

Shinsei Bank (TSE: 8303)

Quarterly Data Book for the Nine Months
Ended December 31, 2008
(February 3, 2009)

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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%.

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

Unaudited (Billions of Yen)

Results of Operations*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Net Interest Income	21.3	26.8	29.6	40.6	40.5	35.7	34.8	66.8
Non-Interest Income	31.2	49.6	32.5	29.5	13.2	25.2	6.5	21.1
Net Fees and Commissions	10.9	12.8	10.3	9.2	8.4	9.3	7.9	4.6
Net Trading Income	3.1	5.2	2.0	1.3	0.5	2.7	(3.7)	(1.2)
Net Other Business Income	17.1	31.6	20.1	19.0	4.2	13.2	2.3	17.7
Total Revenue	52.6	76.5	62.2	70.2	53.8	61.0	41.3	87.9
General and Administrative Expenses	37.4	37.3	39.9	40.2	40.2	40.9	35.7	50.4
Ordinary Business Profit (Loss)	15.1	39.1	22.2	29.9	13.6	20.0	5.5	37.5
Net Credit Costs	32.2	9.5	21.1	10.0	32.8	8.3	33.2	37.9
Amortization of Goodwill and Other Intangible Assets	5.3	3.0	3.0	3.3	3.0	2.9	2.7	4.6
Other Gains (Losses)	(102.8)	19.2	(0.5)	(0.8)	55.8	6.2	6.4	(4.9)
Income before Income Taxes and Minority Interests	(125.3)	45.8	(2.5)	15.7	33.5	14.8	(24.0)	(9.9)
Current Income Tax (Benefit)	1.1	3.5	0.5	0.5	0.2	2.0	0.3	0.4
Deferred Income Tax (Benefit)	(22.5)	6.1	(0.8)	(0.1)	4.3	(2.3)	1.7	(0.2)
Minority Interests in Net Income of Subsidiaries	4.0	4.8	5.8	4.9	2.4	4.2	3.9	2.6
Net Income (Loss)	(108.1)	31.2	(8.0)	10.3	26.5	10.8	(30.1)	(12.8)
Cash Basis Net Income (Loss)	(24.8)	33.9	(5.2)	13.2	29.2	13.4	(27.7)	(9.0)

Consolidated Statements of Operations	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Total Interest Income	46.2	53.3	58.1	68.2	62.4	60.7	63.6	93.1
Interest on Loans and Bills Discounted	34.2	38.9	45.4	52.3	50.0	47.3	50.6	81.4
Interest and Dividends on Securities	8.3	11.1	9.4	11.9	10.2	11.1	9.8	9.1
Other Interest Income	3.6	3.2	3.2	4.0	2.0	2.3	3.1	2.5
Fees and Commissions Income	17.6	18.1	17.0	15.5	15.2	14.9	13.9	11.6
Trading Profits	3.1	5.2	2.0	1.3	1.1	4.6	0.5	10.5
Other Business Income	69.2	68.3	65.3	56.4	56.4	56.8	55.6	52.2
Other Ordinary Income	5.5	7.9	10.0	6.1	4.8	4.7	7.5	32.2
Ordinary Income	141.9	153.0	152.6	147.6	140.1	142.0	141.3	199.8
Total Interest Expenses	24.8	26.5	28.4	27.5	21.8	25.0	28.8	26.2
Interest on Deposits	10.5	10.0	11.0	11.1	11.1	10.8	11.5	12.2
Interest on Debentures	0.7	0.7	0.8	0.8	0.9			
Interest on Borrowings	3.4	3.6	5.3	4.5	1.7	4.2	4.4	4.1
Interest on Corporate Bonds						4.1	3.1	2.2
Other Interest Expenses	10.0	12.0	11.2	11.0	7.8	5.8	9.6	7.5
Fees and Commissions Expenses	6.7	5.3	6.6	6.3	6.8	5.6	6.0	7.0
Trading Losses	0.0	0.0	0.0	(0.0)	(0.0)	1.9	4.3	11.7
Other Business Expenses	47.5	44.0	47.2	42.5	53.4	46.5	53.9	51.5
Total General and Administrative Expenses	42.7	40.4	43.1	43.6	44.0	44.2	39.0	55.7
General and Administrative Expenses	37.4	37.4	40.0	40.3	40.9	41.2	36.3	51.0
Amortization of Goodwill	3.1	2.3	2.3	2.3	2.1	2.0	1.8	2.6
Amortization of Intangible Assets	2.2	0.6	0.6	0.9	0.9	0.9	0.9	2.0
Other Ordinary Expenses	43.4	11.4	29.4	12.1	40.4	10.8	41.9	55.1
Provision of Reserve for Loan Losses	30.2	9.3	19.8	9.1	28.5	7.8	30.4	38.6
Others	13.2	2.0	9.5	3.0	11.9	2.9	11.4	16.5
Ordinary Expenses	165.4	127.7	155.0	132.2	167.2	134.2	174.1	207.5
Net Ordinary Income (Loss)	(23.5)	25.2	(2.3)	15.4	(27.1)	7.7	(32.8)	(7.6)
Special Gains	0.7	20.5	1.0	0.3	66.9	11.0	9.2	3.0
Special Losses	102.6	0.0	1.2	0.0	6.2	3.9	0.4	5.3
Income (Loss) before Income Taxes and Minority Interests	(125.3)	45.8	(2.5)	15.7	33.5	14.8	(24.0)	(9.9)
Income Taxes (Benefit):								
Current	1.1	3.5	0.5	0.5	0.2	2.0	0.3	0.4
Deferred	(22.5)	6.1	(0.8)	(0.1)	4.3	(2.3)	1.7	(0.2)
Minority Interests in Net Income of Subsidiaries	4.0	4.8	5.8	4.9	2.4	4.2	3.9	2.6
Net Income (Loss)	(108.1)	31.2	(8.0)	10.3	26.5	10.8	(30.1)	(12.8)

Non-Interest Income*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Net Fees and Commissions	10.9	12.8	10.3	9.2	8.4	9.3	7.9	4.6
Net Trading Income	3.1	5.2	2.0	1.3	0.5	2.7	(3.7)	(1.2)
Net Other Business Income	17.1	31.6	20.1	19.0	4.2	13.2	2.3	17.7
Income on Leased Assets and Installment Receivables, Net	12.9	12.9	14.3	12.2	12.6	12.2	12.1	11.9
Non-Interest Income	31.2	49.6	32.5	29.5	13.2	25.2	6.5	21.1

General and Administrative Expenses*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Personnel Expenses	14.3	16.1	16.3	16.4	14.7	17.0	12.7	20.5
Premises Expenses	4.5	4.1	4.5	5.2	4.7	5.5	5.6	7.8
Technology and Data Processing Expenses	5.2	4.9	5.1	5.8	5.8	5.8	5.6	6.4
Advertising Expenses	3.1	2.3	2.7	2.3	2.5	2.1	2.1	3.7
Consumption and Property Taxes	1.8	2.0	2.2	1.6	2.5	1.8	1.5	2.3
Deposit Insurance Premium	0.7	0.8	0.8	0.8	0.8	0.9	0.9	0.9
Other General and Administrative Expenses	7.7	6.9	8.1	7.7	8.9	7.4	7.0	8.5
General and Administrative Expenses	37.4	37.3	39.9	40.2	40.2	40.9	35.7	50.4

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	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Losses on Write-Off of Loans / Losses on Sale of Loans	1.1	0.0	0.0	0.1	2.9	0.6	2.3	(0.0)
Net Provision (Reversal) of Reserve for Loan Losses	31.0	9.3	18.8	9.1	35.9	8.1	32.5	38.6
Net (Reversal) Provision of General Reserve for Loan Losses	4.0	(1.9)	(3.4)	(2.8)	31.1	(0.5)	19.0	11.9
Net (Reversal) Provision of Specific Reserve for Loan Losses	27.0	11.3	22.3	11.9	4.8	8.6	13.4	26.6
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	(0.8)	0.0	1.0	-	(7.3)	(0.2)	(2.0)	-
Other Credit Costs Relating to Leasing Business	0.9	0.1	1.2	0.7	1.2	(0.1)	0.4	(0.5)
Net Credit Costs	32.2	9.5	21.1	10.0	32.8	8.3	33.2	37.9

Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance)*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Interest-Earning Assets:								
Loans and Bills Discounted	5,029.9	5,213.6	5,257.1	5,772.7	5,317.8	5,714.7	5,845.9	5,738.9
Leased Assets and Installment Receivables	810.1	785.0	777.8	761.8	738.0	727.4	709.4	688.5
Securities	1,866.9	1,947.4	2,035.1	2,315.8	1,936.4	2,477.2	2,586.7	2,250.6
Other Interest-Earning Assets	768.7	681.6	962.0	1,166.7	1,142.3	994.9	1,153.1	1,174.7
Total Revenue on Interest-Earning Assets	8,475.8	8,627.8	9,032.1	10,017.2	9,134.7	9,914.4	10,295.3	9,852.9
Interest-Bearing Liabilities:								
Deposits, Including Negotiable Certificates of Deposit	5,320.1	5,528.4	5,570.9	5,987.2	5,851.3	5,998.1	6,236.3	6,187.4
Debentures	708.9	696.7	689.6	663.0	668.6	665.7	715.9	735.5
Borrowed Money	1,130.0	1,125.8	1,119.4	1,191.1	1,090.5	1,093.6	1,172.2	1,121.8
Subordinated Debt	107.2	108.0	108.0	108.0	108.0	108.0	108.0	108.0
Other Borrowed Money	1,022.8	1,017.8	1,011.4	1,083.1	982.5	985.6	1,064.2	1,013.8
Corporate Bonds	432.0	447.2	435.3	451.9	367.8	435.6	382.5	259.4
Subordinated Bonds	357.6	373.0	356.5	358.8	285.4	355.8	303.0	179.6
Other Corporate Bonds	74.3	74.1	78.8	93.1	82.4	79.7	79.5	79.8
Other Interest-Bearing Liabilities	950.1	911.8	1,208.4	1,285.1	972.6	1,185.7	1,348.7	702.8
Total Expense on Interest-Bearing Liabilities	8,541.3	8,710.0	9,023.8	9,578.6	8,950.9	9,378.8	9,855.9	9,007.2
Non Interest-Bearing Sources of Funds:								
Non Interest-Bearing (Assets) Liabilities, Net	(764.8)	(734.8)	(649.7)	(217.1)	(503.1)	(180.1)	(250.7)	181.1
Total Equity-Minority Interests in Subsidiaries	699.2	652.6	658.0	655.7	686.8	715.7	690.1	664.5
Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds	8,475.8	8,627.8	9,032.1	10,017.2	9,134.7	9,914.4	10,295.3	9,852.9
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	8,475.8	8,627.8	9,032.1	10,017.2	9,134.7	9,914.4	10,295.3	9,852.9
Less: Income on Leased Assets and Installment Receivables, Net	810.1	785.0	777.8	761.8	738.0	727.4	709.4	688.5
Total Interest Income	7,665.6	7,842.7	8,254.3	9,255.3	8,396.7	9,186.9	9,585.8	9,164.3
Total Interest Expenses	-	-	-	-	-	-	-	-
Net Interest Income	-	-	-	-	-	-	-	-

Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%))*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Interest-Earning Assets:								
Loans and Bills Discounted	2.76	3.00	3.44	3.61	3.79	3.32	3.44	5.63
Leased Assets and Installment Receivables	6.47	6.60	7.34	6.41	6.89	6.73	6.78	6.89
Securities	1.81	2.30	1.84	2.04	2.13	1.80	1.51	1.61
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	2.83	3.08	3.19	3.20	3.30	2.95	2.92	4.23
Interest-Bearing Liabilities:								
Deposits, Including Negotiable Certificates of Deposit	0.85	0.79	0.86	0.84	0.85	0.81	0.83	0.88
Debentures	0.42	0.44	0.47	0.52	0.58	0.60	0.69	0.77
Borrowed Money	1.25	1.28	1.89	1.51	0.66	1.55	1.50	1.48
Subordinated Debt	1.00	1.09	1.11	1.33	1.44	1.41	1.41	1.45
Other Borrowed Money	1.28	1.30	1.98	1.53	0.58	1.57	1.51	1.49
Corporate Bonds	3.64	3.74	3.39	3.34	3.94	3.81	3.30	3.46
Subordinated Bonds	3.97	4.23	3.76	3.73	4.64	4.30	3.73	4.26
Other Corporate Bonds	2.09	1.25	1.72	1.80	1.53	1.63	1.66	1.66
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	1.18	1.22	1.25	1.15	0.98	1.07	1.16	1.16
Non Interest-Bearing Sources of Funds:								
Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
Total Equity-Minority Interests in Subsidiaries	-	-	-	-	-	-	-	-
Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds	-	-	-	-	-	-	-	-
Net Interest Margin	1.65	1.86	1.94	2.05	2.32	1.88	1.76	3.08
Impact of Non Interest-Bearing Sources	(0.01)	(0.01)	0.00	0.05	0.02	0.06	0.05	0.10
Net Revenue/Yield on Interest-Earning Assets	1.64	1.85	1.94	2.10	2.34	1.94	1.81	3.17
Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income:								
Total Revenue on Interest-Earning Assets	2.83	3.08	3.19	3.20	3.30	2.95	2.92	4.23
Less: Income on Leased Assets and Installment Receivables, Net	6.47	6.60	7.34	6.41	6.89	6.73	6.78	6.89
Total Interest Income	2.45	2.73	2.80	2.93	2.99	2.65	2.64	4.03
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	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Assets:								
Cash and Due from Banks	448.5	412.2	394.1	316.1	505.6	544.9	278.4	397.7
Call Loans	43.1	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	11.0	47.6	74.7	93.3	18.7	104.1	19.0	240.6
Other Monetary Claims Purchased	366.5	469.7	445.1	467.0	468.8	468.3	454.6	439.7
Trading Assets	303.3	310.0	251.4	232.3	315.2	270.9	285.1	385.3
Monetary Assets Held in Trust	502.3	488.0	417.6	400.4	371.5	370.2	377.2	360.4
Securities	1,854.6	1,869.7	2,368.5	2,047.8	1,980.2	2,587.9	1,994.3	1,932.9
Loans and Bills Discounted	5,146.3	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6
Foreign Exchanges	15.0	30.5	26.7	18.8	17.8	13.5	22.4	22.2
Lease Receivables and Leased Investment Assets						249.9	252.6	241.7
Other Assets	870.3	914.0	1,018.4	1,007.2	1,100.1	1,064.1	1,109.7	1,417.2
Installment Receivables	440.8	449.2	438.5	435.8	421.8	408.6	420.6	420.3
Premises and Equipment	382.4	382.4	372.2	367.0	305.7	74.6	53.7	57.0
Tangible Leased Assets	294.4	294.2	284.4	273.8	264.9	43.1	11.6	11.8
Intangible Assets	244.1	240.4	238.8	236.8	233.1	191.5	228.5	219.3
Goodwill, Net	158.0	156.4	154.1	144.5	142.2	139.9	146.5	140.8
Intangible Leased Assets	41.9	40.5	41.2	40.5	39.6	1.5	1.5	0.9
Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Deferred Tax Assets	42.4	35.5	38.7	37.7	28.2	35.6	30.9	22.0
Customers' Liabilities for Acceptances and Guarantees	754.4	745.1	725.5	713.0	701.7	705.5	695.5	685.0
Reserve for Credit Losses	(147.2)	(146.0)	(141.7)	(141.6)	(145.9)	(128.4)	(135.1)	(170.4)
Total Assets	10,837.6	11,145.3	12,423.4	11,848.1	11,525.7	12,532.6	12,446.2	12,231.0
Liabilities and Equity								
Liabilities:								
Deposits	4,940.7	5,067.0	5,151.3	5,262.5	5,229.4	5,424.0	5,671.1	5,599.6
Negotiable Certificates of Deposit	480.1	474.9	719.3	935.7	577.1	685.0	744.4	461.3
Debentures	703.2	693.7	686.5	670.3	662.4	684.6	748.2	721.4
Call Money	692.7	698.0	1,377.4	751.3	632.1	773.8	480.8	159.1
Collateral Related to Securities Lending Transactions	8.3	77.5	285.1	156.9	148.4	863.5	485.2	303.1
Commercial Paper	171.3	-	-	-	-	-	-	0.0
Trading Liabilities	99.2	127.8	110.5	127.9	205.0	158.9	178.9	315.1
Borrowed Money	1,122.6	1,099.4	1,092.7	1,111.9	1,127.2	1,060.0	1,062.7	1,469.5
Foreign Exchanges	0.1	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
Corporate Bonds	400.4	444.0	432.7	443.7	426.2	431.4	407.4	324.4
Other Liabilities	498.3	548.5	766.1	549.3	708.7	611.0	669.3	999.8
Accrued Employees' Bonuses	13.1	5.0	8.4	11.3	14.5	6.1	7.1	10.2
Accrued Directors' Bonuses	0.3	0.2	0.2	0.4	0.2	0.0	0.2	0.2
Reserve for Employees' Retirement Benefits	3.5	3.3	3.2	3.1	4.6	4.5	9.5	9.2
Reserve for Directors' Retirement Benefits	-	-	0.0	0.1	0.1	0.1	0.2	0.2
Reserve for Losses on Interest Repayments	10.3	9.7	9.4	43.3	39.3	34.4	256.2	220.6
Reserve for Losses on Disposal of Premises and Equipment	-	-	-	-	5.0	8.0	7.2	7.8
Reserve for Losses on Litigation	-	-	-	-	-	-	-	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	5.0	5.1	4.6	4.1	4.2	3.9	13.0	12.3
Acceptances and Guarantees	754.4	745.1	725.5	713.0	701.7	705.5	695.5	685.0
Total Liabilities	9,904.4	10,181.2	11,488.7	10,912.0	10,560.5	11,556.8	11,527.8	11,329.9
Equity:								
Total Shareholders' Equity	642.7	671.2	663.3	673.2	749.8	754.7	724.6	711.7
Capital Stock	451.2	451.2	451.2	451.2	476.2	476.2	476.2	476.2
Capital Surplus	18.5	18.5	18.5	18.5	43.5	43.5	43.5	43.5
Retained Earnings	245.4	273.9	266.0	275.9	302.5	307.4	277.3	264.4
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) and Translation Adjustments	0.2	(10.3)	(9.7)	(17.3)	(34.2)	(41.5)	(60.5)	(49.8)
Unrealized Gain (Loss) on Available-for-Sale Securities	5.0	6.0	(3.8)	(13.4)	(35.0)	(36.1)	(58.6)	(51.7)
Deferred Gain (Loss) on Derivatives under Hedge Accounting	(7.7)	(20.3)	(9.5)	(7.2)	(1.0)	(9.0)	(2.7)	1.5
Foreign Currency Translation Adjustments	2.9	3.8	3.6	3.3	1.8	3.6	0.8	0.3
Stock Acquisition Rights	0.5	0.6	0.8	1.0	1.2	1.4	1.5	1.7
Minority Interests in Subsidiaries	289.6	302.4	280.1	279.1	248.4	261.1	252.8	237.5
Total Equity	933.2	964.0	934.6	936.0	965.2	975.8	918.4	901.1
Total Liabilities and Equity	10,837.6	11,145.3	12,423.4	11,848.1	11,525.7	12,532.6	12,446.2	12,231.0
Other Monetary Claims Purchased	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Trading Purpose	281.0	n/a	252.6	n/a	280.6	n/a	274.4	n/a
Other	85.4	n/a	192.4	n/a	188.2	n/a	180.0	n/a
Total Other Monetary Claims Purchased	366.5	469.7	445.1	467.0	468.8	468.3	454.6	439.7
Monetary Asset Held In Trust	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Trading Purpose	339.0	n/a	268.6	n/a	248.7	n/a	255.1	n/a
Other	163.2	n/a	149.0	n/a	122.8	n/a	122.0	n/a
Total Monetary Assets Held In Trust	502.3	488.0	417.6	400.4	371.5	370.2	377.2	360.4
Securities	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Japanese National Government Bonds	750.4	n/a	884.0	n/a	645.3	n/a	797.2	n/a
Japanese Local Government Bonds	53.2	n/a	114.9	n/a	2.2	n/a	1.7	n/a
Japanese Corporate Bonds	345.7	n/a	510.5	n/a	560.4	n/a	513.9	n/a
Japanese Equity Securities	33.5	n/a	39.3	n/a	34.3	n/a	33.3	n/a
Foreign Bonds and Other	671.7	n/a	819.7	n/a	737.7	n/a	648.0	n/a
Total Securities	1,854.6	1,869.7	2,368.5	2,047.8	1,980.2	2,587.9	1,994.3	1,932.9

Securities by Category	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Trading Securities	116.5	n/a	116.1	n/a	63.1	n/a	36.9	n/a
Securities Being Held to Maturity	407.0	n/a	438.8	n/a	390.4	n/a	330.9	n/a
Securities Being Held to Maturity with Readily Determinable Fair Value	407.0	n/a	438.8	n/a	390.4	n/a	330.9	418.4
Japanese National Government Bonds	364.5	n/a	324.4	n/a	304.3	n/a	244.2	244.2
Japanese Corporate Bonds	42.4	n/a	101.6	n/a	75.1	n/a	75.2	75.2
Other	-	n/a	12.7	n/a	11.0	n/a	11.5	99.0
Securities Being Held to Maturity whose Fair Value is not Readily Determinable	-	n/a	-	n/a	-	n/a	0.0	n/a
Japanese Corporate Bonds	-	n/a	-	n/a	-	n/a	0.0	n/a
Securities Available-for-Sale	1,276.6	n/a	1,762.9	n/a	1,484.5	n/a	1,584.3	n/a
Marketable Securities, at Fair Value	1,016.3	n/a	1,433.0	n/a	1,055.6	n/a	1,100.7	980.2
Equity Securities	22.4	n/a	23.5	n/a	19.1	n/a	17.2	13.8
Japanese National Government Bonds	385.8	n/a	559.5	n/a	341.0	n/a	553.0	648.8
Japanese Local Government Bonds	53.2	n/a	114.9	n/a	2.2	n/a	1.7	1.7
Japanese Corporate Bonds	135.1	n/a	206.1	n/a	201.6	n/a	114.2	51.6
Other, Mainly Foreign Debt Securities	419.6	n/a	528.8	n/a	491.5	n/a	414.5	264.1
Foreign Securities	416.0	n/a	527.1	n/a	487.9	n/a	411.3	261.9
Foreign Currency Denominated Foreign Corporate and Government Bonds	317.4	n/a	399.9	n/a	329.2	n/a	258.1	119.8
Yen-Denominated Foreign Corporate and Government Bonds	80.9	n/a	109.9	n/a	139.2	n/a	135.8	130.6
Foreign Equity Securities	9.5	n/a	10.3	n/a	12.8	n/a	11.6	6.3
Other Securities	3.6	n/a	1.7	n/a	3.5	n/a	3.2	2.2
Book Value of Securities whose Fair Value is not Readily Determinable	260.3	n/a	329.8	n/a	428.9	n/a	483.6	n/a
Equity Securities	7.9	n/a	15.2	n/a	14.9	n/a	15.9	n/a
Japanese Local Government Bonds	0.0	n/a	0.0	n/a	0.0	n/a	0.0	n/a
Japanese Corporate Bonds	156.9	n/a	193.6	n/a	283.7	n/a	324.4	n/a
Foreign Securities	72.5	n/a	84.7	n/a	65.3	n/a	79.2	n/a
Other	22.8	n/a	36.1	n/a	64.8	n/a	63.9	n/a
Investments in Unconsolidated Subsidiaries, at Cost and Affiliates Using the Equity Method	54.4	n/a	50.6	n/a	42.1	n/a	42.0	n/a
Total Securities	1,854.6	1,869.7	2,368.5	2,047.8	1,980.2	2,587.9	1,994.3	1,932.9

Securities by Maturity	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
One Year or Less	519.2	n/a	n/a	n/a	491.0	n/a	n/a	n/a
Over One Year to Three Years	396.4	n/a	n/a	n/a	511.8	n/a	n/a	n/a
Over Three Years to Five Years	298.7	n/a	n/a	n/a	373.1	n/a	n/a	n/a
Over Five Years to Seven Years	63.6	n/a	n/a	n/a	59.4	n/a	n/a	n/a
Over Seven Years to Ten Years	134.9	n/a	n/a	n/a	141.2	n/a	n/a	n/a
Over Ten Years	235.4	n/a	n/a	n/a	216.6	n/a	n/a	n/a
Unspecified Term	206.1	n/a	n/a	n/a	186.8	n/a	n/a	n/a
Total Securities	1,854.6	1,869.7	2,368.5	2,047.8	1,980.2	2,587.9	1,994.3	1,932.9

Loans by Borrower Industry	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Domestic Offices (excluding Japan offshore market account):								
Manufacturing	189.4	n/a	280.8	n/a	191.8	202.4	224.0	247.2
Agriculture	0.0	n/a	0.0	n/a	0.0	0.0	0.0	0.0
Forestry	0.0	n/a	0.0	n/a	-	-	-	-
Fishery	0.9	n/a	0.8	n/a	2.9	2.8	2.8	2.7
Mining	6.6	n/a	5.6	n/a	4.5	4.5	4.6	4.6
Construction	19.9	n/a	16.1	n/a	20.4	18.2	15.3	19.9
Electric Power, Gas, Heat Supply and Water Supply	80.1	n/a	77.8	n/a	74.6	75.7	66.8	53.2
Information and Communications	27.5	n/a	56.7	n/a	50.0	48.9	47.5	49.0
Transportation	391.9	n/a	381.3	n/a	379.4	368.7	362.9	352.8
Wholesale and Retail	117.5	n/a	108.5	n/a	138.0	134.1	129.0	134.2
Finance and Insurance	1,091.6	n/a	1,051.0	n/a	1,248.0	1,040.9	1,179.9	946.9
Real Estate	1,390.4	n/a	1,453.3	n/a	1,295.1	1,278.7	1,270.0	1,103.5
Services	369.9	n/a	364.0	n/a	374.0	359.9	373.2	362.9
Local Government	63.8	n/a	60.8	n/a	118.1	283.2	301.1	182.7
Others	1,302.1	n/a	1,469.0	n/a	1,597.9	1,703.2	2,460.9	2,354.4
Loans to Individual Customers in Retail Banking, GE Consumer Finance, APLUS and Shinki	844.5	n/a	972.4	n/a	1,174.7	1,239.7	2,008.6	1,972.4
Total Domestic (A)	5,052.2	n/a	5,326.3	n/a	5,495.3	5,521.8	6,438.5	5,814.6
Overseas Offices (including Japan offshore market account):								
Governments	0.9	n/a	0.8	n/a	1.1	1.3	1.2	1.3
Financial Institutions	-	n/a	-	n/a	-	-	-	-
Others	93.1	n/a	129.3	n/a	125.6	140.9	139.8	114.6
Total Overseas (B)	94.0	n/a	130.1	n/a	126.8	142.2	141.1	115.9
Total (A)+(B)	5,146.3	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6

Intangible Assets	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Goodwill, Net	158.0	156.4	154.1	144.5	142.2	139.9	146.5	140.8
GE Consumer Finance							10.4	7.5
APLUS	117.2	n/a	113.7	111.8	110.0	108.2	106.5	104.7
Showa Leasing	41.5	n/a	40.3	39.8	39.2	38.6	36.3	35.4
Shinki				(7.1)	(7.0)	(6.9)	(6.8)	(6.7)
Others	(0.7)	n/a	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
Intangible Assets Related with Acquisitions	19.8	19.1	18.4	24.6	23.6	22.7	48.8	46.7
GE Consumer Finance							27.0	25.8
APLUS	12.2	n/a	11.3	10.9	10.5	10.1	9.7	9.4
Showa Leasing	7.6	n/a	7.0	6.8	6.6	6.3	6.0	5.9
Shinki				6.7	6.4	6.1	5.8	5.5
Other	66.2	64.7	66.2	67.7	67.2	28.8	33.2	31.6
Intangible Assets	244.1	240.4	238.8	236.8	233.1	191.5	228.5	219.3

Tax Loss Carryforwards	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Shinsei Bank	150.0	n/a	n/a	n/a	39.8	n/a	n/a	n/a
GE Consumer Finance								
APLUS	195.6	n/a	n/a	n/a	207.5	n/a	n/a	n/a
Showa Leasing	41.0	n/a	n/a	n/a	37.6	n/a	n/a	n/a
Shinki				n/a	19.4	n/a	n/a	n/a

Dividends Per Share (JPY)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Common share	1.00	-	-	-	2.94	-	-	-
Preferred Shares (Class A)	6.50	-	6.50	-	no outstanding			
Preferred Shares (Class B)	2.42	-	no outstanding					

Risk Monitored Loans	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Loans to Bankrupt Obligors	1.7	n/a	0.8	n/a	2.1	2.7	26.4	35.1
Non-Accrual Delinquent Loans	21.8	n/a	41.6	n/a	42.5	53.9	64.8	115.3
Loans Past Due Three Months or More	4.7	n/a	9.9	n/a	4.7	5.1	1.5	12.3
Restructured Loans	36.4	n/a	25.5	n/a	54.9	31.2	73.4	61.2
Total (A)	64.8	n/a	77.9	n/a	104.4	93.0	166.2	223.9
Loans and Bills Discounted (B)	5,146.3	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6
(A)/(B) X 100 (%)	1.26%	n/a	1.43%	n/a	1.86%	1.64%	2.53%	3.78%
Reserve for Credit Losses (C)	147.2	146.0	141.7	141.6	145.9	128.4	135.1	170.4
Reserve Ratios (C)/(A) X 100 (%)	227.2%	n/a	181.7%	n/a	139.7%	138.0%	81.3%	76.1%

Risk Monitored Loans Breakdown for Large Entities	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Shinsei Bank	27.4	n/a	45.6	n/a	53.0	n/a	52.4	n/a
GE Consumer Finance							48.5	n/a
APLUS	27.8	n/a	26.1	n/a	26.3	n/a	29.3	n/a
Shinki				n/a	12.2	n/a	11.2	n/a
Other Subsidiaries	9.4	n/a	6.2	n/a	12.7	n/a	24.7	n/a
Risk-Monitored Loans Breakdown For Large Entities	64.8	n/a	77.9	n/a	104.4	93.0	166.2	223.9

Risk Monitored Installment Receivables Included in Other Assets	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
GE Consumer Finance							0.1	n/a
APLUS	13.8	n/a	11.3	n/a	9.8	n/a	6.1	n/a
Showa Leasing	1.5	n/a	4.7	n/a	5.7	n/a	8.6	n/a
Other Subsidiaries	-	n/a	-	n/a	0.0	n/a	0.0	n/a
Risk-Monitored Installment Receivables Included in Other Assets	15.4	n/a	16.0	n/a	15.6	n/a	15.0	n/a

