5.1	3.2	2.6	1.5	1.5	(4.0)	(11.4)	(5.4)
Non-Recourse Real Estate Finance	4.8	4.6	4.7	5.0	5.2	5.7	5.2	5.4
Basic Banking	4.1	3.9	3.7	4.5	3.8	3.6	2.4	3.9
Credit Trading	4.7	7.9	5.3	3.9	4.6	5.1	4.7	(3.1)
Securitization	1.5	(1.4)	0.8	(0.4)	(3.7)	(3.3)	(6.6)	1.7
Principal Investments	7.3	4.8	1.6	(2.3)	4.5	(3.9)	(7.4)	(6.8)
Other Capital Markets	1.3	(0.2)	1.6	(1.6)	0.0	(7.2)	(1.5)	(52.4)
ALM Activities	(0.7)	0.3	0.5	0.6	(0.0)	2.7	2.1	0.3
Others	4.4	1.9	1.7	(0.6)	0.7	0.7	0.3	1.8
Leasing (Showa Leasing)	7.2	6.7	6.5	5.2	5.9	5.4	3.9	5.7
Institutional Group Total Revenue	40.1	32.1	29.5	15.9	22.6	4.7	(8.1)	(48.6)

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

Individual Group Total Revenue*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Net Interest Income	16.5	16.6	24.5	23.1	22.0	22.2	56.2	52.2
Retail Banking	4.7	5.0	5.5	5.6	5.7	7.0	7.6	8.0
Shinsei Financial							34.0	31.2
APLUS	10.7	10.5	10.5	9.9	9.2	8.9	8.4	7.6
Shinki	(0.0)	(0.0)	7.3	6.4	5.9	5.4	5.1	4.5
Other Subsidiaries	1.0	1.0	1.0	1.1	1.0	0.9	1.0	0.6
Non-Interest Income	16.7	10.6	13.6	13.6	14.0	12.9	12.0	11.6
Retail Banking	4.3	3.9	2.2	2.5	3.6	2.9	2.1	2.3
Shinsei Financial							0.5	(0.9)
APLUS	11.8	13.8	11.3	11.1	10.3	10.3	9.7	10.2
Shinki	0.5	(7.3)	(0.3)	(0.2)	(0.2)	(0.4)	(0.3)	(0.2)
Other Subsidiaries	0.0	0.2	0.4	0.1	0.2	0.1	(0.0)	0.2
Individual Group Total Revenue	33.2	27.2	38.2	36.8	36.0	35.2	68.3	63.8
Retail Banking	9.1	8.9	7.7	8.2	9.4	9.9	9.8	10.4
Deposits and Debentures Net Interest Income	4.0	4.1	4.5	4.5	4.5	5.5	5.9	6.3
Deposits and Debentures Non-Interest Income	0.7	1.3	0.1	0.9	1.0	1.7	1.6	1.7
Asset Management	3.0	2.6	2.1	1.7	1.7	1.3	0.7	0.8
Loans	1.3	0.6	0.8	0.8	2.0	1.3	1.4	1.4
(Ref) Revenue from Structured Deposits	1.4	2.1	0.8	1.3	1.3	1.7	1.7	2.1
Shinsei Financial							34.6	30.3
APLUS	22.5	24.3	21.9	21.1	19.6	19.2	18.1	17.8
Shinki	0.4	(7.3)	7.0	6.2	5.6	5.0	4.7	4.2
Other Subsidiaries	1.0	1.3	1.4	1.2	1.2	1.0	0.9	0.9
Individual Group Total Revenue	33.2	27.2	38.2	36.8	36.0	35.2	68.3	63.8

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

Corporate/Other Total Revenue*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Net Interest Income	2.4	2.3	2.0	0.5	1.8	0.8	1.1	1.6
Non-Interest Income	0.6	0.4	0.4	0.5	0.4	0.4	26.5	51.0
Corporate/Other Total Revenue	3.0	2.7	2.4	1.1	2.2	1.3	27.7	52.6

Total Revenue*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Net Interest Income	26.8	29.6	40.6	40.5	35.7	34.8	66.8	65.5
Non-Interest Income	49.6	32.5	29.5	13.2	25.2	6.5	21.1	2.2
Total Revenue	76.5	62.2	70.2	53.8	61.0	41.3	87.9	67.8
Institutional Group	40.1	32.1	29.5	15.9	22.6	4.7	(8.1)	(48.6)
Institutional Banking	32.9	25.3	23.0	10.6	16.7	(0.6)	(12.0)	(54.4)
Showa Leasing	7.2	6.7	6.5	5.2	5.9	5.4	3.9	5.7
Individual Group	33.2	27.2	38.2	36.8	36.0	35.2	68.3	63.8
Retail Banking	9.1	8.9	7.7	8.2	9.4	9.9	9.8	10.4
Shinsei Financial							34.6	30.3
APLUS	22.5	24.3	21.9	21.1	19.6	19.2	18.1	17.8
Shinki	0.4	(7.3)	7.0	6.2	5.6	5.0	4.7	4.2
Other Subsidiaries	1.0	1.3	1.4	1.2	1.2	1.0	0.9	0.9
Corporate/Other Total Revenue	3.0	2.7	2.4	1.1	2.2	1.3	27.7	52.6
Total Revenue	76.5	62.2	70.2	53.8	61.0	41.3	87.9	67.8

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

General and Administrative Expenses*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Institutional Group	15.9	17.0	15.8	14.4	16.8	13.1	14.5	13.2
Institutional Banking	12.7	13.5	12.7	11.3	13.7	10.0	12.1	11.0
Showa Leasing	3.2	3.4	3.0	3.0	3.1	3.1	2.3	2.2
Individual Group	21.6	22.7	24.2	24.5	23.8	23.3	35.2	37.7
Retail Banking	9.6	10.6	10.0	9.7	9.7	9.1	9.2	9.2
Shinsei Financial							12.1	14.4
APLUS	11.3	11.5	10.6	11.5	10.7	10.9	10.6	10.9
Shinki	0.0	0.0	3.0	2.5	2.8	2.7	2.6	2.6
Other Subsidiaries	0.6	0.4	0.5	0.6	0.5	0.5	0.5	0.3
Corporate/Other	(0.2)	0.1	0.1	1.2	0.3	(0.7)	0.5	0.5
General and Administrative Expenses	37.3	39.9	40.2	40.2	40.9	35.7	50.4	51.5

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

Ordinary Business Profit (Loss)*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Institutional Group	24.2	15.0	13.6	1.4	5.8	(8.3)	(22.7)	(61.9)
Institutional Banking	20.1	11.7	10.2	(0.7)	3.0	(10.7)	(24.2)	(65.4)
Showa Leasing	4.0	3.2	3.4	2.2	2.8	2.3	1.5	3.4
Individual Group	11.5	4.5	13.9	12.2	12.2	11.8	33.0	26.1
Retail Banking	(0.5)	(1.6)	(2.2)	(1.5)	(0.3)	0.8	0.5	1.2
Shinsei Financial							22.4	15.8
APLUS	11.2	12.7	11.2	9.5	8.9	8.3	7.4	6.8
Shinki	0.4	(7.4)	4.0	3.7	2.8	2.2	2.1	1.6
Other Subsidiaries	0.4	0.8	0.9	0.5	0.7	0.4	0.3	0.5
Corporate/Other	3.3	2.6	2.2	(0.1)	1.9	2.0	27.1	52.1
Ordinary Business Profit (Loss)*	39.1	22.2	29.9	13.6	20.0	5.5	37.5	16.2

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

Net Credit Costs (Recoveries)*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Institutional Group	(2.3)	9.5	1.2	19.9	(0.6)	27.4	20.1	33.9
Institutional Banking	(3.0)	7.1	(1.4)	16.9	(2.0)	24.9	21.0	28.7
Showa Leasing	0.6	2.3	2.7	2.9	1.3	2.4	(0.8)	5.1
Individual Group	12.0	10.0	8.6	13.1	9.0	7.6	17.8	14.9
Retail Banking	0.0	0.0	0.0	0.1	0.0	0.0	(0.0)	(0.0)
Shinsei Financial							10.6	4.3
APLUS	9.8	9.9	8.5	9.8	7.3	4.8	6.0	6.0
Shinki	2.1	(0.1)	(0.0)	2.6	1.0	1.8	(0.4)	1.4
Other Subsidiaries	0.0	0.0	0.0	0.6	0.5	0.9	1.5	3.1
Corporate/Other	(0.1)	1.6	0.1	(0.3)	0.0	(1.7)	(0.0)	0.4
Net Credit Costs (Recoveries)*	9.5	21.1	10.0	32.8	8.3	33.2	37.9	49.3

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

OBP (Loss) After Net Credit Costs (Recoveries)*	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Institutional Group	26.6	5.5	12.4	(18.4)	6.5	(35.7)	(42.8)	(95.9)
Institutional Banking	23.1	4.6	11.6	(17.7)	5.0	(35.6)	(45.3)	(94.2)
Showa Leasing	3.4	0.8	0.7	(0.7)	1.4	(0.1)	2.4	(1.7)
Individual Group	(0.4)	(5.4)	5.2	(0.9)	3.2	4.2	15.2	11.1
Retail Banking	(0.5)	(1.7)	(2.3)	(1.6)	(0.4)	0.7	0.5	1.2
Shinsei Financial							11.8	11.5
APLUS	1.3	2.8	2.6	(0.2)	1.5	3.4	1.4	0.8
Shinki	(1.6)	(7.3)	4.0	1.0	1.7	0.4	2.5	0.1
Other Subsidiaries	0.3	0.7	0.9	(0.0)	0.2	(0.4)	(1.1)	(2.6)
Corporate/Other	3.4	0.9	2.1	0.1	1.8	3.8	27.2	51.6
OBP (Loss) After Net Credit Costs (Recoveries)*	29.6	1.0	19.8	(19.1)	11.6	(27.7)	(0.4)	(33.0)

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

Section 2.3 Business Line Key Data

Unaudited (Billions of Yen)

Institutional Group*	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Corporate Loans (Basic Banking)	2,842.4	2,871.0	2,723.1	2,856.1	2,796.3	2,913.9	2,426.6	2,526.0
Non-Recourse Lending (Loans and Bonds)	1,016.4	1,062.5	919.8	974.8	966.8	1,029.1	1,012.0	973.1
Non-Recourse Loans	823.8	873.4	713.4	695.6	676.0	708.9	670.5	644.8
Non-Recourse Bonds	192.5	189.0	206.3	279.2	290.7	320.2	341.4	328.2
Specialty Finance Loans	231.4	215.9	283.9	257.1	303.3	301.8	290.3	287.5
Other Product Loans	465.5	458.5	536.2	479.6	501.0	487.5	419.1	394.3
CLO (Off Balance)	(128.2)	(75.0)	-	-	-	-	(0.0)	-
Loans to Commercial Finance Subsidiary's Customers	24.6	23.0	22.7	26.2	23.7	41.2	42.4	35.7
Total Loans and Non-Recourse Bonds	4,452.2	4,556.1	4,485.8	4,594.0	4,591.4	4,773.6	4,190.6	4,216.8
Tangible Leased Assets	294.2	284.4	273.8	264.9	-	-	-	-
Intangible Leased Assets	40.5	41.2	40.5	39.6	-	-	-	-
Total Leased Assets	334.8	325.6	314.4	304.6	-	-	-	-
Lease Receivables and Leased Investment Assets	-	-	-	-	249.9	252.6	241.7	232.5
Installment Receivables (Commercial Finance)	183.9	180.7	179.5	184.2	170.3	166.4	157.0	145.3
Institutional Deposits and Negotiable Certificates of Deposit	1,982.7	2,306.6	2,371.7	1,812.8	1,993.3	2,167.5	1,532.6	1,199.0
Institutional Debentures	321.0	324.3	315.9	320.2	351.4	423.3	403.4	367.4
Total Deposits and Debentures	2,303.7	2,631.0	2,687.6	2,133.0	2,344.8	2,590.8	1,936.1	1,566.4

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

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

Individual Group*	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Retail Banking Loans Outstanding	697.6	778.3	821.2	907.4	974.6	1,009.1	998.1	971.5
Housing Loan Balance	619.3	692.4	730.8	811.2	876.9	909.2	894.7	882.6
Loans to Consumer Finance Subsidiaries' Customers	321.1	311.1	402.9	400.0	388.7	1,117.1	1,092.9	1,016.7
Shinsei Financial's Customers	-	-	-	-	-	743.6	735.7	673.6
APLUS' Customers	229.4	223.3	216.6	212.1	208.9	207.7	201.6	198.1
Shinki's Customers	23.0	23.0	112.2	108.5	101.3	96.1	93.1	89.3
Other's Customers	68.6	64.8	74.0	79.4	78.4	69.5	62.4	55.5
Total Loans	1,018.8	1,089.5	1,224.1	1,307.4	1,363.4	2,126.2	2,081.4	1,988.3
Installment Receivables (Consumer Finance)	265.2	257.8	256.2	237.6	238.3	254.2	263.2	259.3
Customers' Liabilities for Acceptances and Guarantees	745.1	725.5	713.0	701.7	705.5	695.5	685.0	675.2
Assets under Management (AUM)	4,641.6	4,670.0	4,936.0	5,092.2	5,213.9	5,324.7	5,572.7	6,104.6
Retail Deposits	3,559.2	3,563.9	3,826.6	3,993.7	4,115.7	4,248.1	4,528.4	5,073.0
Structured Deposits	1,499.1	1,558.5	1,556.2	1,564.6	1,574.0	1,601.3	1,617.9	1,640.3
Retail Debentures	372.7	362.2	354.4	342.2	333.1	324.9	317.9	308.1
Mutual Funds and Variable Annuities	678.1	713.7	725.2	727.8	737.5	725.0	701.9	699.9
Mutual Funds	468.2	492.6	493.6	487.6	488.0	470.1	445.9	442.8
Variable Annuities	209.4	221.1	231.5	240.1	249.1	254.9	256.0	257.1
Acceptances and Guarantees	745.1	725.5	713.0	701.7	705.5	695.5	685.0	675.2
Total Number of Retail Accounts (Thousands)	2,046.8	2,089.4	2,137.4	2,196.7	2,233.7	2,269.7	2,324.0	2,401.9
Total Number of PowerSmart Housing Loan Customers (Thousands)	28.3	31.7	33.5	37.0	39.9	41.6	41.7	41.3
Shinsei Financial's Number of Customers (Thousands)	-	-	-	-	-	1,827.5	1,718.5	1,599.0
Unsecured Personal Loans	-	-	-	-	-	1,049.9	1,024.2	997.2
Credit Card (valid customer)	-	-	-	-	-	708.1	631.7	553.9
Credit Card (on book customer)	-	-	-	-	-	224.4	219.2	206.8
Installment Sales Finance (valid customer)	-	-	-	-	-	56.5	49.6	35.3
Mortgage (Home Property Loans)	-	-	-	-	-	3.8	3.9	4.1
Mortgage (home Equity Loans)	-	-	-	-	-	9.1	8.7	8.5
APLUS' Total Available Cardholders (Thousands)	8,539.2	8,634.4	8,685.9	8,687.0	8,581.8	8,496.2	8,391.1	8,366.3
Shinki's Number of Customers (Thousands)	296.7	280.6	263.5	252.9	241.0	233.8	226.7	221.8

Note: 1. AUM includes unclaimed debentures

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

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

Total Loans and Bills Discounted	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Loans in Institutional Group	4,259.6	4,367.0	4,279.4	4,314.7	4,300.6	4,453.4	3,849.1	3,888.5
Corporate Loans (Basic Banking)	2,842.4	2,871.0	2,723.1	2,856.1	2,796.3	2,913.9	2,426.6	2,526.0
Non-Recourse Loans	823.8	873.4	713.4	695.6	676.0	708.9	670.5	644.8
Specialty Finance Loans	231.4	215.9	283.9	257.1	303.3	301.8	290.3	287.5
Other Product Loans	465.5	458.5	536.2	479.6	501.0	487.5	419.1	394.3
CLO (Off Balance)	(128.2)	(75.0)	-	-	-	-	(0.0)	-
Loans to Commercial Finance Subsidiaries' Customers	24.6	23.0	22.7	26.2	23.7	41.2	42.4	35.7
Loans in Individual Group	1,018.8	1,089.5	1,224.1	1,307.4	1,363.4	2,126.2	2,081.4	1,988.3
Retail Banking Loans Outstanding	697.6	778.3	821.2	907.4	974.6	1,009.1	998.1	971.5
Housing Loan Balance	619.3	692.4	730.8	811.2	876.9	909.2	894.7	882.6
Loans to Consumer Finance Subsidiaries' Customers	321.1	311.1	402.9	400.0	388.7	1,117.1	1,092.9	1,016.7
Shinsei Financial's Customers	-	-	-	-	-	743.6	735.7	673.6
APLUS' Customers	229.4	223.3	216.6	212.1	208.9	207.7	201.6	198.1
Shinki's Customers	23.0	23.0	112.2	108.5	101.3	96.1	93.1	89.3
Other's Customers	68.6	64.8	74.0	79.4	78.4	69.5	62.4	55.5
Total Loans and Bills Discounted	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6	5,876.9

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

Risk Capital Allocation by Business	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Institutional Group	n/a	373	n/a	408	n/a	440	n/a	485
Individual Group	n/a	102	n/a	126	n/a	241	n/a	229
Corporate/Other	n/a	0	n/a	0	n/a	0	n/a	0
Excess Capital	n/a	171	n/a	144	n/a	0	n/a	0
Tier I Capital	649.8	647.6	651.3	679.7	699.9	613.6	642.1	580.0

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

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

Unaudited (Billions of Yen)

Financial Ratios	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Return on Assets (Annualized)	1.1%	0.3%	0.4%	1.0%	0.4%	(1.0%)	(0.4%)	(3.8%)
Return on Equity (Fully Diluted) (Annualized)	19.3%	(4.8%)	6.3%	15.0%	6.1%	(17.1%)	(7.4%)	(72.1%)
Cash Basis Return on Assets (Annualized)	1.3%	(0.3%)	0.5%	1.1%	0.5%	(0.9%)	(0.3%)	(2.6%)
Cash Basis Return on Equity (Fully Diluted) (Annualized)	21.0%	(3.1%)	8.1%	16.4%	7.6%	(15.7%)	(5.2%)	(48.0%)
Expense-to-Revenue Ratio	48.8%	64.3%	57.4%	74.7%	67.2%	86.6%	57.3%	76.0%

Risk Capital Allocation by Risk Categories	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Credit Risk	n/a	215	n/a	230	n/a	365	n/a	388
Structured Credit and Other Investment Risk	n/a	178	n/a	208	n/a	221	n/a	231
Market Risk	n/a	5	n/a	8	n/a	9	n/a	8
Interest Rate Risk	n/a	7	n/a	11	n/a	16	n/a	11
Liquidity Risk	n/a	30	n/a	33	n/a	19	n/a	24
Operational Risk	n/a	39	n/a	43	n/a	50	n/a	50
Excess Capital	n/a	171	n/a	144	n/a	0	n/a	0
Tier I Capital	649.8	647.6	651.3	679.7	699.9	613.6	642.1	580.0

Capital Adequacy Data	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Basic Items (Tier I)	649.8	647.6	651.3	679.7	699.9	613.6	642.1	580.0
Amount Eligible for Inclusion in Capital (Tier II)	547.4	537.0	536.7	530.2	544.5	499.8	441.3	327.3
Deduction	(124.5)	(131.0)	(130.3)	(128.0)	(135.3)	(110.8)	(115.4)	(103.9)
Total Capital	1,072.2	1,053.5	1,057.6	1,081.9	1,109.1	1,002.6	968.0	803.4
Risk Assets	8,230.3	8,494.1	8,738.5	9,212.5	9,231.9	9,558.9	9,670.0	9,621.0
Capital Adequacy Ratio	13.03%	12.40%	12.10%	11.74%	12.01%	10.48%	10.01%	8.35%
Tier I Capital Ratio	7.89%	7.62%	7.45%	7.37%	7.58%	6.41%	6.64%	6.02%
Core Tier I Capital Ratio	2.73%	4.08%	4.05%	5.52%	5.55%	4.62%	5.16%	4.03%
Risk Capital	n/a	476	n/a	535	n/a	682	n/a	714
Risk Capital as a Percentage of Tier I Capital	n/a	73.5%	n/a	79.0%	n/a	111.1%	n/a	123.1%
TCE Ratio	1.87%	2.62%	2.78%	4.28%	4.24%	3.58%	3.70%	3.00%

Note: 1. Core Tier I Capital Ratio: Tier I, excluding preferred securities and preferred stock minus deferred tax assets (net) divided by risk assets.

2. TCE (Tangible common equity) Ratio: Net assets minus preferred stock, intangible assets and minority interests divided by total assets, excluding intangible assets.

Per Share Data (JPY)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Common Equity Per Share	322.44	352.71	354.44	364.35	363.15	338.12	337.02	284.95
Fully Diluted Equity Per Share	365.25	354.04	355.25	364.35	363.15	338.12	337.02	284.95
Basic Net Income (Loss) Per Share	22.68	(6.96)	6.48	16.77	5.53	(15.35)	(6.54)	(56.49)
Diluted Net Income Per Share	17.26	(4.53)	5.60	14.11	5.53	(15.35)	(6.54)	(56.49)
Cash Basis:								
Basic Net Income (Loss) Per Share	24.68	(5.11)	8.43	18.39	6.86	(14.14)	(4.59)	(37.51)
Diluted Net Income (Loss) Per Share	18.78	(3.01)	7.19	15.53	6.86	(14.14)	(4.59)	(37.51)

Share Data	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Fully Diluted Number of Shares Outstanding at End of Period	1,809,537,979	1,846,272,673	1,846,265,385	1,963,910,456	1,963,909,876	1,963,922,463	1,963,920,673	1,963,919,853
Number of Common Shares	1,377,143,785	1,577,143,785	1,577,136,497	1,963,910,456	1,963,909,876	1,963,922,463	1,963,920,673	1,963,919,853
Number of Class A Preferred Shares After Conversion (*)	269,128,888	269,128,888	269,128,888	-	-	-	-	-
Number of Class B Preferred Shares After Conversion (*)	163,265,306	-	-	-	-	-	-	-
Number of Fully Diluted Stock Options	-	-	-	-	-	-	-	-
(Ref) Treasury Shares at End of Period (not included in the above)	96,427,159	96,427,159	96,434,447	96,436,435	96,437,015	96,424,428	96,426,218	96,427,038
Weighted Average Fully Diluted Number of Shares Outstanding	1,809,538,749	1,821,783,259	1,829,973,801	1,852,346,309	1,963,909,970	1,963,911,372	1,963,914,775	1,963,916,133
Weighted Average Number of Common Shares Outstanding	1,377,144,555	1,443,810,834	1,488,414,487	1,529,530,977	1,963,909,970	1,963,911,372	1,963,914,775	1,963,916,133

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

Credit Ratings (Shinsei Bank)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Moody's								
Short-Term	P-1	P-1	P-1	P-1	P-1	P-1	P-2	P-2
Long-Term	A2 (Stable)	A2 (Stable)	A2 (Stable)	A2 (Stable)	A2 (Stable)	A2 (Stable)	A3 (Stable)	A3 (Negative)
Standard and Poor's (S&P)								
Short-Term	A-2	A-2	A-2	A-2	A-2	A-2	A-2	A-2
Long-Term	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	BBB+ (Stable)	BBB+ (Stable)
Fitch Ratings								2009/4/24
Short-Term	F2	F2	F2	F2	F2	F2	F2	F2
Long-Term	BBB+ (Stable)	BBB+ (Stable)	BBB+ (Stable)	BBB+ (Stable)	BBB+ (Stable)	BBB+ (Negative)	BBB+ (Negative)	BBB (Negative)
Japan Credit Rating Agency, Ltd. (JCR)								
Short-Term	-	-	-	-	-	-	J-1	J-1
Long-Term	A (Stable)	A (Stable)	A (Stable)	A (Stable)	A (Stable)	A (Stable)	A (Negative)	A- (Negative)
Rating and Investment Information, Inc. (R&I)								
Short-Term	-	-	-	-	-	-	a-1	a-1
Long-Term	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Negative)

Credit Ratings (APLUS)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Rating and Investment Information, Inc. (R&I)								
Short-Term	a-1	a-1	a-1	a-1	a-1	a-1	a-1	a-1
Long-Term	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Negative)