Reserve for Credit Losses	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
General Reserve for Loan Losses	101.2	n/a	83.1	n/a	96.6	82.1	82.0	95.2
Specific Reserve for Loan Losses	45.9	n/a	58.5	n/a	49.3	46.2	53.0	75.2
Reserve for Loans to Restructuring Countries	0.0	n/a	0.0	n/a	0.0	0.0	0.0	0.0
Total	147.2	146.0	141.7	141.6	145.9	128.4	135.1	170.4

Overall Funding Composition*	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Total Customer Based Funding	6,124.2	6,235.7	6,557.2	6,868.7	6,469.0	6,793.7	7,163.8	6,782.4
Institutional Deposits	1,847.1	1,982.7	2,306.6	2,371.7	1,812.8	1,993.3	2,167.5	1,532.6
Institutional Debentures	321.3	321.0	324.3	315.9	320.2	351.4	423.3	403.4
Retail Deposits	3,573.8	3,559.2	3,563.9	3,826.6	3,993.7	4,115.7	4,248.1	4,528.4
Structured Deposits	1,457.9	1,499.1	1,558.5	1,556.2	1,564.6	1,574.0	1,601.3	1,617.9
Retail Debentures	381.9	372.7	362.2	354.4	342.2	333.1	324.9	317.9
Call Money	692.7	698.0	1,377.4	751.3	632.1	773.8	480.8	159.1
Collateral Related Securities Lending Transactions	8.3	77.5	285.1	156.9	148.4	863.5	485.2	303.1
Commercial Paper	171.3	-	-	-	-	-	-	0.0
Borrowed Money	1,122.6	1,099.4	1,092.7	1,111.9	1,127.2	1,060.0	1,062.7	1,469.5
Corporate Bonds	400.4	625.3	547.7	570.0	499.8	532.7	497.5	351.0
Total	8,519.5	8,735.9	9,860.1	9,458.8	8,876.5	10,023.7	9,690.0	9,065.1

Deposits and Negotiable Certificates of Deposits (NCDs)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Deposits	4,940.7	n/a	5,151.3	n/a	5,229.4	n/a	5,671.1	5,599.6
Liquid (Current, Ordinary, Note) Deposits	1,597.9	n/a	1,537.9	n/a	1,421.3	n/a	1,375.7	1,374.4
Time Deposits	2,931.6	n/a	3,153.3	n/a	3,523.7	n/a	4,054.9	3,977.4
Other	411.1	n/a	459.9	n/a	284.3	n/a	240.4	247.7
Negotiable Certificates of Deposits (NCDs)	480.1	n/a	719.3	n/a	577.1	n/a	744.4	461.3
Total	5,420.9	n/a	5,870.6	n/a	5,806.6	n/a	6,415.6	6,061.0

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

Unaudited (Billions of Yen)

Overall*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Total Revenue	52.6	76.5	62.2	70.2	53.8	61.0	41.3	87.9
General and Administrative Expenses	37.4	37.3	39.9	40.2	40.2	40.9	35.7	50.4
Ordinary Business Profit (Loss)	15.1	39.1	22.2	29.9	13.6	20.0	5.5	37.5
Net Credit Costs (Recoveries)	32.2	9.5	21.1	10.0	32.8	8.3	33.2	37.9
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	(17.1)	29.6	1.0	19.8	(19.1)	11.6	(27.7)	(0.4)
Amortization of Goodwill and Other Intangible Assets	5.3	3.0	3.0	3.3	3.0	2.9	2.7	4.6
Other Gains (Losses)	(102.8)	19.2	(0.5)	(0.8)	55.8	6.2	6.4	(4.9)
Current Income Tax (Benefit)	1.1	3.5	0.5	0.5	0.2	2.0	0.3	0.4
Deferred Income Tax (Benefit)	(22.5)	6.1	(0.8)	(0.1)	4.3	(2.3)	1.7	(0.2)
Minority Interests in Net Income of Subsidiaries	4.0	4.8	5.8	4.9	2.4	4.2	3.9	2.6
Net Income (Loss)	(108.1)	31.2	(8.0)	10.3	26.5	10.8	(30.1)	(12.8)
Cash Basis Net Income (Loss)	(24.8)	33.9	(5.2)	13.2	29.2	13.4	(27.7)	(9.0)

Institutional Group*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Total Revenue	26.8	40.1	32.1	29.5	15.9	22.6	4.7	(8.1)
General and Administrative Expenses	13.3	15.9	17.0	15.8	14.4	16.8	13.1	14.5
Ordinary Business Profit (Loss)	13.5	24.2	15.0	13.6	1.4	5.8	(8.3)	(22.7)
Net Credit Costs (Recoveries)	11.4	(2.3)	9.5	1.2	19.9	(0.6)	27.4	20.1
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	2.1	26.6	5.5	12.4	(18.4)	6.5	(35.7)	(42.8)

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

Individual Group*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Total Revenue	23.7	33.2	27.2	38.2	36.8	36.0	35.2	68.3
General and Administrative Expenses	23.1	21.6	22.7	24.2	24.5	23.8	23.3	35.2
Ordinary Business Profit (Loss)	0.5	11.5	4.5	13.9	12.2	12.2	11.8	33.0
Net Credit Costs (Recoveries)	21.2	12.0	10.0	8.6	13.1	9.0	7.6	17.8
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	(20.6)	(0.4)	(5.4)	5.2	(0.9)	3.2	4.2	15.2

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

Corporate/Other*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Total Revenue	1.9	3.0	2.7	2.4	1.1	2.2	1.3	27.7
General and Administrative Expenses	1.0	(0.2)	0.1	0.1	1.2	0.3	(0.7)	0.5
Ordinary Business Profit (Loss)	0.9	3.3	2.6	2.2	(0.1)	1.9	2.0	27.1
Net Credit Costs (Recoveries)	(0.3)	(0.1)	1.6	0.1	(0.3)	0.0	(1.7)	(0.0)
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	1.3	3.4	0.9	2.1	0.1	1.8	3.8	27.2

Section 2.2 Business Line Total Revenue

Institutional Group Total Revenue*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Net Interest Income	4.5	7.9	10.7	14.0	16.8	11.8	11.7	9.4
Institutional Banking	5.3	8.5	13.1	15.4	18.5	13.2	12.8	10.7
Showa Leasing	(0.8)	(0.6)	(2.4)	(1.4)	(1.7)	(1.4)	(1.0)	(1.3)
Non-Interest Income	22.3	32.2	21.4	15.4	(0.9)	10.8	(6.9)	(17.5)
Institutional Banking	15.8	24.3	12.1	7.5	(7.9)	3.4	(13.4)	(22.8)
Showa Leasing	6.5	7.9	9.2	7.9	7.0	7.3	6.5	5.2
Institutional Group Total Revenue	26.8	40.1	32.1	29.5	15.9	22.6	4.7	(8.1)
Foreign Exchange, Derivatives, Equity-Related	2.5	5.1	3.2	2.6	1.5	1.5	(4.0)	(11.4)
Non-Recourse Real Estate Finance	4.5	4.8	4.6	4.7	5.0	5.2	5.7	5.2
Basic Banking	4.4	4.1	3.9	3.7	4.5	3.8	3.6	2.4
Credit Trading	3.0	4.7	7.9	5.3	3.9	4.6	5.1	4.7
Securitization	0.9	1.5	(1.4)	0.8	(0.4)	(3.7)	(3.3)	(6.6)
Principal Investments	3.0	7.3	4.8	1.6	(2.3)	4.5	(3.9)	(7.4)
Other Capital Markets	3.0	1.3	(0.2)	1.6	(1.6)	0.0	(7.2)	(1.5)
ALM Activities	(1.8)	(0.7)	0.3	0.5	0.6	(0.0)	2.7	2.1
Others	1.5	4.4	1.9	1.7	(0.6)	0.7	0.7	0.3
Leasing (Showa Leasing)	5.6	7.2	6.7	6.5	5.2	5.9	5.4	3.9
Institutional Group Total Revenue	26.8	40.1	32.1	29.5	15.9	22.6	4.7	(8.1)

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

Individual Group Total Revenue*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Net Interest Income	14.5	16.5	16.6	24.5	23.1	22.0	22.2	56.2
Retail Banking	4.5	4.7	5.0	5.5	5.6	5.7	7.0	7.6
GE Consumer Finance								34.0
APLUS	8.2	10.7	10.5	10.5	9.9	9.2	8.9	8.4
Shinki	-	(0.0)	(0.0)	7.3	6.4	5.9	5.4	5.1
Other Subsidiaries	1.7	1.0	1.0	1.0	1.1	1.0	0.9	1.0
Non-Interest Income	9.1	16.7	10.6	13.6	13.6	14.0	12.9	12.0
Retail Banking	4.2	4.3	3.9	2.2	2.5	3.6	2.9	2.1
GE Consumer Finance								0.5
APLUS	13.4	11.8	13.8	11.3	11.1	10.3	10.3	9.7
Shinki	(8.5)	0.5	(7.3)	(0.3)	(0.2)	(0.2)	(0.4)	(0.3)
Other Subsidiaries	(0.0)	0.0	0.2	0.4	0.1	0.2	0.1	(0.0)
Individual Group Total Revenue	23.7	33.2	27.2	38.2	36.8	36.0	35.2	68.3
Retail Banking	8.8	9.1	8.9	7.7	8.2	9.4	9.9	9.8
Deposits and Debentures Net Interest Income	3.9	4.0	4.1	4.5	4.5	4.5	5.5	5.9
Deposits and Debentures Non-Interest Income	1.3	0.7	1.3	0.1	0.9	1.0	1.7	1.6
Asset Management	3.1	3.0	2.6	2.1	1.7	1.7	1.3	0.7
Loans	0.4	1.3	0.6	0.8	0.8	2.0	1.3	1.4
(Ref) Revenue from Structured Deposits	1.6	1.4	2.1	0.8	1.3	1.3	1.7	1.7
GE Consumer Finance								34.6
APLUS	21.7	22.5	24.3	21.9	21.1	19.6	19.2	18.1
Shinki	(8.5)	0.4	(7.3)	7.0	6.2	5.6	5.0	4.7
Other Subsidiaries	1.7	1.0	1.3	1.4	1.2	1.2	1.0	0.9
Individual Group Total Revenue	23.7	33.2	27.2	38.2	36.8	36.0	35.2	68.3

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

Corporate/Other Total Revenue*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Net Interest Income	2.2	2.4	2.3	2.0	0.5	1.8	0.8	1.1
Non-Interest Income	(0.3)	0.6	0.4	0.4	0.5	0.4	0.4	26.5
Corporate/Other Total Revenue	1.9	3.0	2.7	2.4	1.1	2.2	1.3	27.7

Total Revenue*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Net Interest Income	21.3	26.8	29.6	40.6	40.5	35.7	34.8	66.8
Non-Interest Income	31.2	49.6	32.5	29.5	13.2	25.2	6.5	21.1
Total Revenue	52.6	76.5	62.2	70.2	53.8	61.0	41.3	87.9
Institutional Group	26.8	40.1	32.1	29.5	15.9	22.6	4.7	(8.1)
Institutional Banking	21.2	32.9	25.3	23.0	10.6	16.7	(0.6)	(12.0)
Showa Leasing	5.6	7.2	6.7	6.5	5.2	5.9	5.4	3.9
Individual Group	23.7	33.2	27.2	38.2	36.8	36.0	35.2	68.3
Retail Banking	8.8	9.1	8.9	7.7	8.2	9.4	9.9	9.8
GE Consumer Finance								34.6
APLUS	21.7	22.5	24.3	21.9	21.1	19.6	19.2	18.1
Shinki	(8.5)	0.4	(7.3)	7.0	6.2	5.6	5.0	4.7
Other Subsidiaries	1.7	1.0	1.3	1.4	1.2	1.2	1.0	0.9
Corporate/Other Total Revenue	1.9	3.0	2.7	2.4	1.1	2.2	1.3	27.7
Total Revenue	52.6	76.5	62.2	70.2	53.8	61.0	41.3	87.9

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

General and Administrative Expenses*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Institutional Group	13.3	15.9	17.0	15.8	14.4	16.8	13.1	14.5
Institutional Banking	10.4	12.7	13.5	12.7	11.3	13.7	10.0	12.1
Showa Leasing	2.8	3.2	3.4	3.0	3.0	3.1	3.1	2.3
Individual Group	23.1	21.6	22.7	24.2	24.5	23.8	23.3	35.2
Retail Banking	9.2	9.6	10.6	10.0	9.7	9.7	9.1	9.2
GE Consumer Finance								12.1
APLUS	13.1	11.3	11.5	10.6	11.5	10.7	10.9	10.6
Shinki	-	0.0	0.0	3.0	2.5	2.8	2.7	2.6
Other Subsidiaries	0.8	0.6	0.4	0.5	0.6	0.5	0.5	0.5
Corporate/Other	1.0	(0.2)	0.1	0.1	1.2	0.3	(0.7)	0.5
General and Administrative Expenses	37.4	37.3	39.9	40.2	40.2	40.9	35.7	50.4

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

Ordinary Business Profit (Loss)*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Institutional Group	13.5	24.2	15.0	13.6	1.4	5.8	(8.3)	(22.7)
Institutional Banking	10.7	20.1	11.7	10.2	(0.7)	3.0	(10.7)	(24.2)
Showa Leasing	2.7	4.0	3.2	3.4	2.2	2.8	2.3	1.5
Individual Group	0.5	11.5	4.5	13.9	12.2	12.2	11.8	33.0
Retail Banking	(0.3)	(0.5)	(1.6)	(2.2)	(1.5)	(0.3)	0.8	0.5
GE Consumer Finance								22.4
APLUS	8.6	11.2	12.7	11.2	9.5	8.9	8.3	7.4
Shinki	(8.5)	0.4	(7.4)	4.0	3.7	2.8	2.2	2.1
Other Subsidiaries	0.9	0.4	0.8	0.9	0.5	0.7	0.4	0.3
Corporate/Other	0.9	3.3	2.6	2.2	(0.1)	1.9	2.0	27.1
Ordinary Business Profit (Loss)*	15.1	39.1	22.2	29.9	13.6	20.0	5.5	37.5

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

Net Credit Costs (Recoveries)*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Institutional Group	11.4	(2.3)	9.5	1.2	19.9	(0.6)	27.4	20.1
Institutional Banking	10.2	(3.0)	7.1	(1.4)	16.9	(2.0)	24.9	21.0
Showa Leasing	1.1	0.6	2.3	2.7	2.9	1.3	2.4	(0.8)
Individual Group	21.2	12.0	10.0	8.6	13.1	9.0	7.6	17.8
Retail Banking	0.0	0.0	0.0	0.0	0.1	0.0	0.0	(0.0)
GE Consumer Finance								10.6
APLUS	21.1	9.8	9.9	8.5	9.8	7.3	4.8	6.0
Shinki	-	2.1	(0.1)	(0.0)	2.6	1.0	1.8	(0.4)
Other Subsidiaries	0.0	0.0	0.0	0.0	0.6	0.5	0.9	1.5
Corporate/Other	(0.3)	(0.1)	1.6	0.1	(0.3)	0.0	(1.7)	(0.0)
Net Credit Costs (Recoveries)*	32.2	9.5	21.1	10.0	32.8	8.3	33.2	37.9