Credit Ratings (Shinki)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Japan Credit Rating Agency, Ltd. (JCR)								
Short-Term	J-2	J-3	J-2	J-2	J-2	J-2	J-2	J-2
Long-Term	BBB- (Negative)	BB+ (Negative)	BBB- (Negative)	BBB- (Negative)	BBB- (Negative)	BBB- (Negative)	BBB- (Negative)	BBB+ (Negative)
Rating and Investment Information, Inc. (R&I)								
Short-Term	-	-	-	-	-	-	a-2	a-2
Long-Term	-	-	-	-	-	-	BBB- (Stable)	BBB+ (Negative)
Credit Ratings (Showa Leasing)								
Japan Credit Rating Agency, Ltd. (JCR)								
Short-Term	J-1	J-1	J-1	J-1	J-1	J-1	J-1	J-2
Long-Term	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Negative)	BBB+ (Negative)
Subsidiaries and Affiliates Data								
Consolidated Subsidiaries	n/a	98	n/a	104	n/a	116	124	126
Affiliates Accounted for Using the Equity Method	n/a	29	n/a	30	n/a	30	30	30
Total Number of Consolidated Subsidiaries and Affiliates	n/a	127	n/a	134	n/a	146	154	156
Other Key Data								
Number of ATMs	n/a	372	n/a	380	n/a	358	n/a	355
Total Number of Outlets	n/a	43	n/a	42	n/a	36	n/a	35
Shinsei Financial Center (Head Office and Branch)	n/a	30	n/a	30	n/a	30	n/a	31
Shinsei Financial Center (Annex)	n/a	6	n/a	6	n/a	4	n/a	2
Platinum Center (Located within Branch or Annex)	n/a	2	n/a	2	n/a	2	n/a	2
BankSpots	n/a	5	n/a	4	n/a	0	n/a	0
Number of Employees (Consolidated Basis)	n/a	4,750	n/a	5,245	5,282	7,273	7,209	7,006
Institutional Group	n/a	1,832	n/a	1,922	1,909	2,039	2,031	1,937
Shinsei Securities	n/a	145	n/a	144	131	129	119	116
Shinsei Trust & Banking	n/a	98	n/a	99	92	81	76	72
Showa Leasing	n/a	841	n/a	828	833	600	553	531
Others	n/a	748	n/a	851	853	1,229	1,283	1,218
Individual Group	n/a	2,218	n/a	2,617	2,598	4,452	4,417	4,318
Retail Banking	n/a	703	n/a	709	715	664	650	633
Shinsei Financial						1,946	1,913	1,889
APLUS	n/a	1,420	n/a	1,415	1,415	1,385	1,397	1,374
Shinki	n/a	-	n/a	386	384	373	375	326
Other Subsidiaries	n/a	95	n/a	107	84	84	82	96
Banking Infrastructure Group	n/a	336	n/a	319	340	350	333	327
Corporate/Other	n/a	364	n/a	387	435	432	428	424
Number of Employees (Non-Consolidated Basis)	n/a	2,358	n/a	2,394	2,452	2,381	2,316	2,259
Male	n/a	1,266	n/a	1,300	1,336	1,288	1,236	1,208
Female	n/a	1,092	n/a	1,094	1,116	1,093	1,080	1,051

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

Unaudited (Billions of Yen)

Consolidated Statements of Income	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Total Interest Income							34.8	31.6
Fees and Commissions Income							0.3	0.2
Other Business Income							0.8	0.7
Other Ordinary Income							0.2	0.2
Ordinary Income							36.2	32.9
Total Interest Expenses							0.3	0.3
Fees and Commissions Expenses							0.6	1.6
Other Business Expenses							-	-
Total General and Administrative Expenses							12.2	13.9
Other Ordinary Expenses							10.0	2.5
Provision of Reserve for Loan Losses							10.6	4.3
Others							(0.5)	(1.8)
Ordinary Expenses							23.3	18.4
Net Ordinary Income (Loss)							12.9	14.4
Special Gains							4.8	1.7
Special Losses							1.3	64.3
Income (Loss) before Income Taxes and Minority Interests							16.5	(48.1)
Income Taxes (Benefit)							0.0	15.9
Minority Interests in Net Income of Subsidiaries							-	-
Net Income (Loss)							16.4	(32.2)

Consolidated Balance Sheets	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Assets:								
Cash and Due from Banks						33.1	32.9	25.6
Securities						0.3	0.5	2.1
Loans and Bills Discounted						466.6	383.9	387.6
Other Assets						43.0	53.8	40.9
Installment Sales Credit						20.0	20.3	18.7
Premises and Equipment						16.1	15.5	15.3
Intangible Assets						2.6	2.0	1.5
Deferred Tax Assets						-	-	15.8
Reserve for Credit Losses						(62.2)	(61.3)	(100.6)
Total Assets						499.5	427.4	388.5
Liabilities and Equity								
Liabilities:								
Borrowed Money						84.3	80.1	76.4
Other Liabilities						85.6	33.2	53.8
Reserve for Losses on Interest Repayments						225.4	192.1	161.0
Total Liabilities						402.4	313.8	307.4
Equity:								
Total Shareholders' Equity						97.1	113.5	81.3
Capital Stock						100.7	100.7	66.5
Total Equity						97.1	113.5	81.1
Total Liabilities and Equity						499.5	427.4	388.5

Grey Zone Related Information (Consolidated)	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Amount of Refund for Grey Zone Claim							30.2	31.6
Amount of Debt Write-Off							13.6	13.2
Amount of Interest Repayment							16.6	18.3
Reserve for Losses on Interest Repayment						225.4	192.1	161.0
Provisions of Reserve for Losses on Interest Repayment							-	0.5
Usage of Reserve for Losses on Interest Repayment							30.2	31.6

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

Shinsei Financial Summary of Major Business Information

Principal Balance(*)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Personal Loans (UPL)						643.7	619.4	595.7
Credit Card						60.6	58.1	52.8
Installment Sales Finance						11.5	10.7	9.4
Mortgage (Home Property Loans)						69.0	74.6	76.5
Mortgage (Home Equity Loans)						38.4	36.7	34.9
Total Principal Balance						823.5	799.6	769.2

(*) Balance before securitization

Number of Customers (Thousands)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Personal Loans (UPL)						1,049.9	1,024.2	997.2
Credit Card (Valid Customer)						708.1	631.7	553.9
Credit Card (On Book Customer)						224.4	219.2	206.8
Installment Sales Finance (Valid Customer)						56.5	49.6	35.3
Mortgage (Home Property Loans)						3.8	3.9	4.1
Mortgage (Home Equity Loans)						9.1	8.7	8.5
Total Customers						1,827.5	1,718.5	1,599.0

Number of Branches and Channels	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Branches						1,139	1,140	1,047
Manned Branches for Unsecured Personal Loans (UPL)						42	42	42
Unmanned Branches for Unsecured Personal Loans (UPL)						1,089	1,090	997
Mortgage Service Plaza						8	8	8
CD/ATMs:								
Own						1,149	1,153	1,063
Tie-up:								
Unsecured Personal Loans (UPL) (Thousands)						100.1	108.8	106
Credit Card (Thousands)						108	107	104
Automated Contract Machines for Unsecured Personal Loans (UPL)						1,138	1,139	1,046

Shinsei Financial Unsecured Personal Loans (UPL) Business Information

Number of Newly Acquired Customers (Thousands)	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Unsecured Personal Loans (UPL)							46.7	43.9

Approval Rate	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Unsecured Personal Loans (UPL)							38.8%	36.2%

Average Lending Rates	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Personal Loans (UPL)						22.2%	21.6%	21.0%

Breakdown of Loans by Lending Rates	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured personal loans (UPL)								
Outstanding:								
~ 15%						125.9	140.7	157.3
~ 18%						82.8	89.9	94.7
~ 20%						15.3	14.2	13.1
~ 25%						105.7	96.3	86.4
~ 29.2%						313.8	278.1	244.2
Over 29.2%						0.0	0.0	0.0
Total						643.7	619.4	595.7
Ratios:								
~ 15%						19.6%	22.7%	26.4%
~ 18%						12.9%	14.5%	15.9%
~ 20%						2.4%	2.3%	2.2%
~ 25%						16.4%	15.5%	14.5%
~ 29.2%						48.7%	44.9%	41.0%
Over 29.2%						0.0%	0.0%	0.0%
Total						100.0%	100.0%	100.0%

Balance and Ratio of Delinquent Unsecured Personal Loans	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Personal Loans (UPL):								
Outstanding						643.7	619.4	595.7
91-180 Days Delinquency Amount						9.8	11.2	10.7
91-180 Days Delinquency Ratio						1.5%	1.8%	1.8%

Balance by Age	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Personal Loans (UPL)								
<30						15.4%	16.0%	16.7%
<40						26.3%	26.2%	26.0%
<50						23.3%	23.3%	23.1%
<60						22.2%	21.8%	21.3%
Over 60						12.7%	12.7%	12.8%
Total						100.0%	100.0%	100.0%

Balance by Gender and Marital Status	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Personal Loans (UPL)								
Single male						38.6%	38.8%	39.1%
Married male						36.5%	36.1%	35.7%
Single female						11.1%	11.3%	11.5%
Married female						13.8%	13.8%	13.7%
Total						100.0%	100.0%	100.0%

Balance by Amount of Origination	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Personal Loans (UPL)								
Less than or equal to JPY 100K						1.0%	1.1%	1.1%
Over JPY 100K and less than or equal to JPY 300K						7.2%	7.3%	7.5%
Over JPY 300K and less than or equal to JPY 500K						21.8%	22.0%	21.8%
Over JPY 500K and less than or equal to JPY 1M						28.8%	29.0%	29.4%
Over JPY 1M						41.2%	40.7%	40.1%
Total						100.0%	100.0%	100.0%

Balance by Annual Income	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Personal Loans (UPL)								
Less than JPY 2M						18.7%	18.9%	19.5%
Over JPY 2M and less than JPY 5M						55.4%	55.7%	55.9%
Over JPY 5M and less than JPY 7M						16.9%	16.5%	16.0%
Over JPY 7M						9.0%	8.8%	8.5%
Total						100.0%	100.0%	100.0%

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

Unaudited (Billions of Yen)

Consolidated Statements of Operations	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Total Interest Income	12.7	12.6	12.6	11.6	11.5	11.1	10.7	10.0
Fees and Commissions Income	7.6	7.3	7.0	6.9	6.6	6.5	6.3	6.1
Other Business Income	6.4	6.3	6.2	6.5	6.0	6.2	6.5	5.3
Other Ordinary Income	0.6	3.0	0.6	0.6	0.5	0.5	0.5	0.6
Ordinary Income	27.5	29.3	26.6	25.7	24.7	24.4	24.1	22.1
Total Interest Expenses	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.5
Fees and Commissions Expenses	2.7	2.7	2.4	2.5	2.5	2.6	2.5	2.7
Other Business Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total General and Administrative Expenses	11.1	11.4	10.4	11.7	10.5	10.7	10.5	11.3
Other Ordinary Expenses	10.3	11.1	9.5	11.0	7.9	7.6	7.1	11.5
Provision of Reserve for Loan Losses	9.8	9.9	8.5	9.8	7.3	4.8	6.0	6.0
Others	0.5	1.1	1.0	1.2	0.6	2.7	1.1	5.4
Ordinary Expenses	26.0	27.0	24.2	27.1	22.8	22.7	22.0	27.1
Net Ordinary Income (Loss)	1.4	2.2	2.3	(1.4)	1.8	1.6	2.0	(4.9)
Special Gains	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.9
Special Losses	0.0	-	-	0.0	0.7	0.0	0.0	0.0
Income (Loss) before Income Taxes and Minority Interests	1.5	2.3	2.3	(1.3)	1.1	1.6	2.1	(4.0)
Income Taxes (Benefit)	0.0	0.0	0.0	(1.3)	0.0	0.0	0.0	(0.5)
Minority Interests in Net Income of Subsidiaries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Net Income (Loss)	1.5	2.2	2.3	0.0	1.1	1.6	2.1	(3.4)

Consolidated Balance Sheets	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Assets:								
Cash and Due from Banks	192.4	124.3	121.2	198.0	137.6	119.7	154.1	203.6
Other Monetary Claims Purchased	-	-	-	10.5	9.5	8.6	8.0	7.6
Monetary Assets Held in Trust	84.0	80.6	76.1	60.7	61.6	58.5	59.7	58.6
Securities	2.2	1.8	1.6	1.5	1.5	1.5	1.2	0.9
Loans and Bills Discounted	233.5	227.2	220.1	215.3	211.9	210.4	204.1	200.3
Other Assets	329.0	370.4	375.3	301.6	352.0	353.1	322.4	270.5
Installment Sales Credit	271.8	263.6	261.3	242.0	242.2	238.8	205.5	207.3
Premises and Equipment	9.0	9.2	9.5	10.0	10.4	10.5	10.4	10.3
Intangible Assets	15.9	15.8	15.5	15.6	15.4	15.6	15.5	16.2
Goodwill, Net	7.3	7.1	6.9	6.7	6.5	6.3	6.0	5.8
Deferred Tax Assets	10.2	10.2	10.3	11.7	11.7	11.6	11.6	12.2
Customers' Liabilities for Acceptances and Guarantees	687.2	669.2	658.2	654.6	652.3	648.1	634.5	628.4
Reserve for Credit Losses	(48.1)	(46.5)	(44.5)	(46.5)	(44.5)	(45.8)	(43.3)	(42.4)
Total Assets	1,515.8	1,462.4	1,443.6	1,433.3	1,429.1	1,400.9	1,386.2	1,373.7
Liabilities and Equity								
Liabilities:								
Commercial Paper	-	-	-	-	-	-	-	-
Borrowed Money	485.7	452.8	454.5	416.3	403.8	372.1	415.7	345.7
Short-Term Corporate Bonds	61.8	57.0	52.3	43.6	47.3	53.6	11.6	10.5
Corporate Bonds	25.0	25.0	25.0	25.0	25.0	25.0	25.0	16.6
Other Liabilities	185.9	185.8	181.6	171.6	180.8	179.6	177.9	251.5
Reserve for Losses on Interest Repayments	9.7	9.4	9.0	8.6	7.5	7.7	7.1	11.0
Deferred Tax Liabilities	0.1	0.0	0.0	0.0	0.0	0.1	0.1	0.0
Acceptances and Guarantees	687.2	669.2	658.2	654.6	652.3	648.1	634.5	628.4
Total Liabilities	1,456.5	1,400.9	1,381.9	1,321.7	1,318.1	1,288.1	1,273.2	1,265.5
Equity:								
Total Shareholders' Equity	59.2	61.5	61.9	111.9	111.1	112.8	112.9	108.2
Capital Stock	15.0	15.0	15.0	40.0	40.0	15.0	15.0	47.2
Total Equity	59.2	61.4	61.7	111.6	110.9	112.8	112.9	108.2
Total Liabilities and Equity	1,515.8	1,462.4	1,443.6	1,433.3	1,429.1	1,400.9	1,386.2	1,373.7