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

OBP (Loss) After Net Credit Costs (Recoveries)*	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Institutional Group	2.1	26.6	5.5	12.4	(18.4)	6.5	(35.7)	(42.8)
Institutional Banking	0.5	23.1	4.6	11.6	(17.7)	5.0	(35.6)	(45.3)
Showa Leasing	1.5	3.4	0.8	0.7	(0.7)	1.4	(0.1)	2.4
Individual Group	(20.6)	(0.4)	(5.4)	5.2	(0.9)	3.2	4.2	15.2
Retail Banking	(0.4)	(0.5)	(1.7)	(2.3)	(1.6)	(0.4)	0.7	0.5
GE Consumer Finance								11.8
APLUS	(12.5)	1.3	2.8	2.6	(0.2)	1.5	3.4	1.4
Shinki	(8.5)	(1.6)	(7.3)	4.0	1.0	1.7	0.4	2.5
Other Subsidiaries	0.9	0.3	0.7	0.9	(0.0)	0.2	(0.4)	(1.1)
Corporate/Other	1.3	3.4	0.9	2.1	0.1	1.8	3.8	27.2
OBP (Loss) After Net Credit Costs (Recoveries)*	(17.1)	29.6	1.0	19.8	(19.1)	11.6	(27.7)	(0.4)

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*	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Corporate Loans (Basic Banking)	2,827.3	2,842.4	2,871.0	2,723.1	2,856.1	2,796.3	2,913.9	2,426.6
Non-Recourse Lending (Loans and Bonds)	922.2	1,016.4	1,062.5	919.8	974.8	966.8	1,029.1	1,012.0
Non-Recourse Loans	769.5	823.8	873.4	713.4	695.6	676.0	708.9	670.5
Non-Recourse Bonds	152.6	192.5	189.0	206.3	279.2	290.7	320.2	341.4
Specialty Finance Loans	158.2	231.4	215.9	283.9	257.1	303.3	301.8	290.3
Other Product Loans	446.4	465.5	458.5	536.2	479.6	501.0	487.5	419.1
CLO (Off Balance)	(119.9)	(128.2)	(75.0)	-	-	-	-	(0.0)
Loans to Commercial Finance Subsidiaries' Customers	17.1	24.6	23.0	22.7	26.2	23.7	41.2	42.4
Total Loans and Non-Recourse Bonds	4,251.4	4,452.2	4,556.1	4,485.8	4,594.0	4,591.4	4,773.6	4,190.6
Tangible Leased Assets	294.4	294.2	284.4	273.8	264.9	-	-	-
Intangible Leased Assets	41.9	40.5	41.2	40.5	39.6	-	-	-
Total Leased Assets	336.3	334.8	325.6	314.4	304.6	-	-	-
Lease Receivables and Leased Investment Assets						249.9	252.6	241.7
Installment Receivables (Commercial Finance)	171.7	183.9	180.7	179.5	184.2	170.3	166.4	157.0
Institutional Deposits and Negotiable Certificates of Deposit	1,847.1	1,982.7	2,306.6	2,371.7	1,812.8	1,993.3	2,167.5	1,532.6
Institutional Debentures	321.3	321.0	324.3	315.9	320.2	351.4	423.3	403.4
Total Deposits and Debentures	2,168.5	2,303.7	2,631.0	2,687.6	2,133.0	2,344.8	2,590.8	1,936.1

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*	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Retail Banking Loans Outstanding	639.5	697.6	778.3	821.2	907.4	974.6	1,009.1	998.1
Housing Loan Balance	562.2	619.3	692.4	730.8	811.2	876.9	909.2	904.3
Securitization of Retail Banking Housing Loans	-	-	-	-	-	-	-	(9.6)
Loans to Consumer Finance Subsidiaries' Customers	407.8	321.1	311.1	402.9	400.0	388.7	1,117.1	1,092.9
GE Commercial Finance's Customers							743.6	735.7
APLUS' Customers	234.0	229.4	223.3	216.6	212.1	208.9	207.7	201.6
Shinki's Customers	13.0	23.0	23.0	112.2	108.5	101.3	96.1	93.1
Other's Customers	160.8	68.6	64.8	74.0	79.4	78.4	69.5	62.4
Total Loans	1,047.4	1,018.8	1,089.5	1,224.1	1,307.4	1,363.4	2,126.2	2,081.4
Installment Receivables (Consumer Finance)	269.0	265.2	257.8	256.2	237.6	238.3	254.2	263.2
Customers' Liabilities for Acceptances and Guarantees	754.4	745.1	725.5	713.0	701.7	705.5	695.5	685.0
Assets under Management (AUM)	4,622.7	4,641.6	4,670.0	4,936.0	5,092.2	5,213.9	5,324.7	5,572.7
Retail Deposits	3,573.8	3,559.2	3,563.9	3,826.6	3,993.7	4,115.7	4,248.1	4,528.4
Structured Deposits	1,457.9	1,499.1	1,558.5	1,556.2	1,564.6	1,574.0	1,601.3	1,617.9
Retail Debentures	381.9	372.7	362.2	354.4	342.2	333.1	324.9	317.9
Mutual Funds and Variable Annuities	634.2	678.1	713.7	725.2	727.8	737.5	725.0	701.9
Mutual Funds	437.3	468.2	492.6	493.6	487.6	488.0	470.1	445.9
Variable Annuities	196.8	209.4	221.1	231.5	240.1	249.1	254.9	256.0
Acceptances and Guarantees	754.4	745.1	725.5	713.0	701.7	705.5	695.5	685.0
Total Number of Retail Accounts (Thousands)	1,994.1	2,046.8	2,089.4	2,137.4	2,196.7	2,233.7	2,269.7	2,324.0
Total Number of PowerSmart Housing Loan Customers (Thousands)	25.8	28.3	31.7	33.5	37.0	39.9	41.6	41.7
GE Consumer Finance's Number of Customers (Thousands)							1,827.5	1,718.5
Unsecured Personal Loans							1,049.9	1,024.2
Credit Card (valid customer)							708.1	631.7
Credit Card (on book customer)							224.4	219.2
Installment Sales Finance (valid customer)							56.5	49.6
Mortgage (Home Property Loans)							3.8	3.9
Mortgage (home Equity Loans)							9.1	8.7
APLUS' Total Available Cardholders (Thousands)	8,442.2	8,539.2	8,634.4	8,685.9	8,687.0	8,581.8	8,496.2	8,391.1
Shinki's Number of Customers (Thousands)	321.3	296.7	280.6	263.5	252.9	241.0	233.8	226.7

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	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Loans in Institutional Group	4,098.8	4,259.6	4,367.0	4,279.4	4,314.7	4,300.6	4,453.4	3,849.1
Corporate Loans (Basic Banking)	2,827.3	2,842.4	2,871.0	2,723.1	2,856.1	2,796.3	2,913.9	2,426.6
Non-Recourse Loans	769.5	823.8	873.4	713.4	695.6	676.0	708.9	670.5
Specialty Finance Loans	158.2	231.4	215.9	283.9	257.1	303.3	301.8	290.3
Other Product Loans	446.4	465.5	458.5	536.2	479.6	501.0	487.5	419.1
CLO (Off Balance)	(119.9)	(128.2)	(75.0)	-	-	-	-	(0.0)
Loans to Commercial Finance Subsidiaries' Customers	17.1	24.6	23.0	22.7	26.2	23.7	41.2	42.4
Loans in Individual Group	1,047.4	1,018.8	1,089.5	1,224.1	1,307.4	1,363.4	2,126.2	2,081.4
Retail Banking Loans Outstanding	639.5	697.6	778.3	821.2	907.4	974.6	1,009.1	998.1
Housing Loan Balance	562.2	619.3	692.4	730.8	811.2	876.9	909.2	904.3
Securitization of Retail Banking Housing Loans	-	-	-	-	-	-	-	(9.6)
Loans to Consumer Finance Subsidiaries' Customers	407.8	321.1	311.1	402.9	400.0	388.7	1,117.1	1,092.9
GE Commercial Finance's Customers							743.6	735.7
APLUS' Customers	234.0	229.4	223.3	216.6	212.1	208.9	207.7	201.6
Shinki's Customers	13.0	23.0	23.0	112.2	108.5	101.3	96.1	93.1
Other's Customers	160.8	68.6	64.8	74.0	79.4	78.4	69.5	62.4
Total Loans and Bills Discounted	5,146.3	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7	5,930.6

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

Risk Capital Allocation by Business	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Institutional Group	340	n/a	373	n/a	408	n/a	440	n/a
Individual Group	116	n/a	102	n/a	126	n/a	118	n/a
Corporate/Other	0	n/a	0	n/a	0	n/a	123	n/a
Excess Capital	163	n/a	171	n/a	144	n/a	0	n/a
Tier I Capital	620.8	649.8	647.6	651.3	679.7	699.9	613.6	642.1

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	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Return on Assets (Annualized)	(4.3%)	1.1%	0.3%	0.4%	1.0%	0.4%	(1.0%)	(0.4%)
Return on Equity (Fully Diluted) (Annualized)	(56.8%)	19.3%	(4.8%)	6.3%	15.0%	6.1%	(0.9%)	(0.3%)
Cash Basis Return on Assets (Annualized)	(1.0%)	1.3%	(0.3%)	0.5%	1.1%	0.5%	(17.1%)	(7.4%)
Cash Basis Return on Equity (Fully Diluted) (Annualized)	(11.2%)	21.0%	(3.1%)	8.1%	16.4%	7.6%	(15.7%)	(5.2%)
Expense-to-Revenue Ratio	71.1%	48.8%	64.3%	57.4%	74.7%	67.2%	86.6%	57.3%

Risk Capital Allocation by Risk Categories	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Credit Risk	234	n/a	215	n/a	230	n/a	365	n/a
Structured Credit and Other Investment Risk	170	n/a	178	n/a	208	n/a	221	n/a
Market Risk	4	n/a	5	n/a	8	n/a	9	n/a
Interest Rate Risk	5	n/a	7	n/a	11	n/a	16	n/a
Liquidity Risk	19	n/a	30	n/a	33	n/a	19	n/a
Operational Risk	22	n/a	39	n/a	43	n/a	50	n/a
Excess Capital	163	n/a	171	n/a	144	n/a	0	n/a
Tier I Capital	620.8	649.8	647.6	651.3	679.7	699.9	613.6	642.1

Capital Adequacy Data	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Basic Items (Tier I)	620.8	649.8	647.6	651.3	679.7	699.9	613.6	642.1
Amount Eligible for Inclusion in Capital (Tier II)	522.0	547.4	537.0	536.7	530.2	544.5	499.8	441.3
Deduction	(137.7)	(124.5)	(131.0)	(130.3)	(128.0)	(135.3)	(110.8)	(115.4)
Total Capital	1,005.0	1,072.2	1,053.5	1,057.6	1,081.9	1,109.1	1,002.6	968.0
Risk Assets	7,652.0	8,230.3	8,494.1	8,738.5	9,212.5	9,231.9	9,558.9	9,670.0
Capital Adequacy Ratio	13.13%	13.03%	12.40%	12.10%	11.74%	12.01%	10.48%	10.01%
Tier I Capital Ratio	8.11%	7.89%	7.62%	7.45%	7.37%	7.58%	6.41%	6.64%
Risk Capital	457	n/a	476	n/a	535	n/a	682	n/a
Risk Capital as a Percentage of Tier I Capital	73.6%	n/a	73.5%	n/a	79.0%	n/a	111.1%	n/a

Per Share Data (JPY)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Common Equity Per Share	308.60	322.44	352.71	354.44	364.35	363.15	338.12	337.02
Fully Diluted Equity Per Share	355.09	365.25	354.04	355.25	364.35	363.15	338.12	337.02
Basic Net Income (Loss) Per Share	(79.17)	22.68	(6.96)	6.48	16.77	5.53	(15.35)	(6.54)
Diluted Net Income Per Share	(56.09)	17.26	(4.53)	5.60	14.11	5.53	(15.35)	(6.54)
Cash Basis:								
Basic Net Income (Loss) Per Share	(18.82)	24.68	(5.11)	8.43	18.39	6.86	(14.14)	(4.59)
Diluted Net Income (Loss) Per Share	(12.56)	18.78	(3.01)	7.19	15.53	6.86	(14.14)	(4.59)

Share Data	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Fully Diluted Number of Shares Outstanding at End of Period	1,811,061,968	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
Number of Common Shares	1,377,145,285	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
Number of Class A Preferred Shares After Conversion (*)	269,128,888	269,128,888	269,128,888	269,128,888	-	-	-	-
Number of Class B Preferred Shares After Conversion (*)	163,265,306	163,265,306	-	-	-	-	-	-
Number of Fully Diluted Stock Options	1,522,489	-	-	-	-	-	-	-
(Ref) Treasury Shares at End of Period (not included in the above)	96,425,659	96,427,159	96,427,159	96,434,447	96,436,435	96,437,015	96,424,428	96,426,218
Weighted Average Fully Diluted Number of Shares Outstanding	1,917,803,242	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
Weighted Average Number of Common Shares Outstanding	1,380,628,230	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

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

Credit Ratings (Shinsei Bank)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Moody's								
Short-Term	P-2	P-1	P-1	P-1	P-1	P-1	P-1	P-2
Long-Term	A3 (Stable)	A2 (Stable)	A2 (Stable)	A2 (Stable)	A2 (Stable)	A2 (Stable)	A2 (Stable)	A3 (Stable)
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	BBB+ (Positive)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	BBB+ (Stable)
Fitch Ratings								
Short-Term	F2	F2	F2	F2	F2	F2	F2	F2
Long-Term	BBB+ (Stable)	BBB+ (Stable)	BBB+ (Stable)	BBB+ (Stable)	BBB+ (Stable)	BBB+ (Stable)	BBB+ (Negative)	BBB+ (Negative)
Japan Credit Rating Agency, Ltd. (JCR)								
Short-Term	-	-	-	-	-	-	-	J-1
Long-Term	A (Stable)	A (Stable)	A (Stable)	A (Stable)	A (Stable)	A (Stable)	A (Stable)	A (Negative)
Rating and Investment Information, Inc. (R&I)								
Short-Term	-	-	-	-	-	-	-	a-1
Long-Term	A- (Positive)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)

Credit Ratings (APLUS)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
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- (Positive)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)

Credit Ratings (Shinki)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Japan Credit Rating Agency, Ltd. (JCR)								
Short-Term	J-2	J-2	J-3	J-2	J-2	J-2	J-2	J-2
Long-Term	BBB- (Negative)	BBB- (Negative)	BB+ (Negative)	BBB- (Negative)	BBB- (Negative)	BBB- (Negative)	BBB- (Negative)	BBB- (Negative)
Rating and Investment Information, Inc. (R&I)								
Short-Term	-	-	-	-	-	-	-	a-2
Long-Term	-	-	-	-	-	-	-	BBB- (Stable)

Credit Ratings (Showa Leasing)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Japan Credit Rating Agency, Ltd. (JCR)								
Short-Term	J-1	J-1	J-1	J-1	J-1	J-1	J-1	J-1
Long-Term	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Negative)

Subsidiaries and Affiliates Data	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Consolidated Subsidiaries	95	n/a	98	n/a	104	n/a	116	124
Affiliates Accounted for Using the Equity Method	27	n/a	29	n/a	30	n/a	30	30
Total Number of Consolidated Subsidiaries and Affiliates	122	n/a	127	n/a	134	n/a	146	154