Summary of Income Statement (Consolidated)	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Credit Card Shopping (Sogo)	2.3	2.4	2.5	2.5	2.6	2.7	2.7	2.4
Installment Shopping Credit (Kohin)	3.9	3.7	3.5	3.6	3.1	3.1	3.4	2.6
Auto Credit	0.6	0.5	0.6	0.7	0.5	0.6	0.7	0.6
Other Shopping Credit	3.2	3.1	2.9	2.9	2.6	2.4	2.7	2.0
Credit Guarantee	5.7	5.4	5.1	4.8	4.6	4.5	4.3	4.2
Auto Credit	2.5	2.4	2.3	2.3	2.3	2.4	2.4	2.3
Other Shopping Credit	2.6	2.4	2.1	2.0	1.7	1.6	1.4	1.3
Others	0.5	0.5	0.5	0.5	0.5	0.5	0.4	0.4
Total Loans	12.7	12.5	12.6	11.6	11.4	11.0	10.6	9.9
Consumer Loans	12.6	12.5	12.5	11.6	11.3	11.0	10.6	9.9
Cashing by Credit Card	5.5	5.4	5.4	5.1	4.9	4.8	4.6	4.3
Loan Card	6.2	6.2	6.2	5.6	5.5	5.3	5.1	4.7
Other Consumer Loans	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.7
Other Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial Income	0.6	0.5	0.6	0.5	0.6	0.5	0.4	0.5
Others	2.0	2.1	2.1	2.3	2.2	2.3	2.2	2.2
Operating Revenue	27.5	26.9	26.6	25.7	24.7	24.4	24.1	22.0
Total SG&A	24.3	25.2	22.5	25.1	21.0	20.3	19.9	25.0
Net Provision of Allowance for Bad Debts	9.8	9.9	8.5	9.8	7.3	4.8	6.0	6.0
Personnel Expenses	2.4	2.2	2.2	2.5	2.3	2.3	2.0	2.3
Handling Charges	5.1	4.9	5.1	4.9	4.7	4.9	4.7	4.6
Sales Promotion Costs	1.5	1.6	0.9	1.6	1.1	1.1	1.1	1.5
Rent	0.8	0.7	0.7	0.7	0.5	0.6	0.5	0.5
Depreciation and Amortization	0.6	0.6	0.7	0.7	0.9	0.8	0.9	0.8
Communication Costs	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.8
Others	2.9	3.9	3.1	3.7	3.0	4.7	3.6	8.0
Financial Expenses	1.7	1.7	1.7	1.8	1.7	1.7	1.7	1.7
Interest Expenses	1.7	1.7	1.7	1.7	1.7	1.7	1.7	1.5
Others	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.1
Operating Expenses	26.0	27.0	24.2	26.9	22.8	22.1	21.7	26.7
Operating Income (Loss)	1.4	(0.1)	2.3	(1.2)	1.9	2.2	2.3	(4.7)
Ordinary Income (Loss)	1.5	(0.0)	2.3	(1.4)	1.9	2.2	2.4	(4.8)
Net Extraordinary Profit (Loss)	0.0	2.4	0.0	0.0	(0.7)	(5.7)	(0.2)	0.8
Net Income before Income Taxes and Minority Interests	1.5	2.3	2.3	(1.3)	1.1	1.6	2.1	(4.0)
Net Income (Loss)	1.5	2.2	2.3	(0.0)	1.1	1.6	2.1	(3.4)

Grey Zone Related Information (Consolidated)	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Amount of Refund for Grey Zone Claim	1.1	1.5	1.4	1.4	1.7	1.9	1.5	1.4
Amount of Debt Write-Off	0.5	0.7	0.6	0.6	0.7	0.8	0.6	0.5
Amount of Interest Repayment	0.6	0.8	0.8	0.7	0.9	1.1	0.8	0.8
Reserve for Losses on Interest Repayment	9.7	9.4	9.0	8.6	7.5	7.7	7.1	11.0
Provisions of Reserve for Losses on Interest Repayment	0.5	1.1	0.9	1.0	0.6	2.1	0.8	5.1
Usage of Reserve for Losses on Interest Repayment	1.1	1.3	1.4	1.4	1.6	1.9	1.4	1.2
Number of Claims	2,676	2,691	2,740	2,737	3,467	3,903	4,738	5,289

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.

Account Receivables (Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Total Installment Receivables	520.8	505.3	496.2	471.8	467.8	468.5	429.3	428.4
Credit Card Shopping (Sogo)	43.8	42.8	48.3	46.6	46.2	47.7	53.6	50.0
Installment Shopping Credit (Kohin)	228.4	221.1	213.4	195.7	196.3	191.3	152.2	157.7
Auto Credit	44.8	47.3	49.2	37.1	43.3	46.7	36.5	48.1
Other Shopping Credit	183.5	173.8	164.1	158.5	152.9	144.6	115.6	109.6
Total Loans	248.3	241.2	234.4	229.4	225.2	229.3	223.4	220.5
Consumer Loans	236.2	229.9	222.6	217.7	214.3	214.0	207.5	203.7
Cashing by Credit Card	67.1	65.8	62.6	60.8	62.0	64.1	64.4	65.6
Loan Card	114.4	109.7	105.6	102.3	98.7	97.8	90.0	87.5
Other Consumer Loans	54.7	54.4	54.2	54.5	53.6	52.0	53.0	50.6
Other Loans	12.1	11.2	11.8	11.6	10.8	15.3	15.9	16.8
Others	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
Customers' Liabilities for Acceptances and Guarantees	687.2	669.2	658.2	654.6	652.3	648.1	634.5	628.4
Auto Credit	464.3	460.2	460.2	467.4	473.5	477.2	470.7	472.5
Off-Balance Receivables in Credit Guarantee Business	140.8	133.9	129.3	123.0	121.2	118.1	113.2	104.6
Other Shopping Credit	118.2	107.0	98.5	90.4	84.3	78.9	74.0	68.3
Off-Balance Receivables in Credit Guarantee Business	88.5	82.3	76.1	71.3	68.4	66.1	63.8	61.1
Others	104.5	101.9	99.5	96.7	94.4	91.9	89.6	87.6
Leased Investment Assets	-	-	-	-	9.5	8.6	7.7	7.0
Total Account Receivables	1,208.0	1,174.6	1,154.5	1,126.5	1,129.6	1,125.4	1,071.6	1,063.8

Number of Customers (Thousands) (Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Number of New Transactions in Shopping Credit Business	91.5	90.9	91.5	92.4	93.8	96.9	88.5	84.8
Installment Shopping Credit	45.3	46.3	44.0	45.0	45.0	45.7	43.8	41.2
Credit Guarantee	46.2	44.5	47.5	47.3	48.8	51.1	44.6	43.5
Number of Merchants	n/a	841.1	n/a	848.3	n/a	855.7	n/a	874.3
Credit Card	n/a	378.6	n/a	381.4	n/a	383.8	n/a	386.5
Shopping Credit	n/a	462.5	n/a	466.9	n/a	471.9	n/a	487.7
Available Cardholders	8,539.2	8,634.4	8,685.9	8,687.0	8,581.8	8,496.2	8,391.1	8,366.3
Credit Card	7,791.0	7,930.4	8,021.1	8,055.6	7,988.4	7,950.1	7,890.7	7,903.3
Loan Card	748.1	704.0	664.7	631.3	593.3	546.0	500.4	462.9
Number of New Cards Issued	395.1	366.1	305.7	248.1	221.2	169.9	172.9	208.0
Credit Card	392.4	362.8	303.2	245.1	218.1	167.4	170.3	205.0
Loan Card	2.7	3.2	2.5	3.0	3.1	2.4	2.5	3.0
Number of Active Accounts	601.0	602.3	n/a	591.6	587.0	581.4	572.0	555.0
Cashing by Credit Card	353.5	361.3	n/a	362.4	364.3	363.8	359.1	352.9
Loan Card	247.5	240.9	n/a	229.1	222.6	217.5	212.8	202.1

Number of Branches and Channels (Non Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Branches	39	39	39	39	39	39	39	44
CDs (Own and Tie-up) (Thousands)	-	143	-	141	-	141	-	145

Average Lending Rates	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Loans (Cashing by Credit Card and Loan Card)	24.6%	24.6%	n/a	24.5%	24.3%	24.2%	24.0%	24.0%

Breakdown of Loan Receivables (Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Loan Receivables Outstanding by Interest Rate Zone								
Outstanding (Cashing by Credit Card and Loan Card):								
~15.0%	3.3	3.7	n/a	4.5	4.8	5.9	6.1	6.1
~18.0%	31.6	31.9	n/a	32.8	35.3	37.6	38.9	38.1
~20.0%	15.8	15.5	n/a	14.2	13.7	13.4	12.9	12.0
~25.0%	56.0	54.8	n/a	50.0	47.8	45.0	43.1	40.1
~29.2%	111.0	110.5	n/a	101.8	97.5	93.8	89.5	85.1
Total	218.0	216.5	n/a	203.4	199.3	195.9	190.8	181.7
Ratios (Cashing by Credit Card and Loan Card):								
~15.0%	1.5%	1.7%	n/a	2.2%	2.4%	3.0%	3.2%	3.4%
~18.0%	14.5%	14.7%	n/a	16.1%	17.7%	19.2%	20.4%	21.0%
~20.0%	7.2%	7.2%	n/a	7.0%	6.9%	6.8%	6.8%	6.6%
~25.0%	25.7%	25.3%	n/a	24.6%	24.0%	23.0%	22.6%	22.1%
~29.2%	50.9%	51.0%	n/a	50.0%	48.9%	47.9%	46.9%	46.8%
Total	100.0%	100.0%	n/a	100.0%	100.0%	100.0%	100.0%	100.0%
Loan Receivables Outstanding by Card Type								
Cashing by Credit Card	84.9	85.5	n/a	81.3	80.0	79.2	77.3	74.8
Loan Card	133.0	131.0	n/a	122.1	119.2	116.7	113.4	106.8
Total	218.0	216.5	n/a	203.4	199.3	195.9	190.8	181.7

Balance and Ratio of Delinquent Unsecured Personal Loans	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Loans (Cashing by Credit Card and Loan Card)								
Outstanding	218.0	216.5	n/a	203.4	199.3	195.9	190.8	181.7
91-180 Days Delinquency Amount	6.0	5.8	n/a	4.6	5.2	4.8	4.6	4.5
91-180 Days Delinquency Ratio	2.8%	2.7%	n/a	2.3%	2.6%	2.5%	2.4%	2.5%

Weighted Average Rate of Funding Rate (Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
During the Fiscal Year	1.1%	1.2%	1.3%	1.3%	1.4%	1.4%	1.5%	1.5%
As of the Fiscal Year End	1.1%	1.3%	1.3%	1.4%	1.4%	1.5%	1.5%	1.4%

Credit Outstanding Per Account (Thousands of Yen) (Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Credit Outstanding Per Account (Thousands of Yen)	362.7	359.5	n/a	343.9	339.6	337.0	333.5	327.3
Cashing by Credit Card	240.2	236.7	n/a	224.4	219.7	217.7	215.2	212.1
Loan Card	537.6	543.8	n/a	532.8	535.7	536.5	533.1	528.5