Other Key Data	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Number of ATMs	369	n/a	372	n/a	380	n/a	358	n/a
Total Number of Outlets	42	n/a	43	n/a	42	n/a	36	n/a
Shinsei Financial Center (Head Office and Branch)	29	n/a	30	n/a	30	n/a	30	n/a
Shinsei Financial Center (Annex)	7	n/a	6	n/a	6	n/a	4	n/a
Platinum Center (Located within Branch or Annex)	2	n/a	2	n/a	2	n/a	2	n/a
BankSpots	4	n/a	5	n/a	4	n/a	0	n/a
Number of Employees (Consolidated Basis)	5,364	n/a	4,750	n/a	5,245	5,282	7,273	7,209
Institutional Group	1,664	n/a	1,832	n/a	1,922	1,909	2,039	2,031
Shinsei Securities	106	n/a	145	n/a	144	131	129	119
Shinsei Trust & Banking	95	n/a	98	n/a	99	92	81	76
Showa Leasing	757	n/a	841	n/a	828	833	600	553
Others	706	n/a	748	n/a	851	853	1,229	1,283
Individual Group	3,027	n/a	2,218	n/a	2,617	2,598	4,452	4,417
Retail Banking	682	n/a	703	n/a	709	715	664	650
GE Consumer Finance							1,946	1,913
APLUS	2,158	n/a	1,420	n/a	1,415	1,415	1,385	1,397
Shinki	-	n/a	-	n/a	386	384	373	375
Other Subsidiaries	187	n/a	95	n/a	107	84	84	82
Banking Infrastructure Group	309	n/a	336	n/a	319	340	350	333
Corporate/Other	364	n/a	364	n/a	387	435	432	428
Number of Employees (Non-Consolidated Basis)	2,248	n/a	2,358	n/a	2,394	2,452	2,381	2,316
Male	1,210	n/a	1,266	n/a	1,300	1,336	1,288	1,236
Female	1,038	n/a	1,092	n/a	1,094	1,116	1,093	1,080

Section 4. Subsidiaries' Financial and Business Data
GE Consumer Finance 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	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Total Interest Income								34.8
Fees and Commissions Income								0.3
Other Business Income								0.8
Other Ordinary Income								0.2
Ordinary Income								36.2
Total Interest Expenses								0.3
Fees and Commissions Expenses								0.6
Other Business Expenses								-
Total General and Administrative Expenses								12.2
Other Ordinary Expenses								10.0
Provision of Reserve for Loan Losses								10.6
Others								(0.5)
Ordinary Expenses								23.3
Net Ordinary Income (Loss)								12.9
Special Gains								4.8
Special Losses								1.3
Income (Loss) before Income Taxes and Minority Interests								16.5
Income Taxes (Benefit)								0.0
Minority Interests in Net Income of Subsidiaries								-
Net Income (Loss)								16.4

Consolidated Balance Sheets	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Assets:								
Cash and Due from Banks							33.1	32.9
Securities							0.3	0.5
Loans and Bills Discounted							466.6	383.9
Other Assets							43.0	53.8
Installment Sales Credit							20.0	20.3
Premises and Equipment							16.1	15.5
Intangible Assets							2.6	2.0
Deferred Tax Assets							-	-
Reserve for Credit Losses							(62.2)	(61.3)
Total Assets							499.5	427.4
Liabilities and Equity								
Liabilities:								
Borrowed Money							84.3	80.1
Other Liabilities							85.6	33.2
Reserve for Losses on Interest Repayments							225.4	192.1
Total Liabilities							402.4	313.8
Equity:								
Total Shareholders' Equity							97.1	113.5
Capital Stock							100.7	100.7
Total Equity							97.1	113.5
Total Liabilities and Equity							499.5	427.4

Grey Zone Related Information (Consolidated)	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Amount of Refund for Grey Zone Claim								30.1
Amount of Debt Write-Off								13.9
Amount of Interest Repayment								16.2
Reserve for Losses on Interest Repayment							225.4	192.1
Provisions of Reserve for Losses on Interest Repayment								-
Usage of Reserve for Losses on Interest Repayment								30.1

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 3.1 billion yen.

GE Consumer Finance Summary of Major Business Information

Principal Balance(*)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Personal Loans (UPL)							643.7	619.4
Credit Card							60.6	58.1
Installment Sales Finance							11.5	10.7
Mortgage (Home Property Loans)							69.0	74.6
Mortgage (Home Equity Loans)							38.4	36.7
Total Principal Balance							823.5	799.6

(*) Balance before securitization

Number of Customers (Thousands)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Personal Loans (UPL)							1,049.9	1,024.2
Credit Card (Valid Customer)							708.1	631.7
Credit Card (On Book Customer)							224.4	219.2
Installment Sales Finance (Valid Customer)							56.5	49.6
Mortgage (Home Property Loans)							3.8	3.9
Mortgage (Home Equity Loans)							9.1	8.7
Total Customers							1,827.5	1,718.5

Number of Branches and Channels	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Branches							1,139	1,140
Manned Branches for Unsecured Personal Loans (UPL)							42	42
Unmanned Branches for Unsecured Personal Loans (UPL)							1,089	1,090
Mortgage Service Plaza							8	8
CD/ATMs:								
Own							1,149	1,153
Tie-up:								
Unsecured Personal Loans (UPL) (Thousands)							100.1	108.8
Credit Card (Thousands)							107.9	107.4
Automated Contract Machines for Unsecured Personal Loans (UPL)							1,138	1,139

GE Consumer Finance Unsecured Personal Loans (UPL) Business Information

Number of Newly Acquired Customers	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Unsecured Personal Loans (UPL)								46,792

Approval Rate	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Unsecured Personal Loans (UPL)								38.8%

Average Lending Rates	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Personal Loans (UPL)							22.2%	21.6%

Breakdown of Loans by Lending Rates	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured personal loans (UPL)								
Outstanding:								
~ 15%							125.9	140.7
~ 18%							82.8	89.9
~ 20%							15.3	14.2
~ 25%							105.7	96.3
~ 29.2%							313.8	278.1
Over 29.2%							0.0	0.0
Total							643.7	619.4
Ratios:								
~ 15%							19.6%	22.7%
~ 18%							12.9%	14.5%
~ 20%							2.4%	2.3%
~ 25%							16.4%	15.5%
~ 29.2%							48.7%	44.9%
Over 29.2%							0.0%	0.0%
Total							100.0%	100.0%

Balance and Ratio of Delinquent Unsecured Personal Loans	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Personal Loans (UPL):								
Outstanding							643.7	619.4
91-180 Days Delinquency Amount							9.8	11.2
91-180 Days Delinquency Ratio							1.5%	1.8%

Balance by Age	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Personal Loans (UPL)								
<30							15.4%	16.0%
<40							26.3%	26.2%
<50							23.3%	23.3%
<60							22.2%	21.8%
Over 60							12.7%	12.7%
Total							100.0%	100.0%

Balance by Gender and Marital Status	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Personal Loans (UPL)								
Single male							38.6%	38.8%
Married male							36.5%	36.1%
Single female							11.1%	11.3%
Married female							13.8%	13.8%
Total							100.0%	100.0%

Balance by Amount of Origination	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Personal Loans (UPL)								
Less than or equal to JPY 100K							1.0%	1.1%
Over JPY 100K and less than or equal to JPY 300K							7.2%	7.3%
Over JPY 300K and less than or equal to JPY 500K							21.8%	22.0%
Over JPY 500K and less than or equal to JPY 1M							28.8%	29.0%
Over JPY 1M							41.2%	40.7%
Total							100.0%	100.0%

Balance by Annual Income	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Personal Loans (UPL)								
Less than JPY 2M							18.7%	18.9%
Over JPY 2M and less than JPY 5M							55.4%	55.7%
Over JPY 5M and less than JPY 7M							16.9%	16.5%
Over JPY 7M							9.0%	8.8%
Total							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	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Total Interest Income	9.8	12.7	12.6	12.6	11.6	11.5	11.1	10.7
Fees and Commissions Income	7.9	7.6	7.3	7.0	6.9	6.6	6.5	6.3
Other Business Income	8.0	6.4	6.3	6.2	6.5	6.0	6.2	6.5
Other Ordinary Income	0.7	0.6	3.0	0.6	0.6	0.5	0.5	0.5
Ordinary Income	26.5	27.5	29.3	26.6	25.7	24.7	24.4	24.1
Total Interest Expenses	1.5	1.7	1.7	1.7	1.7	1.7	1.7	1.7
Fees and Commissions Expenses	2.6	2.7	2.7	2.4	2.5	2.5	2.6	2.5
Other Business Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total General and Administrative Expenses	13.0	11.1	11.4	10.4	11.7	10.5	10.7	10.5
Other Ordinary Expenses	21.3	10.3	11.1	9.5	11.0	7.9	7.6	7.1
Provision of Reserve for Loan Losses	21.1	9.8	9.9	8.5	9.8	7.3	4.8	6.0
Others	0.1	0.5	1.1	1.0	1.2	0.6	2.7	1.1
Ordinary Expenses	38.6	26.0	27.0	24.2	27.1	22.8	22.7	22.0
Net Ordinary Income (Loss)	(12.0)	1.4	2.2	2.3	(1.4)	1.8	1.6	2.0
Special Gains	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Special Losses	5.9	0.0	-	-	0.0	0.7	0.0	0.0
Income (Loss) before Income Taxes and Minority Interests	(18.0)	1.5	2.3	2.3	(1.3)	1.1	1.6	2.1
Income Taxes (Benefit)	4.0	0.0	0.0	0.0	(1.3)	0.0	0.0	0.0
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)	(22.0)	1.5	2.2	2.3	0.0	1.1	1.6	2.1

Consolidated Balance Sheets	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Assets:								
Cash and Due from Banks	219.6	192.4	124.3	121.2	198.0	137.6	119.7	154.1
Other Monetary Claims Purchased	-	-	-	-	10.5	9.5	8.6	8.0
Monetary Assets Held in Trust	82.5	84.0	80.6	76.1	60.7	61.6	58.5	59.7
Securities	2.2	2.2	1.8	1.6	1.5	1.5	1.5	1.2
Loans and Bills Discounted	238.3	233.5	227.2	220.1	215.3	211.9	210.4	204.1
Other Assets	328.1	329.0	370.4	375.3	301.6	352.0	353.1	322.4
Installment Sales Credit	276.6	271.8	263.6	261.3	242.0	242.2	238.8	205.5
Premises and Equipment	9.2	9.0	9.2	9.5	10.0	10.4	10.5	10.4
Intangible Assets	16.2	15.9	15.8	15.5	15.6	15.4	15.6	15.5
Goodwill, Net	7.5	7.3	7.1	6.9	6.7	6.5	6.3	6.0
Deferred Tax Assets	10.2	10.2	10.2	10.3	11.7	11.7	11.6	11.6
Customers' Liabilities for Acceptances and Guarantees	694.2	687.2	669.2	658.2	654.6	652.3	648.1	634.5
Reserve for Credit Losses	(50.1)	(48.1)	(46.5)	(44.5)	(46.5)	(44.5)	(45.8)	(43.3)
Total Assets	1,550.7	1,515.8	1,462.4	1,443.6	1,433.3	1,429.1	1,400.9	1,386.2
Liabilities and Equity								
Liabilities:								
Commercial Paper	89.3	-	-	-	-	-	-	-
Borrowed Money	507.3	485.7	452.8	454.5	416.3	403.8	372.1	415.7
Short-Term Corporate Bonds	-	61.8	57.0	52.3	43.6	47.3	53.6	11.6
Corporate Bonds	-	25.0	25.0	25.0	25.0	25.0	25.0	25.0
Other Liabilities	188.4	185.9	185.8	181.6	171.6	180.8	179.6	177.9
Reserve for Losses on Interest Repayments	10.3	9.7	9.4	9.0	8.6	7.5	7.7	7.1
Deferred Tax Liabilities	0.1	0.1	0.0	0.0	0.0	0.0	0.1	0.1
Acceptances and Guarantees	694.2	687.2	669.2	658.2	654.6	652.3	648.1	634.5
Total Liabilities	1,491.2	1,456.5	1,400.9	1,381.9	1,321.7	1,318.1	1,288.1	1,273.2
Equity:								
Total Shareholders' Equity	59.7	59.2	61.5	61.9	111.9	111.1	112.8	112.9
Capital Stock	25.0	15.0	15.0	15.0	40.0	40.0	15.0	15.0
Total Equity	59.5	59.2	61.4	61.7	111.6	110.9	112.8	112.9
Total Liabilities and Equity	1,550.7	1,515.8	1,462.4	1,443.6	1,433.3	1,429.1	1,400.9	1,386.2

Summary of Income Statement (Consolidated)	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Credit Card Shopping (Sogo)	2.3	2.3	2.4	2.5	2.5	2.6	2.7	2.7
Installment Shopping Credit (Kohin)	5.4	3.9	3.7	3.5	3.6	3.1	3.1	3.4
Auto Credit	1.2	0.6	0.5	0.6	0.7	0.5	0.6	0.7
Other Shopping Credit	4.1	3.2	3.1	2.9	2.9	2.6	2.4	2.7
Credit Guarantee	6.1	5.7	5.4	5.1	4.8	4.6	4.5	4.3
Auto Credit	2.5	2.5	2.4	2.3	2.3	2.3	2.4	2.4
Other Shopping Credit	2.9	2.6	2.4	2.1	2.0	1.7	1.6	1.4
Others	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.4
Total Loans	9.8	12.7	12.5	12.6	11.6	11.4	11.0	10.6
Consumer Loans	9.7	12.6	12.5	12.5	11.6	11.3	11.0	10.6
Cashing by Credit Card	4.3	5.5	5.4	5.4	5.1	4.9	4.8	4.6
Loan Card	4.5	6.2	6.2	6.2	5.6	5.5	5.3	5.1
Other Consumer Loans	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Other Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial Income	0.6	0.6	0.5	0.6	0.5	0.6	0.5	0.4
Others	2.1	2.0	2.1	2.1	2.3	2.2	2.3	2.2
Operating Revenue	26.4	27.5	26.9	26.6	25.7	24.7	24.4	24.1
Total SG&A	35.6	24.3	25.2	22.5	25.1	21.0	20.3	19.9
Net Provision of Allowance for Bad Debts	19.8	9.8	9.9	8.5	9.8	7.3	4.8	6.0
Personnel Expenses	3.0	2.4	2.2	2.2	2.5	2.3	2.3	2.0
Handling Charges	4.9	5.1	4.9	5.1	4.9	4.7	4.9	4.7
Sales Promotion Costs	2.2	1.5	1.6	0.9	1.6	1.1	1.1	1.1
Rent	0.9	0.8	0.7	0.7	0.7	0.5	0.6	0.5
Depreciation and Amortization	0.7	0.6	0.6	0.7	0.7	0.9	0.8	0.9
Communication Costs	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
Others	2.9	2.9	3.9	3.1	3.7	3.0	4.7	3.6
Financial Expenses	1.5	1.7	1.7	1.7	1.8	1.7	1.7	1.7
Interest Expenses	1.5	1.7	1.7	1.7	1.7	1.7	1.7	1.7
Others	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0
Operating Expenses	37.2	26.0	27.0	24.2	26.9	22.8	22.1	21.7
Operating Income (Loss)	(10.7)	1.4	(0.1)	2.3	(1.2)	1.9	2.2	2.3
Ordinary Income (Loss)	(10.7)	1.5	(0.0)	2.3	(1.4)	1.9	2.2	2.4
Net Extraordinary Profit (Loss)	(7.2)	0.0	2.4	0.0	0.0	(0.7)	(5.7)	(0.2)
Net Income before Income Taxes and Minority Interests	(18.0)	1.5	2.3	2.3	(1.3)	1.1	1.6	2.1
Net Income (Loss)	(22.0)	1.5	2.2	2.3	(0.0)	1.1	1.6	2.1

Grey Zone Related Information (Consolidated)	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Amount of Refund for Grey Zone Claim	0.8	1.1	1.5	1.4	1.4	1.7	1.9	1.5
Amount of Debt Write-Off	0.4	0.5	0.7	0.6	0.6	0.7	0.8	0.6
Amount of Interest Repayment	0.4	0.6	0.8	0.8	0.7	0.9	1.1	0.8
Reserve for Losses on Interest Repayment	10.3	9.7	9.4	9.0	8.6	7.5	7.7	7.1
Provisions of Reserve for Losses on Interest Repayment	0.2	0.5	1.1	0.9	1.0	0.6	2.1	0.8
Usage of Reserve for Losses on Interest Repayment	0.7	1.1	1.3	1.4	1.4	1.6	1.9	1.4
Number of Claims	2,068	2,676	2,691	2,740	2,737	3,467	3,903	4,738

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.