Balance by Age	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Loans (Cashing by Credit Card and Loan Card)								
<30	11.9%	11.4%	11.0%	10.6%	10.1%	9.5%	9.0%	8.8%
<40	29.4%	29.2%	29.0%	28.7%	28.5%	28.2%	27.9%	27.6%
<50	27.6%	27.9%	28.1%	28.3%	28.6%	28.9%	29.2%	29.3%
<60	22.3%	22.4%	22.4%	22.4%	22.5%	22.7%	22.9%	23.0%
Over 60	8.7%	9.1%	9.5%	10.0%	10.2%	10.7%	11.1%	11.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance by Gender	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Loans (Cashing by Credit Card and Loan Card)								
Male	62.1%	62.0%	62.0%	62.1%	62.2%	62.2%	62.2%	62.5%
Female	37.9%	38.0%	38.0%	37.9%	37.8%	37.8%	37.8%	37.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance by Amount of Origination	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Loans (Cashing by Credit Card and Loan Card)								
Less than JPY 100K	3.1%	3.2%	3.4%	3.7%	3.9%	4.0%	4.1%	4.2%
Over JPY 100K and less than JPY 300K	16.9%	17.4%	17.7%	18.2%	18.6%	18.9%	19.2%	19.8%
Over JPY 300K and less than JPY 500K	30.7%	30.4%	30.2%	29.9%	29.9%	29.6%	29.7%	29.5%
Over JPY 500K and less than JPY 1M	30.5%	30.4%	30.1%	29.7%	29.2%	29.2%	28.7%	28.3%
Over JPY 1M	18.7%	18.5%	18.6%	18.5%	18.4%	18.3%	18.3%	18.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Unaudited (Billions of Yen)

Consolidated Statements of Income	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Total Interest Income			7.8	6.9	6.4	5.9	5.5	4.9
Fees and Commissions Income			0.0	0.0	0.0	0.0	0.0	0.0
Other Business Income			-	-	0.0	0.0	0.0	0.0
Other Ordinary Income			0.0	0.0	0.0	0.0	0.0	0.0
Ordinary Income			7.9	7.0	6.4	6.0	5.6	4.9
Total Interest Expenses			0.4	0.4	0.4	1.0	0.4	0.3
Fees and Commissions Expenses			0.2	0.2	0.2	0.2	0.2	0.2
Other Business Expenses			0.0	0.0	-	0.0	0.0	0.0
Total General and Administrative Expenses			3.1	2.5	2.8	2.7	2.8	2.3
Other Ordinary Expenses			2.1	2.5	1.0	1.8	1.4	5.8
Provision of Reserve for Loan Losses			1.9	1.0	0.7	1.6	(0.4)	1.3
Others			0.2	1.5	0.3	0.2	1.9	4.5
Ordinary Expenses			5.9	5.8	4.6	5.9	5.0	8.8
Net Ordinary Income (Loss)			2.0	1.2	1.7	0.0	0.5	(3.8)
Special Gains			0.2	0.3	0.3	0.2	0.3	0.2
Special Losses			0.0	0.4	0.0	0.0	0.2	0.5
Income (Loss) before Income Taxes and Minority Interests			2.2	1.1	2.1	0.3	0.6	(4.1)
Income Taxes (Benefit)			0.3	0.3	0.3	0.0	0.3	0.2
Minority Interests in Net Income of Subsidiaries			-	-	-	-	-	-
Net Income (Loss)			1.9	0.8	1.7	0.2	0.3	(4.3)

Consolidated Balance Sheets	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Assets:								
Cash and Due from Banks			11.3	10.8	12.9	12.3	7.0	5.9
Securities			0.6	0.5	0.5	0.4	0.5	0.4
Loans and Bills Discounted			137.8	130.8	121.4	114.3	107.2	102.2
Other Assets			6.0	6.4	4.8	3.9	4.1	3.2
Premises and Equipment			7.3	7.1	7.9	7.7	7.3	7.1
Intangible Assets			2.1	1.8	1.9	1.7	1.6	1.7
Deferred Tax Assets			4.1	3.1	2.7	2.4	2.1	1.8
Reserve for Credit Losses			(27.8)	(26.7)	(24.6)	(23.6)	(20.4)	(19.4)
Total Assets			141.7	134.2	127.8	119.4	109.5	103.1
Liabilities and Equity								
Liabilities:								
Commercial Paper			-	-	-	-	-	-
Borrowed Money			65.7	61.9	68.1	61.7	60.4	58.0
Corporate Bonds			19.8	19.8	9.8	11.8	4.9	4.9
Other Liabilities			4.5	3.6	3.1	2.3	2.1	2.0
Reserve for Losses on Interest Repayments			34.3	30.6	26.8	23.0	21.3	21.7
Deferred Tax Liabilities			0.7	0.7	0.7	0.3	0.3	0.3
Total Liabilities			125.3	117.1	108.8	99.6	89.3	87.3
Equity:								
Total Shareholders' Equity			16.9	17.7	19.5	19.8	20.2	15.8
Capital Stock			16.7	16.7	16.7	16.7	16.7	16.7
Total Equity			16.4	17.1	19.0	19.8	20.1	15.8
Total Liabilities and Equity			141.7	134.2	127.8	119.4	109.5	103.1

Grey Zone Related Information (Consolidated)	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Amount of Refund for Grey Zone Claim	3.2	3.4	3.9	3.6	3.9	3.7	3.6	3.9
Amount of Debt Write-Off	1.5	1.5	1.6	1.4	1.5	1.4	1.3	1.3
Amount of Interest Repayment	1.6	1.8	2.2	2.1	2.3	2.3	2.3	2.6
Reserve for Losses on Interest Repayment	33.1	38.2	34.3	30.6	26.8	23.0	21.3	21.7
Provisions of Reserve for Losses on Interest Repayment	0.0	8.4	0.0	0.0	0.0	0.0	1.9	4.4
Usage of Reserve for Losses on Interest Repayment	3.2	3.4	3.9	3.6	3.9	3.7	3.6	3.9
Number of Claims	13,466	11,397	11,669	10,256	9,829	8,672	10,077	10,373

Shinki Data Disclosed by Shinki

Loan Receivables (Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Total Consumer Loans	118.1	109.6	101.1	95.0	88.7	84.1	80.0	77.2
Unsecured Loans	117.4	109.0	100.5	94.4	88.2	83.6	79.6	76.8
Secured Loans	0.6	0.6	0.5	0.5	0.4	0.4	0.4	0.4
Total Business Loans	46.3	42.4	38.4	35.6	32.5	30.0	27.0	24.8
Loans on Deeds	0.3	0.2	0.2	0.2	0.1	0.1	0.1	0.1
NOLOAN Business	46.0	42.0	38.1	35.3	32.2	29.8	26.8	24.6
Secured Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total Loan Receivables	164.5	152.0	139.5	130.6	121.2	114.1	107.1	102.0

Number of Customers (Thousands)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Number of Customers	296.7	280.6	263.5	252.9	241.0	233.8	226.6	221.8
Number of Newly Acquired Customers	10.7	9.5	8.2	8.8	8.6	11.5	13.2	12.4

Number of Branches and Channels (Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unmanned Branches	539	538	508	445	418	416	349	317
ATMs:								
Own	542	540	510	446	419	416	349	321
Tie-up (Thousands)	45.4	46.3	46.8	47.0	47.2	50.5	51.1	52.2
Automated Contract Machines	552	551	521	458	432	430	369	349

Approval Rate	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.3
Number of Application (NOLOAN) (Thousands)	66.8	55.8	47.2	49.0	47.6	47.9	52.3	55.6
Approval Rate (NOLOAN)	16.1%	17.0%	17.3%	18.1%	18.2%	24.2%	25.2%	22.4%

Weighted Average Rate of Loan Interest Rate (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Weighted Average Rate of Loan Interest Rate (Non-Consolidated)	26.2%	25.6%	24.9%	24.4%	24.1%	23.7%	23.2%	22.8%
Consumer Loans	26.6%	26.1%	25.4%	24.9%	24.6%	24.1%	23.6%	23.1%
Unsecured Loans	26.7%	26.2%	25.5%	25.0%	24.6%	24.2%	23.7%	23.2%
Secured Loans	14.1%	14.1%	13.9%	13.8%	13.7%	13.7%	13.7%	13.6%
Business Loans	25.1%	24.4%	23.5%	23.0%	22.7%	22.4%	22.1%	21.8%
Loans on Deeds	21.8%	21.9%	21.9%	22.3%	22.7%	22.9%	23.0%	23.1%
NOLOAN Business	25.2%	24.4%	23.5%	23.0%	22.7%	22.4%	22.1%	21.8%
Secured Loans	11.2%	11.2%	11.3%	12.8%	11.4%	11.4%	11.5%	11.5%

Breakdown of Loans by Lending Rates	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Customer Loans								
Outstanding:								
~ 15%	9.8	10.8	11.4	11.4	11.1	10.5	10.0	9.7
~ 18%	7.7	12.2	17.0	19.8	21.4	23.8	26.3	29.1
~ 20%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~ 25%	16.5	14.6	12.4	11.1	10.0	9.1	8.3	7.5
~ 29.2%	83.2	71.2	59.6	52.0	45.5	40.0	34.9	30.4
Total	117.3	109.0	100.5	94.4	88.2	83.6	79.6	76.8
Ratios:								
~ 15%	8.4%	10.0%	11.4%	12.2%	12.6%	12.6%	12.6%	12.7%
~ 18%	6.6%	11.2%	16.9%	21.0%	24.3%	28.6%	33.1%	38.0%
~ 20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~ 25%	14.1%	13.4%	12.3%	11.8%	11.4%	11.0%	10.5%	9.8%
~ 29.2%	70.9%	65.4%	59.3%	55.1%	51.6%	47.8%	43.8%	39.6%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance and Ratio of Delinquent	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Customer Loans								
Outstanding (including Long-Term Accounts Receivable)	117.5	109.1	100.6	94.5	88.3	83.7	79.6	76.8
91-180 Days Delinquency Amount	3.6	3.2	2.6	2.2	2.2	2.0	2.0	1.9
91-180 Days Delinquency Ratio	3.1%	3.0%	2.7%	2.4%	2.6%	2.5%	2.5%	2.5%

Weighted Average Rate of Funding Rate (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
During the Fiscal Year	1.6%	1.7%	1.7%	1.8%	2.1%	2.1%	2.2%	2.2%
As of the Fiscal Year End	1.7%	1.8%	1.9%	1.9%	2.2%	2.2%	2.3%	2.3%

Balance by Age	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Customer Loans								
<30	14.5%	14.3%	14.2%	14.0%	13.8%	13.5%	13.3%	13.1%
<40	32.2%	32.1%	32.0%	31.9%	31.8%	31.8%	31.7%	31.5%
<50	25.4%	25.7%	25.9%	26.1%	26.4%	26.8%	27.1%	27.6%
<60	19.6%	19.4%	19.4%	19.3%	19.3%	19.1%	19.1%	19.0%
Over 60	8.3%	8.5%	8.6%	8.8%	8.8%	8.9%	8.8%	8.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100%

Balance by Gender and Marital Status	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Customer Loans								
Single male	37.1%	37.4%	37.8%	38.2%	38.6%	38.9%	39.1%	39.4%
Married male	30.1%	30.1%	30.2%	30.6%	30.8%	31.5%	32.4%	33.5%
Single female	13.7%	13.7%	13.7%	13.6%	13.5%	13.3%	13.0%	12.6%
Married female	19.2%	18.7%	18.3%	17.7%	17.1%	16.3%	15.4%	14.5%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance by Amount of Origination	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Customer Loans								
Less than JPY 100K	2.2%	2.2%	2.2%	2.3%	2.4%	2.5%	2.7%	2.9%
Over JPY 100K and less than JPY 300K	12.0%	12.7%	13.6%	14.6%	16.1%	17.7%	18.5%	19.0%
Over JPY 300K and less than JPY 500K	30.0%	30.3%	30.5%	30.8%	30.5%	30.5%	31.4%	32.5%
Over JPY 500K and less than JPY 1M	41.3%	40.5%	39.3%	37.9%	36.7%	35.4%	34.0%	32.8%
Over JPY 1M	14.6%	14.3%	14.4%	14.3%	14.3%	13.9%	13.4%	12.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance by Annual Income	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Unsecured Customer Loans								
Less than JPY 2M	18.9%	18.9%	18.6%	18.2%	17.7%	16.9%	15.9%	15.0%
Over JPY 2M and less than JPY 5M	56.0%	55.9%	56.0%	56.1%	56.5%	56.8%	57.1%	57.1%
Over JPY 5M and less than JPY 7M	16.7%	16.7%	16.9%	17.1%	17.2%	17.5%	17.8%	18.2%
Over JPY 7M	8.4%	8.4%	8.5%	8.6%	8.6%	8.9%	9.2%	9.7%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Unaudited (Billions of Yen)

Consolidated Statements of Income	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Total Interest Income	0.8	0.6	1.1	0.6	0.6	0.7	0.7	0.5
Fees and Commissions Income	0.3	0.2	0.4	0.3	0.3	0.2	0.2	0.2
Other Business Income	47.6	47.8	45.3	42.8	43.4	43.4	38.2	34.5
Other Ordinary Income	0.0	0.3	0.1	0.1	0.0	0.0	0.0	0.0
Ordinary Income	48.9	49.1	47.0	43.9	44.5	44.4	39.2	35.3
Total Interest Expenses	1.3	1.4	1.4	1.5	1.4	1.4	1.4	1.4
Fees and Commissions Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Business Expenses	40.1	40.2	38.6	36.5	36.2	37.3	32.1	28.7
Total General and Administrative Expenses	3.1	3.4	2.9	2.9	3.0	3.0	2.1	2.0
Other Ordinary Expenses	0.6	2.8	3.0	3.1	2.1	2.5	0.0	4.5
Provision of Reserve for Loan Losses	0.5	1.2	2.0	1.7	1.4	2.1	(0.6)	3.9
Others	0.1	1.6	0.9	1.4	0.6	0.4	0.5	0.6
Ordinary Expenses	45.3	47.9	46.1	44.2	42.8	44.4	35.8	36.7
Net Ordinary Income (Loss)	3.6	1.1	0.8	(0.3)	1.6	0.0	3.3	(1.4)
Special Gains	0.0	0.0	0.1	0.0	0.2	10.9	(0.1)	0.0
Special Losses	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.8
Income (Loss) before Income Taxes and Minority Interests	3.6	1.2	1.0	(0.2)	1.9	10.9	2.9	(2.2)
Income Taxes (Benefit)	0.1	0.0	0.0	(0.3)	(1.9)	0.2	0.5	0.9
Minority Interests in Net Income of Subsidiaries	-	-	-	-	-	0.0	0.0	0.0
Net Income (Loss)	3.5	1.1	1.0	0.0	3.8	10.6	2.3	(3.1)

Consolidated Balance Sheets	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Assets:								
Cash and Due from Banks	3.7	4.4	3.6	8.2	2.9	43.7	39.7	41.7
Securities	8.7	7.6	6.6	7.6	8.6	7.6	7.0	7.0
Loans and Bills Discounted	25.0	23.4	23.0	26.5	24.0	41.5	42.7	36.0
Lease Receivables and Leased Investment Assets					250.3	253.0	242.1	232.0
Other Assets	216.6	208.3	211.8	212.2	199.5	195.4	184.9	167.0
Installment Sales Credit	184.7	181.3	180.1	184.7	170.7	166.7	157.2	143.3
Premises and Equipment	294.3	284.4	273.7	264.7	42.0	10.2	11.0	10.0
Intangible Assets	41.8	42.5	42.0	41.3	3.0	3.6	2.6	2.4
Deferred Tax Assets	0.1	0.1	0.1	0.9	3.0	3.2	2.9	2.3
Reserve for Credit Losses	(5.1)	(4.8)	(6.1)	(10.3)	(5.9)	(7.0)	(5.1)	(7.2)
Total Assets	590.6	573.4	562.3	560.8	535.6	563.4	538.9	498.5
Liabilities and Equity								
Liabilities:								
Commercial Paper	-	-	-	-	-	-	-	-
Borrowed Money	348.9	390.3	366.8	413.0	368.0	388.5	391.0	398.1
Short-Term Corporate Bonds	119.5	58.0	74.0	30.0	54.0	36.5	15.0	1.0
Corporate Bonds	10.0	10.0	10.0	10.0	10.0	10.0	10.0	7.3
Other Liabilities	63.6	65.7	62.0	58.5	50.4	65.1	57.9	42.2
Deferred Tax Liabilities	1.2	0.9	0.5	0.3	0.4	0.1	-	0.0
Total Liabilities	545.3	527.3	515.7	514.5	485.3	502.9	476.2	451.2
Equity:								
Total Shareholders' Equity	43.5	39.9	45.7	45.8	49.6	60.3	62.6	47.4
Capital Stock	24.3	24.3	24.3	24.3	24.3	24.3	24.3	24.3
Total Equity	45.3	46.0	46.5	46.2	50.3	60.5	62.6	47.3
Total Liabilities and Equity	590.6	573.4	562.3	560.8	535.6	563.4	538.9	498.5

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

Unaudited (Billions of Yen)

Results of Operations (Non-Consolidated)	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Total Gross Business Profit (Loss)	42.2	34.7	40.5	34.6	24.2	6.5	4.3	(22.0)
Net Interest Income	19.0	20.4	30.9	37.0	20.1	17.6	19.2	36.8
Net Fees and Commissions	15.6	13.6	10.1	9.4	11.4	1.8	0.4	(2.4)
Net Trading Income	3.0	1.8	1.2	0.8	0.9	(4.2)	1.1	(3.4)
Net Other Business Income	4.4	(1.2)	(1.8)	(12.6)	(8.3)	(8.6)	(16.5)	(53.0)
Total Expenses	20.3	22.0	20.9	21.3	22.0	16.9	20.8	18.6
Net Business Profit (Loss) (Jisshitsu Gyomu Jun-eki)	21.8	12.6	19.4	13.2	2.1	(10.3)	(16.5)	(40.6)
Other Operating Expenses, Net	(1.1)	(9.8)	(0.2)	(23.5)	(2.8)	(25.0)	(8.4)	(63.1)
Net Ordinary Income (Loss)	20.7	2.8	19.2	(10.2)	(0.7)	(35.3)	(24.9)	(103.8)
Extraordinary Income (Loss)	1.1	(27.7)	(35.0)	52.4	(0.6)	(2.3)	(25.4)	41.8
Income (Loss) before Income Taxes	21.8	(24.9)	19.2	42.1	(1.3)	(37.7)	(50.3)	(62.0)
Current Income Taxes (Benefit)	(8.5)	0.8	(0.4)	0.5	(3.1)	(0.3)	0.5	(1.1)
Deferred Income Taxes Expense (Benefit)	6.5	0.2	0.0	6.0	-	0.8	0.0	8.9
Net Income (Loss)	23.8	(25.9)	19.7	35.6	1.8	(38.2)	(50.9)	(69.7)

Non-Consolidated Statements of Operations	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Total Interest Income	42.8	44.3	54.9	57.6	42.1	43.0	41.9	55.5
Interest on Loans and Bills Discounted	25.2	27.8	29.0	28.3	27.8	29.0	27.4	25.5
Interest and Dividends on Securities	14.4	13.2	21.9	27.3	12.1	10.8	9.8	26.6
Other Interest Income	3.2	3.2	3.8	1.9	2.1	3.1	4.7	3.3
Fees and Commissions Income	8.2	6.8	5.7	6.5	5.8	5.9	3.2	3.8
Trading Profits	3.0	1.8	1.2	0.9	2.9	0.0	5.0	(2.7)
Other Business Income	5.0	2.5	(0.8)	(2.9)	0.3	4.7	3.2	8.5
Other Ordinary Income	11.9	12.5	9.5	7.3	8.5	6.4	32.0	(24.6)
Ordinary Income	71.2	68.2	70.6	69.5	59.8	60.1	85.6	40.6
Total Interest Expenses	26.2	26.2	26.2	22.2	24.1	27.5	24.7	19.9
Interest on Deposits	10.1	11.1	11.1	11.1	10.9	11.6	12.2	12.7
Interest on Corporate Bonds	0.7	6.2	6.2	4.9	6.5	5.5	3.5	4.6
Other Interest Expenses	15.3	8.9	8.8	6.1	6.6	10.4	8.8	2.6
Fees and Commissions Expenses	2.7	4.6	4.6	3.9	2.5	3.6	3.8	3.3
Trading Losses	0.0	0.0	0.0	0.0	2.0	4.3	3.8	0.7
Other Business Expenses	0.5	3.8	1.0	9.6	8.6	13.3	19.7	61.6
General and Administrative Expenses	20.4	22.1	21.0	22.0	22.3	17.4	21.2	20.7
Other Ordinary Expenses	0.4	8.5	(1.6)	21.8	0.9	29.2	36.9	38.0
Provision of Reserve for Loan Losses	-	5.9	(1.3)	14.6	-	20.6	25.4	29.7
Others	0.4	2.5	(0.2)	7.1	0.9	8.6	11.5	8.3
Ordinary Expenses	50.5	65.4	51.3	79.8	60.5	95.5	110.5	144.4
Net Ordinary Income (Loss)	20.7	2.8	19.2	(10.2)	(0.7)	(35.3)	(24.9)	(103.8)
Special Gains	1.1	0.0	0.0	66.5	2.5	(1.5)	0.9	75.0
Special Losses	0.0	27.7	0.0	14.0	3.1	0.8	26.3	33.1
Income (Loss) before Income Taxes	21.8	(24.9)	19.2	42.1	(1.3)	(37.7)	(50.3)	(62.0)
Income Taxes (Benefit):								
Current	(8.5)	0.8	(0.4)	0.5	(3.1)	(0.3)	0.5	(1.1)
Deferred	6.5	0.2	-	6.0	-	0.8	-	8.9
Net Income (Loss)	23.8	(25.9)	19.7	35.6	1.8	(38.2)	(50.9)	(69.7)

Net Credit Costs (Recoveries) (Non-Consolidated)	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Losses on Write-Off of Loans / Losses on Sale of Loans	-	0.0	-	1.2	0.1	2.0	(0.1)	0.0
Net Provision (Reversal) of Reserve for Loan Losses	(0.9)	6.9	(1.3)	14.6	(2.1)	22.8	25.4	29.7
Net (Reversal) Provision of General Reserve for Loan Losses	(0.8)	(4.1)	(1.5)	30.5	(1.5)	24.7	12.9	17.4
Net (Reversal) Provision of Specific Reserve for Loan Losses	(0.0)	11.1	0.2	(15.8)	(0.6)	(1.9)	12.4	12.3
Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	-	(0.0)	(0.0)	0.0	-	0.0	0.0	(0.0)
Net credit costs (Recoveries)	(0.9)	6.9	(1.3)	15.9	(1.9)	24.9	25.2	29.7

Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Interest-Earning Assets:								
Cash and Due from Banks	135.5	210.1	188.1	99.0	79.0	108.3	31.5	11.3
Call Loans	48.3	117.9	219.3	281.2	221.7	206.7	59.0	54.2
Receivables under Resale Agreements	-	0.0	2.2	0.6	1.7	0.0	0.0	0.0
Collateral Related to Securities Borrowing Transactions	21.6	109.5	149.7	236.8	95.9	222.6	151.4	97.9
Securities	2,122.6	2,268.2	2,498.4	2,375.7	2,661.1	2,824.0	2,577.5	2,599.5
Loans and Bills Discounted	5,074.8	5,167.2	5,264.1	5,227.2	5,424.3	5,528.2	5,350.6	5,073.8
Other Interest-Earning Assets	108.6	172.0	197.8	168.4	168.1	215.3	588.0	626.4
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Earning Assets	7,511.7	8,045.1	8,519.9	8,389.2	8,652.1	9,105.4	8,758.3	8,463.3
Interest-Bearing Liabilities:								
Deposits	5,017.2	5,076.8	5,196.0	5,425.7	5,336.1	5,619.0	5,734.6	6,245.0
Negotiable Certificates of Deposit	539.1	565.4	840.3	590.3	708.9	703.1	647.8	402.4
Debentures	696.8	691.4	661.5	671.8	664.3	714.4	733.4	711.2
Call Money	690.5	900.9	1,015.8	839.7	789.3	666.1	378.8	146.6
Payable under Repurchase Agreements	-	-	0.1	0.3	0.6	0.0	0.0	2.9
Collateral Related to Securities Lending Transactions	18.1	177.4	143.5	104.6	293.9	588.0	321.4	212.7
Borrowed Money	273.6	295.9	276.3	300.2	301.4	303.5	459.5	552.3
Corporate Bonds	572.4	577.5	563.3	542.9	529.8	541.1	468.4	397.0
Other Interest-Bearing Liabilities	0.3	0.3	0.2	0.2	0.2	0.2	0.2	0.2
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Bearing Liabilities	7,808.3	8,286.1	8,697.5	8,476.2	8,625.0	9,135.7	8,744.5	8,670.7
Net Interest Income/Yield on Interest-Earning Assets	7,511.7	8,045.1	8,519.9	8,389.2	8,652.1	9,105.4	8,758.3	8,463.3

Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated)	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Interest-Earning Assets:								
Cash and Due from Banks	1.4	1.5	1.1	0.5	0.4	0.7	0.1	0.0
Call Loans	0.0	0.2	0.3	0.4	0.4	0.3	0.0	0.0
Receivables under Resale Agreements	-	0.0	0.0	0.0	0.0	-	-	-
Collateral Related to Securities Borrowing Transactions	0.1	0.2	0.2	0.3	0.1	0.3	0.2	0.0
Securities	14.4	13.2	21.9	27.3	12.1	10.8	9.8	26.6
Loans and Bills Discounted	25.2	27.8	29.0	28.3	27.8	29.0	27.4	25.5
Other Interest-Bearing Assets	0.8	1.2	1.9	1.1	1.0	1.6	4.2	3.2
Interest Rate and Funding Swaps	0.6	(0.0)	0.1	(0.5)	-	-	-	-
Total Interest-Earning Assets	42.8	44.3	54.9	57.6	42.1	43.0	41.9	55.5
Interest-Bearing Liabilities:								
Deposits	10.1	11.1	11.1	11.1	10.9	11.6	12.2	12.7
Negotiable Certificates of Deposit	0.8	0.9	1.5	1.1	1.2	1.4	1.4	0.7
Debentures	0.7	0.8	0.8	0.9	0.9	1.2	1.4	1.3
Call Money	4.0	4.2	4.0	2.5	1.9	1.9	0.9	0.1
Payable under Repurchase Agreements	-	-	0.0	0.0	0.0	-	0.0	0.0
Collateral Related to Securities Lending Transactions	0.0	0.4	0.4	0.2	0.6	1.4	0.9	(0.3)
Borrowed Money	0.7	0.8	0.9	1.1	1.1	1.1	1.5	1.3
Corporate Bonds	7.1	6.2	6.2	4.9	6.5	5.5	3.5	4.6
Other Interest-Bearing Liabilities	2.5	1.5	0.9	0.0	0.3	2.4	1.4	0.4
Interest Rate and Funding Swaps	-	-	-	-	0.2	0.7	-	(1.0)
Total Interest-Bearing Liabilities	26.2	26.2	26.2	22.2	24.1	27.5	23.6	19.9
Net Interest Income/Yield on Interest-Earning Assets	16.6	18.0	28.6	35.4	18.0	15.4	18.3	35.5

Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Non-Consolidated)	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12	2009.1-3
Interest-Earning Assets:								
Cash and Due from Banks	4.16	2.98	2.45	2.21	2.45	2.85	2.29	1.54
Call Loans	0.54	0.67	0.62	0.60	0.73	0.69	0.54	0.24
Receivables under Resale Agreements	-	5.21	3.62	2.00	1.67	0.00	0.00	0.00
Collateral Related to Securities Borrowing Transactions	3.12	0.77	0.59	0.62	0.64	0.58	0.52	0.18
Securities	2.72	2.32	3.49	4.63	1.83	1.51	1.51	4.16
Loans and Bills Discounted	1.99	2.14	2.19	2.17	2.05	2.08	2.03	2.04
Other Interest-Bearing Assets	3.31	2.83	3.91	2.77	2.62	3.08	2.88	2.09
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Earning Assets	2.29	2.19	2.56	2.76	1.95	1.87	1.90	2.66
Interest-Bearing Liabilities:								
Deposits	0.80	0.86	0.85	0.83	0.82	0.81	0.85	0.82
Negotiable Certificates of Deposit	0.60	0.65	0.73	0.78	0.73	0.79	0.88	0.73
Debentures	0.43	0.46	0.51	0.57	0.59	0.69	0.76	0.78
Call Money	2.35	1.88	1.59	1.20	0.98	1.14	0.96	0.29
Payable under Repurchase Agreements	-	-	3.73	3.64	2.29	0.00	0.43	0.18
Collateral Related to Securities Lending Transactions	1.87	1.03	1.14	0.87	0.85	0.96	1.14	(0.61)
Borrowed Money	1.03	1.20	1.43	1.60	1.55	1.54	1.36	0.97
Corporate Bonds	5.02	4.27	4.42	3.64	4.95	4.04	3.02	4.73
Other Interest-Bearing Liabilities	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.	n.m.
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Bearing Liabilities	1.34	1.25	1.20	1.05	1.12	1.19	1.07	0.93
Net Interest Income/Yield on Interest-Earning Assets	0.88	0.89	1.33	1.69	0.83	0.67	0.83	1.70

n.m. is not meaningful

Non-Consolidated Balance Sheets	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Assets:								
Cash and Due from Banks	193.1	238.0	161.9	272.9	353.2	94.9	157.0	411.9
Call Loans	67.1	736.1	544.7	-	315.3	199.0	49.0	-
Receivables under Resale Agreements	-	-	3.5	2.0	-	-	-	-
Collateral Related to Securities Borrowing Transactions	47.6	73.4	92.5	13.8	99.6	16.9	240.6	0.1
Other Monetary Claims Purchased	161.6	171.1	151.0	161.3	159.2	559.1	599.4	666.1
Trading Assets	284.0	207.3	199.5	275.1	215.0	240.3	342.1	326.0
Monetary Assets Held in Trust	674.6	603.5	625.3	606.0	630.6	621.3	593.6	573.0
Securities	2,063.2	2,590.9	2,300.4	2,300.3	2,897.7	2,426.1	2,346.6	2,626.0
Valuation Allowance for Investments	(15.9)	-	-	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)
Loans and Bills Discounted	5,178.7	5,335.1	5,273.4	5,356.3	5,447.1	5,660.1	5,122.2	5,168.0
Foreign Exchanges	30.5	26.7	18.8	17.8	13.5	22.4	22.2	37.1
Other Assets	373.6	437.7	429.7	577.8	516.9	514.0	940.4	977.9
Premises and Equipment	21.3	21.0	21.9	20.8	20.3	19.7	19.8	18.8
Intangible Assets	13.5	14.1	14.7	14.5	14.2	14.1	14.1	13.4
Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Deferred Tax Assets	28.8	30.9	28.6	14.6	20.9	18.1	9.7	4.3
Customers' Liabilities for Acceptances and Guarantees	19.4	19.4	16.5	11.7	18.1	11.3	15.8	12.5
Reserve for Credit Losses	(105.9)	(100.5)	(99.6)	(93.6)	(81.0)	(83.2)	(107.5)	(118.9)
Total Assets	9,035.9	10,405.3	9,783.5	9,548.6	10,637.8	10,331.4	10,362.3	10,713.4
Liabilities and Equity								
Liabilities:								
Deposits	5,101.5	5,192.8	5,300.8	5,287.9	5,479.8	5,764.9	5,807.8	6,637.8
Negotiable Certificates of Deposit	474.9	719.3	935.7	577.1	685.0	744.4	461.3	259.6
Debentures	694.3	687.8	671.6	663.1	685.3	748.9	722.6	676.7
Call Money	698.0	1,377.4	751.3	632.1	773.8	480.8	159.1	281.5
Payables under Repurchase Agreements	-	-	-	-	-	-	-	53.8
Collateral Related to Securities Lending Transactions	78.4	287.6	157.6	148.4	863.5	485.2	303.1	569.5
Trading Liabilities	117.5	99.5	124.6	203.7	161.9	181.9	328.9	316.0
Borrowed Money	295.9	293.2	294.0	304.0	302.1	317.5	772.3	425.3
Foreign Exchanges	0.3	0.2	0.3	0.2	0.2	0.2	0.2	0.2
Corporate Bonds	589.0	566.5	561.0	519.9	543.8	513.3	406.6	402.4
Other Liabilities	295.7	510.3	303.4	450.6	394.2	406.0	739.8	495.0
Income Taxes Payable	-	-	-	0.7	-	0.4	0.0	0.0
Lease Debt	-	-	-	-	-	0.0	0.0	0.0
Other Liabilities	-	-	-	-	-	405.5	739.7	494.9
Accrued Employees' Bonuses	3.4	5.8	8.5	10.3	4.2	2.9	6.2	7.1
Reserve for Retirement Benefits	0.6	0.4	0.3	1.5	1.4	1.0	0.6	0.0
Reserve for Losses on Disposal of Premises and Equipment	-	-	-	4.9	7.8	7.1	7.0	6.9
Reserve for Losses on Litigation	-	-	-	-	-	-	3.6	3.6
Acceptances and Guarantees	19.4	19.4	16.5	11.7	18.1	11.3	15.8	12.5
Total Liabilities	8,369.5	9,760.8	9,126.3	8,815.9	9,921.5	9,666.1	9,735.6	10,148.6
Equity:								
Total Shareholders' Equity	685.6	659.6	678.9	764.5	760.6	722.4	671.5	601.7
Capital Stock	451.2	451.2	451.2	476.2	476.2	476.2	476.2	476.2
Capital Surplus	18.5	18.5	18.5	43.5	43.5	43.5	43.5	43.5
Additional Paid-in Capital	18.5	18.5	18.5	43.5	43.5	43.5	43.5	43.5
Retained Earnings	288.3	262.4	281.6	317.2	313.3	275.1	224.2	154.4
Legal Reserve	9.7	9.7	9.8	9.8	11.0	11.0	11.0	11.0
Other Retained Earnings	278.5	252.6	271.7	307.3	302.3	264.0	213.1	143.4
Unappropriated Retained Earnings	278.5	252.6	271.7	307.3	302.3	264.0	213.1	143.4
Treasury Stock, at Cost	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
Total Net Unrealized Gain (Loss)	(19.9)	(16.0)	(22.6)	(33.1)	(45.7)	(58.6)	(46.5)	(38.7)
Unrealized Gain (Loss) on Available-for-Sale Securities	5.0	(4.4)	(13.4)	(35.0)	(36.4)	(58.4)	(51.2)	(38.0)
Deferred Gain (Loss) on Derivatives under Hedge Accounting	(25.0)	(11.6)	(9.2)	1.8	(9.2)	(0.1)	4.7	(0.6)
Stock Acquisition Rights	0.6	0.8	1.0	1.2	1.4	1.5	1.7	1.8
Total Equity	666.3	644.5	657.2	732.7	716.3	665.2	626.6	564.8
Total Liabilities and Equity	9,035.9	10,405.3	9,783.5	9,548.6	10,637.8	10,331.4	10,362.3	10,713.4

Loan Maturity (Non-consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
One year or less	n/a	1,584.1	n/a	1,599.1	n/a	1,848.0	n/a	n/a
Over one year to three years	n/a	1,441.6	n/a	1,501.8	n/a	1,535.0	n/a	n/a
Over three years to five years	n/a	810.8	n/a	677.5	n/a	591.8	n/a	n/a
Over five years to seven years	n/a	326.5	n/a	323.3	n/a	344.4	n/a	n/a
Over seven years	n/a	1,155.5	n/a	1,223.6	n/a	1,301.7	n/a	n/a
Indefinite term	n/a	16.4	n/a	30.8	n/a	38.8	n/a	n/a
Total	n/a	5,335.1	n/a	5,356.3	n/a	5,660.1	n/a	5,168.0

Risk Monitored Loans (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Loans to Bankrupt Obligors	0.3	0.3	0.3	0.5	0.0	18.4	22.4	23.9
Non-Accrual Delinquent Loans	10.5	32.7	32.4	22.8	30.7	16.1	57.4	110.2
Loans Past Due Three Months or More	0.0	6.0	0.0	0.1	0.0	0.0	10.3	3.7
Restructured Loans	15.8	6.4	6.0	29.4	5.2	17.7	7.1	3.1
Total (A)	26.7	45.6	38.8	53.0	36.0	52.4	97.4	141.0
Loans and Bills Discounted (B)	5,178.7	5,335.1	5,273.4	5,356.3	5,447.1	5,660.1	5,122.2	5,168.0
(A)/(B)	0.52%	0.86%	0.74%	0.99%	0.66%	0.93%	1.90%	2.73%
Reserve for Credit Losses (C)	105.9	100.5	99.6	93.6	81.0	83.2	107.5	118.9
Reserve Ratios (C)/(A)	396.0%	220.4%	256.4%	176.5%	225.0%	158.8%	110.4%	84.3%

Loans by Borrower Industry (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Domestic Offices (excluding Japan Offshore Market Accounts):								
Manufacturing	n/a	277.8	n/a	187.9	199.2	219.9	242.9	239.3
Agriculture	n/a	-	n/a	-	-	-	-	-
Forestry	n/a	-	n/a	-	-	-	-	-
Fishery	n/a	0.8	n/a	2.9	2.8	2.8	2.7	2.7
Mining	n/a	5.6	n/a	4.5	4.5	4.6	4.6	3.6
Construction	n/a	15.0	n/a	18.5	16.8	14.3	19.0	12.2
Electric Power, Gas, Heat Supply and Water Supply	n/a	77.8	n/a	74.6	75.7	66.8	53.2	45.4
Information and Communications	n/a	56.5	n/a	49.1	48.0	46.5	48.1	47.3
Transportation	n/a	380.5	n/a	377.6	366.3	359.2	346.3	331.6
Wholesale and Retail	n/a	98.7	n/a	127.6	124.1	119.5	124.7	123.0
Finance and Insurance	n/a	1,204.6	n/a	1,446.5	1,293.8	1,470.1	1,288.2	1,521.2
Real Estate	n/a	1,463.8	n/a	1,234.8	1,210.5	1,211.2	1,052.6	966.4
Services	n/a	350.4	n/a	357.4	344.2	340.5	346.3	352.0
Local Government	n/a	60.8	n/a	118.1	283.2	301.1	182.7	156.5
Individual	n/a	750.6	n/a	865.8	931.0	962.6	943.4	905.3
Overseas Yen Loan and Overseas Loans Booked Domestically	n/a	493.1	n/a	408.6	495.5	450.4	395.0	389.7
Total Domestic	n/a	5,236.6	n/a	5,274.3	5,360.2	5,570.1	5,050.3	5,096.7
Overseas Offices (including Japan Offshore Market Accounts):								
Governments	n/a	0.8	n/a	1.1	1.3	1.2	1.3	1.4
Financial Institutions	n/a	-	n/a	-	-	-	-	-
Commerce and Industry	n/a	97.6	n/a	80.7	85.5	88.6	70.5	69.7
Others	n/a	-	n/a	-	-	-	-	-
Total Overseas	n/a	98.5	n/a	81.9	86.8	89.9	71.8	71.2
Total	n/a	5,335.1	n/a	5,356.3	5,447.1	5,660.1	5,122.2	5,168.0