Summary of Major Business Information (Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Total Installment Receivables	530.1	520.8	505.3	496.2	471.8	467.8	468.5	429.3
Credit Card Shopping (Sogo)	42.1	43.8	42.8	48.3	46.6	46.2	47.7	53.6
Installment Shopping Credit (Kohin)	233.8	228.4	221.1	213.4	195.7	196.3	191.3	152.2
Auto Credit	42.5	44.8	47.3	49.2	37.1	43.3	46.7	36.5
Other Shopping Credit	191.3	183.5	173.8	164.1	158.5	152.9	144.6	115.6
Total Loans	253.9	248.3	241.2	234.4	229.4	225.2	229.3	223.4
Consumer Loans	241.8	236.2	229.9	222.6	217.7	214.3	214.0	207.5
Cashing by Credit Card	63.8	67.1	65.8	62.6	60.8	62.0	64.1	64.4
Loan Card	123.1	114.4	109.7	105.6	102.3	98.7	97.8	90.0
Other Consumer Loans	54.8	54.7	54.4	54.2	54.5	53.6	52.0	53.0
Other Loans	12.1	12.1	11.2	11.8	11.6	10.8	15.3	15.9
Others	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Customers' Liabilities for Acceptances and Guarantees	694.2	687.2	669.2	658.2	654.6	652.3	648.1	634.5
Auto Credit	458.3	464.3	460.2	460.2	467.4	473.5	477.2	470.7
Off-Balance Receivables in Credit Guarantee Business	147.6	140.8	133.9	129.3	123.0	121.2	118.1	113.2
Other Shopping Credit	129.3	118.2	107.0	98.5	90.4	84.3	78.9	74.0
Off-Balance Receivables in Credit Guarantee Business	94.0	88.5	82.3	76.1	71.3	68.4	66.1	63.8
Others	106.6	104.5	101.9	99.5	96.7	94.4	91.9	89.6
Leased Investment Assets	-	-	-	-	-	9.5	8.6	7.7
Total Account Receivables	1,224.4	1,208.0	1,174.6	1,154.5	1,126.5	1,129.6	1,125.4	1,071.6
Number of New Transactions in Shopping Credit Business (Thousands)	n/a	91.5	90.9	91.5	92.4	93.8	96.9	88.5
Installment Shopping Credit	n/a	45.3	46.3	44.0	45.0	45.0	45.7	43.8
Credit Guarantee	n/a	46.2	44.5	47.5	47.3	48.8	51.1	44.6
Number of Merchants (Thousands)	832.5	n/a	841.1	n/a	848.3	n/a	855.7	n/a
Credit Card	375.3	n/a	378.6	n/a	381.4	n/a	383.8	n/a
Shopping Credit	457.2	n/a	462.5	n/a	466.9	n/a	471.9	n/a
Total Available Cardholders (Thousands)	8,442.2	8,539.2	8,634.4	8,685.9	8,687.0	8,581.8	8,496.2	8,391.1
Credit Card	7,644.9	7,791.0	7,930.4	8,021.1	8,055.6	7,988.4	7,950.1	7,890.7
Loan Card	797.3	748.1	704.0	664.7	631.3	593.3	546.0	500.4
Number of New Card Issuance (Thousands)	364.6	395.1	366.1	305.7	248.1	221.2	169.9	172.9
Credit Card	361.3	392.4	362.8	303.2	245.1	218.1	167.4	170.3
Loan Card	3.3	2.7	3.2	2.5	3.0	3.1	2.4	2.5
Loan Receivables Outstanding by Interest Rate Zone	219.6	218.0	216.5	n/a	203.4	199.3	195.9	190.8
Outstanding (Cashing by Credit Card and Loan Card):								
~15.0%	3.4	3.3	3.7	n/a	4.5	4.8	5.9	6.1
~18.0%	31.4	31.6	31.9	n/a	32.8	35.3	37.6	38.9
~20.0%	16.0	15.8	15.5	n/a	14.2	13.7	13.4	12.9
~25.0%	55.8	56.0	54.8	n/a	50.0	47.8	45.0	43.1
~29.2%	112.8	111.0	110.5	n/a	101.8	97.5	93.8	89.5
Total	219.6	218.0	216.5	n/a	203.4	199.3	195.9	190.8
Ratios (Cashing by Credit Card and Loan Card):								
~15.0%	1.5%	1.5%	1.7%	n/a	2.2%	2.4%	3.0%	3.2%
~18.0%	14.3%	14.5%	14.7%	n/a	16.1%	17.7%	19.2%	20.4%
~20.0%	7.3%	7.2%	7.2%	n/a	7.0%	6.9%	6.8%	6.8%
~25.0%	25.4%	25.7%	25.3%	n/a	24.6%	24.0%	23.0%	22.6%
~29.2%	51.4%	50.9%	51.0%	n/a	50.0%	48.9%	47.9%	46.9%
Total	100.0%	100.0%	100.0%	n/a	100.0%	100.0%	100.0%	100.0%
Loan Receivables Outstanding by Card Type	219.6	218.0	216.5	n/a	203.4	199.3	195.9	190.8
Cashing by Credit Card	84.4	84.9	85.5	n/a	81.3	80.0	79.2	77.3
Loan Card	135.1	133.0	131.0	n/a	122.1	119.2	116.7	113.4
Number of Active Accounts (Thousands)	588.8	601.0	602.3	n/a	591.6	587.0	581.4	572.0
Cashing by Credit Card	342.7	353.5	361.3	n/a	362.4	364.3	363.8	359.1
Loan Card	246.1	247.5	240.9	n/a	229.1	222.6	217.5	212.8
Credit Outstanding Per Account (Thousands of Yen)	373.0	362.7	359.5	n/a	343.9	339.6	337.0	333.5
Cashing by Credit Card	246.5	240.2	236.7	n/a	224.4	219.7	217.7	215.2
Loan Card	549.1	537.6	543.8	n/a	532.8	535.7	536.5	533.1

Balance by Age	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Loans (Cashing by Credit Card and Loan Card)								
<30	12.3%	11.9%	11.4%	11.0%	10.6%	10.1%	9.5%	9.0%
<40	29.5%	29.4%	29.2%	29.0%	28.7%	28.5%	28.2%	27.9%
<50	27.3%	27.6%	27.9%	28.1%	28.3%	28.6%	28.9%	29.2%
<60	22.4%	22.3%	22.4%	22.4%	22.4%	22.5%	22.7%	22.9%
Over 60	8.5%	8.7%	9.1%	9.5%	10.0%	10.2%	10.7%	11.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance by Gender	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Loans (Cashing by Credit Card and Loan Card)								
Male	62.1%	62.1%	62.0%	62.0%	62.1%	62.2%	62.2%	62.2%
Female	37.9%	37.9%	38.0%	38.0%	37.9%	37.8%	37.8%	37.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance by Amount of Origination	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Loans (Cashing by Credit Card and Loan Card)								
Less than JPY 100K	2.9%	3.1%	3.2%	3.4%	3.7%	3.9%	4.0%	4.1%
Over JPY 100K and less than JPY 300K	16.6%	16.9%	17.4%	17.7%	18.2%	18.6%	18.9%	19.2%
Over JPY 300K and less than JPY 500K	30.8%	30.7%	30.4%	30.2%	29.9%	29.9%	29.6%	29.7%
Over JPY 500K and less than JPY 1M	31.0%	30.5%	30.4%	30.1%	29.7%	29.2%	29.2%	28.7%
Over JPY 1M	18.7%	18.7%	18.5%	18.6%	18.5%	18.4%	18.3%	18.3%
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	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Total Interest Income	0.4	0.8	0.6	1.1	0.6	0.6	0.7	0.7
Fees and Commissions Income	0.0	0.3	0.2	0.4	0.3	0.3	0.2	0.2
Other Business Income	47.7	47.6	47.8	45.3	42.8	43.4	43.4	38.2
Other Ordinary Income	0.3	0.0	0.3	0.1	0.1	0.0	0.0	0.0
Ordinary Income	48.5	48.9	49.1	47.0	43.9	44.5	44.4	39.2
Total Interest Expenses	1.2	1.3	1.4	1.4	1.5	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	42.3	40.1	40.2	38.6	36.5	36.2	37.3	32.1
Total General and Administrative Expenses	2.8	3.1	3.4	2.9	2.9	3.0	3.0	2.1
Other Ordinary Expenses	1.3	0.6	2.8	3.0	3.1	2.1	2.5	0.0
Provision of Reserve for Loan Losses	0.5	0.5	1.2	2.0	1.7	1.4	2.1	(0.6)
Others	0.7	0.1	1.6	0.9	1.4	0.6	0.4	0.5
Ordinary Expenses	47.8	45.3	47.9	46.1	44.2	42.8	44.4	35.8
Net Ordinary Income (Loss)	0.6	3.6	1.1	0.8	(0.3)	1.6	0.0	3.3
Special Gains	0.3	0.0	0.0	0.1	0.0	0.2	10.9	(0.1)
Special Losses	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.2
Income (Loss) before Income Taxes and Minority Interests	0.3	3.6	1.2	1.0	(0.2)	1.9	10.9	2.9
Income Taxes (Benefit)	0.1	0.1	0.0	0.0	(0.3)	(1.9)	0.2	0.5
Minority Interests in Net Income of Subsidiaries	-	-	-	-	-	-	0.0	0.0
Net Income (Loss)	0.2	3.5	1.1	1.0	0.0	3.8	10.6	2.3

Consolidated Balance Sheets	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Assets:								
Cash and Due from Banks	8.3	3.7	4.4	3.6	8.2	2.9	43.7	39.7
Securities	8.2	8.7	7.6	6.6	7.6	8.6	7.6	7.0
Loans and Bills Discounted	17.1	25.0	23.4	23.0	26.5	24.0	41.5	42.7
Lease Receivables and Leased Investment Assets						250.3	253.0	242.1
Other Assets	198.1	216.6	208.3	211.8	212.2	199.5	195.4	184.9
Installment Sales Credit	172.6	184.7	181.3	180.1	184.7	170.7	166.7	157.2
Premises and Equipment	294.3	294.3	284.4	273.7	264.7	42.0	10.2	11.0
Intangible Assets	43.2	41.8	42.5	42.0	41.3	3.0	3.6	2.6
Deferred Tax Assets	0.1	0.1	0.1	0.1	0.9	3.0	3.2	2.9
Reserve for Credit Losses	(4.1)	(5.1)	(4.8)	(6.1)	(10.3)	(5.9)	(7.0)	(5.1)
Total Assets	570.4	590.6	573.4	562.3	560.8	535.6	563.4	538.9
Liabilities and Equity								
Liabilities:								
Commercial Paper	82.0	-	-	-	-	-	-	-
Borrowed Money	375.9	348.9	390.3	366.8	413.0	368.0	388.5	391.0
Short-Term Corporate Bonds	-	119.5	58.0	74.0	30.0	54.0	36.5	15.0
Corporate Bonds	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
Other Liabilities	57.8	63.6	65.7	62.0	58.5	50.4	65.1	57.9
Deferred Tax Liabilities	1.0	1.2	0.9	0.5	0.3	0.4	0.1	-
Total Liabilities	528.9	545.3	527.3	515.7	514.5	485.3	502.9	476.2
Equity:								
Total Shareholders' Equity	39.9	43.5	39.9	45.7	45.8	49.6	60.3	62.6
Capital Stock	24.3	24.3	24.3	24.3	24.3	24.3	24.3	24.3
Total Equity	41.4	45.3	46.0	46.5	46.2	50.3	60.5	62.6
Total Liabilities and Equity	570.4	590.6	573.4	562.3	560.8	535.6	563.4	538.9

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	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Total Interest Income				7.8	6.9	6.4	5.9	5.5
Fees and Commissions Income				0.0	0.0	0.0	0.0	0.0
Other Business Income				-	-	0.0	0.0	0.0
Other Ordinary Income				0.0	0.0	0.0	0.0	0.0
Ordinary Income				7.9	7.0	6.4	6.0	5.6
Total Interest Expenses				0.4	0.4	0.4	1.0	0.4
Fees and Commissions Expenses				0.2	0.2	0.2	0.2	0.2
Other Business Expenses				0.0	0.0	-	0.0	0.0
Total General and Administrative Expenses				3.1	2.5	2.8	2.7	2.8
Other Ordinary Expenses				2.1	2.5	1.0	1.8	1.4
Provision of Reserve for Loan Losses				1.9	1.0	0.7	1.6	(0.4)
Others				0.2	1.5	0.3	0.2	1.9
Ordinary Expenses				5.9	5.8	4.6	5.9	5.0
Net Ordinary Income (Loss)				2.0	1.2	1.7	0.0	0.5
Special Gains				0.2	0.3	0.3	0.2	0.3
Special Losses				0.0	0.4	0.0	0.0	0.2
Income (Loss) before Income Taxes and Minority Interests				2.2	1.1	2.1	0.3	0.6
Income Taxes (Benefit)				0.3	0.3	0.3	0.0	0.3
Minority Interests in Net Income of Subsidiaries				-	-	-	-	-
Net Income (Loss)				1.9	0.8	1.7	0.2	0.3

Consolidated Balance Sheets	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Assets:								
Cash and Due from Banks				11.3	10.8	12.9	12.3	7.0
Securities				0.6	0.5	0.5	0.4	0.5
Loans and Bills Discounted				137.8	130.8	121.4	114.3	107.2
Other Assets				6.0	6.4	4.8	3.9	4.1
Premises and Equipment				7.3	7.1	7.9	7.7	7.3
Intangible Assets				2.1	1.8	1.9	1.7	1.6
Deferred Tax Assets				4.1	3.1	2.7	2.4	2.1
Reserve for Credit Losses				(27.8)	(26.7)	(24.6)	(23.6)	(20.4)
Total Assets				141.7	134.2	127.8	119.4	109.5
Liabilities and Equity								
Liabilities:								
Commercial Paper				-	-	-	-	-
Borrowed Money				65.7	61.9	68.1	61.7	60.4
Corporate Bonds				19.8	19.8	9.8	11.8	4.9
Other Liabilities				4.5	3.6	3.1	2.3	2.1
Reserve for Losses on Interest Repayments				34.3	30.6	26.8	23.0	21.3
Deferred Tax Liabilities				0.7	0.7	0.7	0.3	0.3
Total Liabilities				125.3	117.1	108.8	99.6	89.3
Equity:								
Total Shareholders' Equity				16.9	17.7	19.5	19.8	20.2
Capital Stock				16.7	16.7	16.7	16.7	16.7
Total Equity				16.4	17.1	19.0	19.8	20.1
Total Liabilities and Equity				141.7	134.2	127.8	119.4	109.5