Risk Monitored Loans by Borrower Industry (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Domestic Offices (excluding Japan Offshore Market Accounts):								
Manufacturing	n/a	n/a	n/a	3.0	2.0	1.8	1.8	1.6
Agriculture	n/a	n/a	n/a	-	-	-	-	-
Forestry	n/a	n/a	n/a	-	-	-	-	-
Fishery	n/a	n/a	n/a	-	-	-	-	-
Mining	n/a	n/a	n/a	-	-	-	-	-
Construction	n/a	n/a	n/a	3.1	3.0	3.0	4.0	1.0
Electric Power, Gas, Heat Supply and Water Supply	n/a	n/a	n/a	-	-	-	-	-
Information and Communications	n/a	n/a	n/a	-	-	0.6	0.7	0.5
Transportation	n/a	n/a	n/a	7.6	7.2	6.6	6.4	6.0
Wholesale and Retail	n/a	n/a	n/a	3.5	0.0	0.0	0.0	0.0
Finance and Insurance	n/a	n/a	n/a	0.4	0.4	6.7	6.8	51.1
Real Estate	n/a	n/a	n/a	1.0	1.0	1.9	23.4	32.0
Services	n/a	n/a	n/a	6.5	3.9	4.0	4.9	3.4
Local Government	n/a	n/a	n/a	-	-	-	-	-
Individual	n/a	n/a	n/a	1.2	1.1	4.2	4.3	5.3
Overseas Yen Loan and Overseas Loans Booked Domestically	n/a	n/a	n/a	26.4	17.1	23.2	44.6	39.8
Total Domestic	n/a	n/a	n/a	53.0	36.0	52.4	97.4	141.0
Overseas Offices (including Japan Offshore Market Accounts):								
Governments	n/a	n/a	n/a	-	-	-	-	-
Financial Institutions	n/a	n/a	n/a	-	-	-	-	-
Commerce and Industry	n/a	n/a	n/a	-	-	-	-	-
Others	n/a	n/a	n/a	-	-	-	-	-
Total Overseas	n/a	n/a	n/a	-	-	-	-	-
Total	n/a	n/a	n/a	53.0	36.0	52.4	97.4	141.0

Overseas and Offshore Loans by Region (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
US	n/a	n/a	n/a	76.8	85.5	103.0	106.8	103.1
Asset Backed Investment in US	n/a	n/a	n/a	6.0	4.7	5.3	5.9	5.4
Europe	n/a	n/a	n/a	235.5	251.4	235.9	174.3	166.1
Asset Backed Investment in Europe	n/a	n/a	n/a	187.2	198.0	175.4	127.1	122.2
Others	n/a	n/a	n/a	178.2	209.4	201.3	185.7	191.7
Total	n/a	591.6	n/a	490.6	546.3	540.4	466.8	460.9
Total Asset Backed Investment	n/a	n/a	n/a	193.2	202.8	180.8	133.1	127.7

Risk Monitored Loans of Overseas and Offshore Loans by Region (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
US	n/a	n/a	n/a	6.0	4.7	-	1.2	0.7
Asset Backed Investment in US	n/a	n/a	n/a	6.0	4.7	-	1.2	0.7
Europe	n/a	n/a	n/a	20.3	12.2	23.1	43.3	38.9
Asset Backed Investment in Europe	n/a	n/a	n/a	20.3	12.2	23.1	39.0	37.0
Others	n/a	n/a	n/a	0.0	0.0	0.0	0.0	0.0
Total	n/a	n/a	n/a	26.4	17.1	23.2	44.6	39.8
Total Risk Monitored Loans of Asset Backed Investment	n/a	n/a	n/a	26.3	17.0	23.1	40.2	37.8

Claims Classified under the Financial Revitalization Law (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Claims Against Bankrupt and Quasi-Bankrupt Obligors	0.6	9.9	9.9	8.0	17.1	26.4	31.9	83.3
Doubtful Claims	10.7	23.5	23.2	15.5	13.7	8.2	48.0	55.7
Substandard Claims	15.9	12.6	6.2	29.6	5.3	17.8	17.5	6.9
Total (A)	27.2	45.9	39.3	53.1	36.1	52.5	97.5	145.8
Total Claims (B)	5,469.9	5,630.1	5,546.1	5,566.0	5,677.2	5,840.2	5,453.0	5,815.6
(A)/(B)	0.50%	0.82%	0.71%	0.95%	0.64%	0.90%	1.79%	2.51%
Reserve for Credit Losses (C)	105.9	100.5	99.6	93.6	81.0	83.2	107.5	118.9
Reserve Ratios (C)/(A)	389.7%	219.1%	253.9%	176.3%	224.7%	158.6%	110.3%	81.6%
(Ref.) Amount of Write-Off	6.5	15.8	15.7	34.6	45.4	58.4	54.6	71.3
(Ref.) Below Need Caution Level	n/a	148.4	130.2	159.3	145.7	185.2	448.9	485.3

Coverage Ratios for Non-Performing Claims Disclosed under the Financial Revitalization Law (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Claims Against Bankrupt and Quasi-Bankrupt Obligors	n/a	100.0%	n/a	100.0%	n/a	100.0%	n/a	100.0%
Doubtful Claims	n/a	76.0%	n/a	87.1%	n/a	77.5%	n/a	90.7%
Substandard Claims	n/a	89.2%	n/a	38.9%	n/a	42.7%	n/a	90.0%
Total	n/a	84.8%	n/a	62.2%	n/a	77.0%	n/a	96.0%

Reserve for Credit Losses (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Reserve for Loan Losses (A)	n/a	67.1	n/a	67.6	n/a	59.4	n/a	97.6
General Reserve for Loan Losses	n/a	48.0	n/a	57.9	n/a	51.1	n/a	65.5
Specific Reserve for Loan Losses	n/a	19.0	n/a	9.6	n/a	8.2	n/a	32.1
Reserve for Loans to Restructuring Countries	n/a	0.0	n/a	0.0	n/a	0.0	n/a	0.0
Specific Reserve for Other Credit Losses	n/a	33.4	n/a	26.0	n/a	23.7	n/a	21.2
Total Reserve for Credit Losses (B)	105.9	100.5	99.6	93.6	81.0	83.2	107.5	118.9
Total Claims (C)	n/a	5,630.0	n/a	5,566.0	n/a	5,840.2	n/a	5,815.6
Ratio of Total Reserve for Loan Losses to Total Claims (A)/(C)	n/a	1.2%	n/a	1.2%	n/a	1.0%	n/a	1.7%
Ratio of Total Reserve for Credit Losses to Total Claims (B)/(C)	n/a	1.8%	n/a	1.7%	n/a	1.4%	n/a	2.0%

Reserve Ratios for Borrowers' Category (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Legally and Virtually Bankrupt (unsecured portion)	n/a	100.00%	n/a	100.00%	n/a	100.00%	n/a	100.00%
Possibly Bankrupt (unsecured portion)	n/a	74.97%	n/a	79.25%	n/a	75.16%	n/a	81.89%
Substandard (unsecured portion)	n/a	73.23%	n/a	34.17%	n/a	34.99%	n/a	83.41%
Need Caution (total claims)	n/a	7.31%	n/a	8.95%	n/a	7.14%	n/a	6.85%
Need Caution (unsecured portion)	n/a	27.93%	n/a	26.70%	n/a	34.04%	n/a	46.26%
Normal (total claims)	n/a	0.31%	n/a	0.31%	n/a	0.33%	n/a	0.37%

Housing Loans (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Housing Loans	619.3	692.4	730.8	811.1	876.9	909.2	894.6	860.0

Loans to Small and Medium Sized Entities (SME) (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Loans to Small- and Medium-Sized Entities (SMEs)	n/a	3,046.6	n/a	3,001.6	n/a	3,107.2	n/a	2,937.8
% of Loans to Small- and Medium-Sized Entities	n/a	58.2%	n/a	56.9%	n/a	55.8%	n/a	57.6%

Balance of Deposits (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Balance of Deposits (Including NCDs)	5,576.5	5,912.1	6,236.6	5,865.1	6,164.8	6,509.4	6,269.2	6,897.4
Balance of Deposits from Individuals	3,530.5	3,537.2	3,798.2	3,960.1	4,081.8	4,216.4	4,496.5	5,045.8

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

Unaudited (Billions of Yen)

U.S. Residential Mortgage Exposure (Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Net Exposure (After Mark-Downs and Credit Reserves)	n/a	n/a	n/a	28.0	28.5	26.1	13.3	12.1
Balance of Securitized Products (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
RMBS	n/a	98.7	93.8	76.2	77.3	73.3	55.5	52.2
Japan	n/a	55.4	54.7	45.6	48.5	48.7	49.6	49.3
U.S.	n/a	23.5	21.0	15.9	16.2	14.5	3.1	0.9
Europe	n/a	9.4	8.8	7.3	5.5	4.0	1.8	1.1
Other	n/a	10.2	9.1	7.2	6.9	5.8	0.9	0.8
CMBS	n/a	35.2	33.9	30.3	29.8	24.9	20.6	19.4
Japan	n/a	18.5	18.1	17.6	16.4	14.2	14.2	13.1
U.S.	n/a	-	-	-	-	-	-	-
Europe	n/a	13.3	12.4	10.0	10.5	7.9	4.2	3.9
Other	n/a	3.4	3.3	2.6	2.8	2.6	2.1	2.3
CLO	n/a	183.8	179.5	149.5	125.2	107.5	92.2	69.1
Japan	n/a	-	-	-	-	-	-	-
U.S.	n/a	116.8	112.3	87.6	93.9	81.2	70.3	53.2
Europe	n/a	63.6	63.9	59.1	28.3	23.4	19.8	14.5
Other	n/a	3.4	3.3	2.7	3.0	2.8	2.0	1.3
ABS CDO (Re-Securitized Products)	n/a	10.0	9.4	8.9	8.6	8.0	8.0	7.9
Japan	n/a	8.1	8.1	8.0	8.0	8.0	8.0	7.9
U.S.	n/a	1.8	1.2	0.8	0.5	0.0	-	-
Europe	n/a	-	-	-	-	-	-	-
Other	n/a	-	-	-	-	-	-	-
Total	n/a	327.9	316.7	265.1	241.0	213.9	176.4	148.9
Japan	n/a	82.1	81.1	71.4	73.0	71.1	71.8	70.4
U.S.	n/a	142.2	134.7	104.4	110.7	95.8	73.5	54.2
Europe	n/a	86.4	85.2	76.5	44.3	35.4	25.9	19.6
Other	n/a	17.0	15.7	12.7	12.9	11.4	5.1	4.5

LBO, Monoline, SIV, ABCP (Non-Consolidated)	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
Total LBO	n/a	309.7	287.8	277.1	311.6	313.8	296.6	291.7
Japan	n/a	288.8	267.9	258.6	293.2	297.8	284.4	278.6
U.S.	n/a	4.4	4.1	3.6	3.7	3.6	3.1	3.2
Europe	n/a	-	-	-	-	-	-	-
Other	n/a	16.5	15.8	14.8	14.5	12.3	9.0	9.8
Total Monoline	n/a	2.0	1.8	1.4	1.3	1.1	0.9	0.8
Japan	n/a	-	-	-	-	-	-	-
U.S.	n/a	-	-	-	-	-	-	-
Europe	n/a	-	-	-	-	-	-	-
Other	n/a	2.0	1.8	1.4	1.3	1.1	0.9	0.8
SIV	n/a	-	-	-	-	-	-	-
ABCP	n/a	-	-	-	-	-	-	-

(Reference)

Exchange Rate Information	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12	2009.3
JPY/USD	123.43	115.29	113.05	99.73	105.68	104.36	90.41	98.23
JPY/EUR	165.95	163.40	165.30	157.42	166.89	150.14	126.69	130.09
JPY/GBP	247.31	233.15	225.72	198.40	210.71	188.48	130.54	140.47