Grey Zone Related Information (Consolidated)	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Amount of Refund for Grey Zone Claim	2.4	3.2	3.4	3.9	3.6	3.9	3.7	3.6
Amount of Debt Write-Off	1.2	1.5	1.5	1.6	1.4	1.5	1.4	1.3
Amount of Interest Repayment	1.1	1.6	1.8	2.2	2.1	2.3	2.3	2.3
Reserve for Losses on Interest Repayment	36.4	33.1	38.2	34.3	30.6	26.8	23.0	21.3
Provisions of Reserve for Losses on Interest Repayment	19.1	0.0	8.4	0.0	0.0	0.0	0.0	1.9
Usage of Reserve for Losses on Interest Repayment	2.4	3.2	3.4	3.9	3.6	3.9	3.7	3.6
Number of Claims	n/a	13,466	11,397	11,669	10,256	9,829	8,672	10,077

Summary of Major Business Information (Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Total Consumer Loans	125.9	118.1	109.6	101.1	95.0	88.7	84.1	83.7
Unsecured Loans	125.2	117.4	109.0	100.5	94.4	88.2	83.6	83.4
Secured Loans	0.7	0.6	0.6	0.5	0.5	0.4	0.4	0.3
Total Business Loans	50.6	46.3	42.4	38.4	35.6	32.5	30.0	27.9
Loans on Deeds	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1
NOLOAN Business	50.1	46.0	42.0	38.1	35.3	32.2	29.8	27.8
Secured Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loan Receivables Outstanding	176.5	164.5	152.0	139.5	130.6	121.2	114.1	111.7
Weighted Average Rate of Loan Interest Rate (%) (Non-Consolidated)	27.11	26.25	25.67	24.93	24.46	24.10	23.70	23.28
Consumer Loans	27.50	26.68	26.15	25.46	24.99	24.60	24.15	23.67
Unsecured Loans	27.58	26.75	26.22	25.53	25.06	24.67	24.22	23.73
Secured Loans	13.96	14.15	14.11	13.99	13.88	13.77	13.79	13.70
Business Loans	26.14	25.17	24.43	23.53	23.03	22.71	22.43	22.13
Loans on Deeds	21.66	21.87	21.96	21.95	22.31	22.71	22.96	23.06
NOLOAN Business	26.19	25.21	24.46	23.56	23.05	22.73	22.45	22.15
Secured Loans	11.32	11.29	11.30	11.30	12.89	11.49	11.48	11.51
Weighted Average Rate of Funding Rate (%) (Non-Consolidated)								
During the Fiscal Year	1.66	1.68	1.72	1.77	1.81	2.15	2.18	2.22
As of the Fiscal Year End	1.69	1.70	1.85	1.91	1.99	2.23	2.24	2.36
Number of Branch Offices	544	539	538	508	445	418	416	349
Number of Application (NOLOAN)	56,763	66,831	55,832	47,286	49,058	47,622	47,933	52,364
Acceptance Rate (NOLOAN) (%)	17.5%	16.1%	17.0%	17.4%	18.1%	18.2%	24.2%	25.3%
Number of Newly Acquired Customers	9,946	10,763	9,514	8,212	8,884	8,667	11,584	13,239
Number of Customers (Thousands)	321.3	296.7	280.6	263.5	252.9	241.0	233.8	226.6

Breakdown of Loans by Lending Rates	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Customer Loans								
Outstanding:								
~ 15%	6.2	9.8	10.8	11.4	11.4	11.1	10.5	10.0
~ 18%	0.2	7.7	12.2	17.0	19.8	21.4	23.8	26.3
~ 20%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~ 25%	20.2	16.5	14.6	12.4	11.1	10.0	9.1	8.3
~ 29.2%	98.3	83.2	71.2	59.6	52.0	45.5	40.0	34.9
Total	125.0	117.3	109.0	100.5	94.4	88.2	83.6	79.6
Ratios:								
~ 15%	5.0%	8.4%	10.0%	11.4%	12.2%	12.6%	12.6%	12.6%
~ 18%	0.2%	6.6%	11.2%	16.9%	21.0%	24.3%	28.6%	33.1%
~ 20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~ 25%	16.2%	14.1%	13.4%	12.3%	11.8%	11.4%	11.0%	10.5%
~ 29.2%	78.6%	70.9%	65.4%	59.3%	55.1%	51.6%	47.8%	43.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance and Ratio of Delinquent	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Customer Loans								
Outstanding (including Long-Term Accounts Receivable)	125.2	117.5	109.1	100.6	94.5	88.3	83.7	79.6
91-180 Days Delinquency Amount	3.5	3.6	3.2	2.6	2.2	2.2	2.0	2.0
91-180 Days Delinquency Ratio	2.9%	3.1%	3.0%	2.7%	2.4%	2.6%	2.5%	2.5%

Balance by Age	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Customer Loans								
<30	14.6%	14.5%	14.3%	14.2%	14.0%	13.8%	13.5%	13.3%
<40	32.4%	32.2%	32.1%	32.0%	31.9%	31.8%	31.8%	31.7%
<50	25.2%	25.4%	25.7%	25.9%	26.1%	26.4%	26.8%	27.1%
<60	19.6%	19.6%	19.4%	19.4%	19.3%	19.3%	19.1%	19.1%
Over 60	8.2%	8.3%	8.5%	8.6%	8.8%	8.8%	8.9%	8.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance by Gender and Marital Status	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Customer Loans								
Single male	36.7%	37.1%	37.4%	37.8%	38.2%	38.6%	38.9%	39.1%
Married male	30.1%	30.1%	30.1%	30.2%	30.6%	30.8%	31.5%	32.4%
Single female	13.7%	13.7%	13.7%	13.7%	13.6%	13.5%	13.3%	13.0%
Married female	19.6%	19.2%	18.7%	18.3%	17.7%	17.1%	16.3%	15.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance by Amount of Origination	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Customer Loans								
Less than JPY 100K	2.2%	2.2%	2.2%	2.2%	2.3%	2.4%	2.5%	2.7%
Over JPY 100K and less than JPY 300K	11.6%	12.0%	12.7%	13.6%	14.6%	16.1%	17.7%	18.5%
Over JPY 300K and less than JPY 500K	29.6%	30.0%	30.3%	30.5%	30.8%	30.5%	30.5%	31.4%
Over JPY 500K and less than JPY 1M	41.9%	41.3%	40.5%	39.3%	37.9%	36.7%	35.4%	34.0%
Over JPY 1M	14.8%	14.6%	14.3%	14.4%	14.3%	14.3%	13.9%	13.4%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance by Annual Income	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Unsecured Customer Loans								
Less than JPY 2M	18.1%	18.9%	18.9%	18.6%	18.2%	17.7%	16.9%	15.9%
Over JPY 2M and less than JPY 5M	56.5%	56.0%	55.9%	56.0%	56.1%	56.5%	56.8%	57.1%
Over JPY 5M and less than JPY 7M	16.8%	16.7%	16.7%	16.9%	17.1%	17.2%	17.5%	17.8%
Over JPY 7M	8.6%	8.4%	8.4%	8.5%	8.6%	8.6%	8.9%	9.2%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

Unaudited (Billions of Yen)

Results of Operations (Non-Consolidated)	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Total Gross Business Profit (Loss)	31.1	42.2	34.7	40.5	34.6	24.2	6.5	4.3
Net Interest Income	14.6	19.0	20.4	30.9	37.0	20.1	17.6	19.2
Net Fees and Commissions	10.3	15.6	13.6	10.1	9.4	11.4	1.8	0.4
Net Trading Income	2.7	3.0	1.8	1.2	0.8	0.9	(4.2)	1.1
Net Other Business Income	3.4	4.4	(1.2)	(1.8)	(12.6)	(8.3)	(8.6)	(16.5)
Total Expenses	18.7	20.3	22.0	20.9	21.3	22.0	16.9	20.8
Net Business Profit (Loss) (Jisshitsu Gyomu Jun-eki)	12.4	21.8	12.6	19.4	13.2	2.1	(10.3)	(16.5)
Other Operating Expenses, Net	(4.5)	(1.1)	(9.8)	(0.2)	(23.5)	(2.8)	(25.0)	(8.4)
Net Ordinary Income (Loss)	7.8	20.7	2.8	19.2	(10.2)	(0.7)	(35.3)	(24.9)
Extraordinary Income (Loss)	(123.3)	1.1	(27.7)	(35.0)	52.4	(0.6)	(2.3)	(25.4)
Income (Loss) before Income Taxes	(115.4)	21.8	(24.9)	19.2	42.1	(1.3)	(37.7)	(50.3)
Current Income Taxes (Benefit)	(0.5)	(8.5)	0.8	(0.4)	0.5	(3.1)	(0.3)	0.5
Deferred Income Taxes Expense (Benefit)	(9.1)	6.5	0.2	0.0	6.0	-	0.8	0.0
Net Income (Loss)	(105.8)	23.8	(25.9)	19.7	35.6	1.8	(38.2)	(50.9)

Non-Consolidated Statements of Operations	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Total Interest Income	35.8	42.8	44.3	54.9	57.6	42.1	43.0	41.9
Interest on Loans and Bills Discounted	22.9	25.2	27.8	29.0	28.3	27.8	29.0	27.4
Interest and Dividends on Securities	9.4	14.4	13.2	21.9	27.3	12.1	10.8	9.8
Other Interest Income	3.4	3.2	3.2	3.8	1.9	2.1	3.1	4.7
Fees and Commissions Income	7.1	8.2	6.8	5.7	6.5	5.8	5.9	3.2
Trading Profits	2.7	3.0	1.8	1.2	0.9	2.9	0.0	5.0
Other Business Income	4.0	5.0	2.5	(0.8)	(2.9)	0.3	4.7	3.2
Other Ordinary Income	7.3	11.9	12.5	9.5	7.3	8.5	6.4	32.0
Ordinary Income	57.2	71.2	68.2	70.6	69.5	59.8	60.1	85.6
Total Interest Expenses	23.9	26.2	26.2	26.2	22.2	24.1	27.5	24.7
Interest on Deposits	10.6	10.1	11.1	11.1	11.1	10.9	11.6	12.2
Interest on Corporate Bonds	6.1	0.7	6.2	6.2	4.9	6.5	5.5	3.5
Other Interest Expenses	7.1	15.3	8.9	8.8	6.1	6.6	10.4	8.8
Fees and Commissions Expenses	3.9	2.7	4.6	4.6	3.9	2.5	3.6	3.8
Trading Losses	0.0	0.0	0.0	0.0	0.0	2.0	4.3	3.8
Other Business Expenses	0.6	0.5	3.8	1.0	9.6	8.6	13.3	19.7
General and Administrative Expenses	18.6	20.4	22.1	21.0	22.0	22.3	17.4	21.2
Other Ordinary Expenses	2.0	0.4	8.5	(1.6)	21.8	0.9	29.2	36.9
Provision of Reserve for Loan Losses	-	-	5.9	(1.3)	14.6	-	20.6	25.4
Others	2.0	0.4	2.5	(0.2)	7.1	0.9	8.6	11.5
Ordinary Expenses	49.3	50.5	65.4	51.3	79.8	60.5	95.5	110.5
Net Ordinary Income (Loss)	7.8	20.7	2.8	19.2	(10.2)	(0.7)	(35.3)	(24.9)
Special Gains	(7.3)	1.1	0.0	0.0	66.5	2.5	(1.5)	0.9
Special Losses	116.0	0.0	27.7	0.0	14.0	3.1	0.8	26.3
Income (Loss) before Income Taxes	(115.4)	21.8	(24.9)	19.2	42.1	(1.3)	(37.7)	(50.3)
Income Taxes (Benefit):								
Current	(0.5)	(8.5)	0.8	(0.4)	0.5	(3.1)	(0.3)	0.5
Deferred	(9.1)	6.5	0.2	-	6.0	-	0.8	-
Net Income (Loss)	(105.8)	23.8	(25.9)	19.7	35.6	1.8	(38.2)	(50.9)

Net Credit Costs (Recoveries) (Non-Consolidated)	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Losses on Write-Off of Loans / Losses on Sale of Loans	1.0	-	0.0	-	1.2	0.1	2.0	(0.1)
Net Provision (Reversal) of Reserve for Loan Losses	8.0	(0.9)	6.9	(1.3)	14.6	(2.1)	22.8	25.4
Net (Reversal) Provision of General Reserve for Loan Losses	1.7	(0.8)	(4.1)	(1.5)	30.5	(1.5)	24.7	12.9
Net (Reversal) Provision of Specific Reserve for Loan Losses	6.3	(0.0)	11.1	0.2	(15.8)	(0.6)	(1.9)	12.4
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)	9.1	(0.9)	6.9	(1.3)	15.9	(1.9)	24.9	25.2

Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Interest-Earning Assets:								
Cash and Due from Banks	183.0	135.5	210.1	188.1	99.0	79.0	108.3	31.5
Call Loans	78.2	48.3	117.9	219.3	281.2	221.7	206.7	59.0
Receivables under Resale Agreements	-	-	0.0	2.2	0.6	1.7	0.0	0.0
Collateral Related to Securities Borrowing Transactions	82.9	21.6	109.5	149.7	236.8	95.9	222.6	151.4
Securities	2,156.9	2,122.6	2,268.2	2,498.4	2,375.7	2,661.1	2,824.0	2,577.5
Loans and Bills Discounted	4,896.0	5,074.8	5,167.2	5,264.1	5,227.2	5,424.3	5,528.2	5,350.6
Other Interest-Earning Assets	78.5	108.6	172.0	196.7	168.4	168.1	215.3	588.0
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Earning Assets	7,475.7	7,511.7	8,045.1	8,518.8	8,389.2	8,652.1	9,105.4	8,758.3
Interest-Bearing Liabilities:								
Deposits	4,980.6	5,017.2	5,076.8	5,196.0	5,425.7	5,336.1	5,619.0	5,734.6
Negotiable Certificates of Deposit	425.7	539.1	565.4	840.3	590.3	708.9	703.1	647.8
Debentures	708.3	696.8	691.4	661.5	671.8	664.3	714.4	733.4
Call Money	689.5	690.5	900.9	1,015.8	839.7	789.3	666.1	378.8
Payable under Repurchase Agreements	-	-	-	0.1	0.3	0.6	0.0	0.0
Collateral Related to Securities Lending Transactions	62.1	18.1	177.4	143.5	104.6	293.9	588.0	321.4
Borrowed Money	275.9	273.6	295.9	276.3	300.2	301.4	303.5	459.5
Corporate Bonds	562.3	572.4	577.5	563.3	542.9	529.8	541.1	468.4
Other Interest-Bearing Liabilities	0.3	0.3	0.3	0.2	0.2	0.2	0.2	0.2
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Bearing Liabilities	7,705.1	7,808.3	8,286.1	8,697.5	8,476.2	8,625.0	9,135.7	8,744.5
Net Interest Income/Yield on Interest-Earning Assets	7,475.7	7,511.7	8,045.1	8,518.8	8,389.2	8,652.1	9,105.4	8,758.3

Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Non-Consolidated)	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9	2008.10-12
Interest-Earning Assets:								
Cash and Due from Banks	3.27	4.16	2.98	2.45	2.21	2.45	2.85	2.29
Call Loans	0.45	0.54	0.67	0.62	0.60	0.73	0.69	0.54
Receivables under Resale Agreements	-	-	5.21	3.62	2.00	1.67	0.00	0.00
Collateral Related to Securities Borrowing Transactions	0.75	3.12	0.77	0.59	0.62	0.64	0.58	0.52
Securities	1.77	2.72	2.32	3.49	4.63	1.83	1.51	1.51
Loans and Bills Discounted	1.90	1.99	2.14	2.19	2.17	2.05	2.08	2.03
Other Interest-Bearing Assets	2.65	3.31	2.83	3.93	2.77	2.62	3.08	2.88
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Earning Assets	1.94	2.29	2.19	2.56	2.76	1.95	1.87	1.90
Interest-Bearing Liabilities:								
Deposits	0.86	0.80	0.86	0.85	0.83	0.82	0.81	0.85
Negotiable Certificates of Deposit	0.49	0.60	0.65	0.73	0.78	0.73	0.79	0.88
Debentures	0.41	0.43	0.46	0.51	0.57	0.59	0.69	0.76
Call Money	1.48	2.35	1.88	1.59	1.20	0.98	1.14	0.96
Payable under Repurchase Agreements	-	-	-	3.73	3.64	2.29	0.00	0.43
Collateral Related to Securities Lending Transactions	0.40	1.87	1.03	1.14	0.87	0.85	0.96	1.14
Borrowed Money	0.92	1.03	1.20	1.43	1.60	1.55	1.54	1.36
Corporate Bonds	4.45	5.02	4.27	4.42	3.64	4.95	4.04	3.02
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	1.26	1.34	1.25	1.20	1.05	1.12	1.19	1.07
Net Interest Income/Yield on Interest-Earning Assets	0.64	0.88	0.89	1.33	1.69	0.83	0.67	0.83

n.m. is not meaningful

Non-Consolidated Balance Sheets	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Assets:								
Cash and Due from Banks	190.0	193.1	238.0	161.9	272.9	353.2	94.9	157.0
Call Loans	43.1	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	11.0	47.6	73.4	92.5	13.8	99.6	16.9	240.6
Other Monetary Claims Purchased	69.8	161.6	171.1	151.0	161.3	159.2	559.1	599.4
Trading Assets	284.1	284.0	207.3	199.5	275.1	215.0	240.3	342.1
Monetary Assets Held in Trust	687.3	674.6	603.5	625.3	606.0	630.6	621.3	593.6
Securities	2,062.0	2,063.2	2,590.9	2,300.4	2,300.3	2,897.7	2,426.1	2,346.6
Valuation Allowance for Investments	(15.9)	(15.9)	-	-	(3.3)	(3.3)	(3.3)	(3.3)
Loans and Bills Discounted	5,075.2	5,178.7	5,335.1	5,273.4	5,356.3	5,447.1	5,660.1	5,122.2
Foreign Exchanges	15.0	30.5	26.7	18.8	17.8	13.5	22.4	22.2
Other Assets	325.6	373.6	437.7	429.7	577.8	516.9	514.0	940.4
Premises and Equipment	20.7	21.3	21.0	21.9	20.8	20.3	19.7	19.8
Intangible Assets	13.4	13.5	14.1	14.7	14.5	14.2	14.1	14.1
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	28.8	30.9	28.6	14.6	20.9	18.1	9.7
Customers' Liabilities for Acceptances and Guarantees	18.3	19.4	19.4	16.5	11.7	18.1	11.3	15.8
Reserve for Credit Losses	(106.9)	(105.9)	(100.5)	(99.6)	(93.6)	(81.0)	(83.2)	(107.5)
Total Assets	8,728.9	9,035.9	10,405.3	9,783.5	9,548.6	10,637.8	10,331.4	10,362.3
Liabilities and Equity								
Liabilities:								
Deposits	4,991.2	5,101.5	5,192.8	5,300.8	5,287.9	5,479.8	5,764.9	5,807.8
Negotiable Certificates of Deposit	480.1	474.9	719.3	935.7	577.1	685.0	744.4	461.3
Debentures	703.9	694.3	687.8	671.6	663.1	685.3	748.9	722.6
Call Money	692.7	698.0	1,377.4	751.3	632.1	773.8	480.8	159.1
Collateral Related to Securities Lending Transactions	8.3	78.4	287.6	157.6	148.4	863.5	485.2	303.1
Trading Liabilities	87.3	117.5	99.5	124.6	203.7	161.9	181.9	328.9
Borrowed Money	276.7	295.9	293.2	294.0	304.0	302.1	317.5	772.3
Foreign Exchanges	0.3	0.3	0.2	0.3	0.2	0.2	0.2	0.2
Corporate Bonds	562.4	589.0	566.5	561.0	519.9	543.8	513.3	406.6
Other Liabilities	237.6	295.7	510.3	303.4	450.6	394.2	406.0	739.8
Income Taxes Payable	-	-	-	-	0.7	-	0.4	0.0
Lease Debt	-	-	-	-	-	-	0.0	0.0
Other Liabilities	-	-	-	-	-	-	405.5	739.7
Accrued Employees' Bonuses	9.8	3.4	5.8	8.5	10.3	4.2	2.9	6.2
Reserve for Retirement Benefits	0.7	0.6	0.4	0.3	1.5	1.4	1.0	0.6
Reserve for Losses on Disposal of Premises and Equipment	-	-	-	-	4.9	7.8	7.1	7.0
Reserve for Losses on Litigation	-	-	-	-	-	-	-	3.6
Acceptances and Guarantees	18.3	19.4	19.4	16.5	11.7	18.1	11.3	15.8
Total Liabilities	8,070.0	8,369.5	9,760.8	9,126.3	8,815.9	9,921.5	9,666.1	9,735.6
Equity:								
Total Shareholders' Equity	664.4	685.6	659.6	678.9	764.5	760.6	722.4	671.5
Capital Stock	451.2	451.2	451.2	451.2	476.2	476.2	476.2	476.2
Capital Surplus	18.5	18.5	18.5	18.5	43.5	43.5	43.5	43.5
Additional Paid-in Capital	18.5	18.5	18.5	18.5	43.5	43.5	43.5	43.5
Retained Earnings	267.1	288.3	262.4	281.6	317.2	313.3	275.1	224.2
Legal Reserve	9.2	9.7	9.7	9.8	9.8	11.0	11.0	11.0
Other Retained Earnings	257.8	278.5	252.6	271.7	307.3	302.3	264.0	213.1
Unappropriated Retained Earnings	257.8	278.5	252.6	271.7	307.3	302.3	264.0	213.1
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)	(6.0)	(19.9)	(16.0)	(22.6)	(33.1)	(45.7)	(58.6)	(46.5)
Unrealized Gain (Loss) on Available-for-Sale Securities	4.1	5.0	(4.4)	(13.4)	(35.0)	(36.4)	(58.4)	(51.2)
Deferred Gain (Loss) on Derivatives under Hedge Accounting	(10.2)	(25.0)	(11.6)	(9.2)	1.8	(9.2)	(0.1)	4.7
Stock Acquisition Rights	0.5	0.6	0.8	1.0	1.2	1.4	1.5	1.7
Total Equity	658.8	666.3	644.5	657.2	732.7	716.3	665.2	626.6
Total Liabilities and Equity	8,728.9	9,035.9	10,405.3	9,783.5	9,548.6	10,637.8	10,331.4	10,362.3
Risk Monitored Loans (Non-Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Loans to Bankrupt Obligor	0.6	0.3	0.3	0.3	0.5	0.0	18.4	22.4
Non-Accrual Delinquent Loans	10.6	10.5	32.7	32.4	22.8	30.7	16.1	57.4
Loans Past Due Three Months or More	0.0	0.0	6.0	0.0	0.1	0.0	0.0	10.3
Restructured Loans	16.1	15.8	6.4	6.0	29.4	5.2	17.7	7.1
Total (A)	27.4	26.7	45.6	38.8	53.0	36.0	52.4	97.4
Loans and Bills Discounted (B)	5,075.2	5,178.7	5,335.1	5,273.4	5,356.3	5,447.1	5,660.1	5,122.2
(A)/(B) X 100 (%)	0.54%	0.52%	0.86%	0.74%	0.99%	0.66%	0.93%	1.90%
Reserve for Credit Losses (C)	106.9	105.9	100.5	99.6	93.6	81.0	83.2	107.5
Reserve Ratios (C)/(A) X 100 (%)	389.2%	396.0%	220.4%	256.4%	176.5%	225.0%	158.8%	110.4%

Loans by Borrower Industry (Non-Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Domestic Offices (excluding Japan Offshore Market Accounts):								
Manufacturing	187.8	n/a	277.8	n/a	187.9	199.2	219.9	242.9
Agriculture	-	n/a	-	n/a	-	-	-	-
Forestry	-	n/a	-	n/a	-	-	-	-
Fishery	0.9	n/a	0.8	n/a	2.9	2.8	2.8	2.7
Mining	6.5	n/a	5.6	n/a	4.5	4.5	4.6	4.6
Construction	18.4	n/a	15.0	n/a	18.5	16.8	14.3	19.0
Electric Power, Gas, Heat Supply and Water Supply	80.1	n/a	77.8	n/a	74.6	75.7	66.8	53.2
Information and Communications	27.3	n/a	56.5	n/a	49.1	48.0	46.5	48.1
Transportation	390.5	n/a	380.5	n/a	377.6	366.3	359.2	346.3
Wholesale and Retail	106.9	n/a	98.7	n/a	127.6	124.1	119.5	124.7
Finance and Insurance	1,343.5	n/a	1,204.6	n/a	1,446.5	1,293.8	1,470.1	1,288.2
Real Estate	1,407.0	n/a	1,463.8	n/a	1,234.8	1,210.5	1,211.2	1,052.6
Services	358.3	n/a	350.4	n/a	357.4	344.2	340.5	346.3
Local Government	63.8	n/a	60.8	n/a	118.1	283.2	301.1	182.7
Individual	612.1	n/a	750.6	n/a	865.8	931.0	962.6	943.4
Overseas Yen Loan and Overseas Loans Booked Domestically	398.2	n/a	493.1	n/a	408.6	495.5	450.4	395.0
Total Domestic	5,001.9	n/a	5,236.6	n/a	5,274.3	5,360.2	5,570.1	5,050.3
Overseas Offices (including Japan Offshore Market Accounts):								
Governments	0.9	n/a	0.8	n/a	1.1	1.3	1.2	1.3
Financial Institutions	-	n/a	-	n/a	-	-	-	-
Commerce and Industry	72.3	n/a	97.6	n/a	80.7	85.5	88.6	70.5
Others	-	n/a	-	n/a	-	-	-	-
Total Overseas	73.2	n/a	98.5	n/a	81.9	86.8	89.9	71.8
Total	5,075.2	n/a	5,335.1	n/a	5,356.3	5,447.1	5,660.1	5,122.2

Risk Monitored Loans by Borrower Industry (Non-Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Domestic Offices (excluding Japan Offshore Market Accounts):								
Manufacturing	n/a	n/a	n/a	n/a	3.0	2.0	1.8	1.8
Agriculture	n/a	n/a	n/a	n/a	-	-	-	-
Forestry	n/a	n/a	n/a	n/a	-	-	-	-
Fishery	n/a	n/a	n/a	n/a	-	-	-	-
Mining	n/a	n/a	n/a	n/a	-	-	-	-
Construction	n/a	n/a	n/a	n/a	3.1	3.0	3.0	4.0
Electric Power, Gas, Heat Supply and Water Supply	n/a	n/a	n/a	n/a	-	-	-	-
Information and Communications	n/a	n/a	n/a	n/a	-	-	0.6	0.7
Transportation	n/a	n/a	n/a	n/a	7.6	7.2	6.6	6.4
Wholesale and Retail	n/a	n/a	n/a	n/a	3.5	0.0	0.0	0.0
Finance and Insurance	n/a	n/a	n/a	n/a	0.4	0.4	6.7	6.8
Real Estate	n/a	n/a	n/a	n/a	1.0	1.0	1.9	23.4
Services	n/a	n/a	n/a	n/a	6.5	3.9	4.0	4.9
Local Government	n/a	n/a	n/a	n/a	-	-	-	-
Individual	n/a	n/a	n/a	n/a	1.2	1.1	4.2	4.3
Overseas Yen Loan and Overseas Loans Booked Domestically	n/a	n/a	n/a	n/a	26.4	17.1	23.2	44.6
Total Domestic	n/a	n/a	n/a	n/a	53.0	36.0	52.4	97.4
Overseas Offices (including Japan Offshore Market Accounts):								
Governments	n/a	n/a	n/a	n/a	-	-	-	-
Financial Institutions	n/a	n/a	n/a	n/a	-	-	-	-
Commerce and Industry	n/a	n/a	n/a	n/a	-	-	-	-
Others	n/a	n/a	n/a	n/a	-	-	-	-
Total Overseas	n/a	n/a	n/a	n/a	-	-	-	-
Total	n/a	n/a	n/a	n/a	53.0	36.0	52.4	97.4

Overseas and Offshore Loans by Region (Non-Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
US	n/a	n/a	n/a	n/a	76.8	85.5	103.0	106.8
Asset Backed Investment in US	n/a	n/a	n/a	n/a	6.0	4.7	5.3	5.9
Europe	n/a	n/a	n/a	n/a	235.5	251.4	235.9	174.3
Asset Backed Investment in Europe	n/a	n/a	n/a	n/a	187.2	198.0	175.4	127.1
Others	n/a	n/a	n/a	n/a	178.2	209.4	201.3	185.7
Total	471.4	n/a	591.6	n/a	490.6	546.4	540.4	466.8

Risk Monitored Loans of Overseas and Offshore Loans by Region (Non-Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
US	n/a	n/a	n/a	n/a	6.0	4.7	-	1.2
Asset Backed Investment in US	n/a	n/a	n/a	n/a	6.0	4.7	-	1.2
Europe	n/a	n/a	n/a	n/a	20.3	12.2	23.1	43.3
Asset Backed Investment in Europe	n/a	n/a	n/a	n/a	20.3	12.2	23.1	39.0
Others	n/a	n/a	n/a	n/a	0.0	0.0	0.0	0.0
Total	n/a	n/a	n/a	n/a	26.4	17.1	23.2	44.6

Claims Classified under the Financial Revitalization Law (Non-Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Claims Against Bankrupt and Quasi-Bankrupt Obligors	0.9	0.6	9.9	9.9	8.0	17.1	26.4	31.9
Doubtful Claims	10.8	10.7	23.5	23.2	15.5	13.7	8.2	48.0
Substandard Claims	16.2	15.9	12.6	6.2	29.6	5.3	17.8	17.5
Total (A)	27.9	27.2	45.9	39.3	53.1	36.1	52.5	97.5
Total Claims (B)	5,294.6	5,469.9	5,630.1	5,546.1	5,566.0	5,677.2	5,840.2	5,453.0
(A)/(B) X 100 (%)	0.53%	0.50%	0.82%	0.71%	0.95%	0.64%	0.90%	1.79%
Reserve for Credit Losses (C)	106.9	105.9	100.5	99.6	93.6	81.0	83.2	107.5
Reserve Ratios (C)/(A) X 100 (%)	383.2%	389.7%	219.1%	253.9%	176.3%	224.7%	158.6%	110.3%
(Ref.) Amount of Write-Off	6.4	6.5	15.8	15.7	34.6	45.4	58.4	54.6
(Ref.) Below Need Caution Level	151.5	n/a	148.4	130.2	159.3	145.7	185.2	448.9

Coverage Ratios for Non-Performing Claims Disclosed under the Financial Revitalization Law (Non-Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Claims Against Bankrupt and Quasi-Bankrupt Obligors	100.0%	n/a	100.0%	n/a	100.0%	n/a	100.0%	n/a
Doubtful Claims	84.1%	n/a	76.0%	n/a	87.1%	n/a	77.5%	n/a
Substandard Claims	75.0%	n/a	89.2%	n/a	38.9%	n/a	42.7%	n/a
Total	79.3%	n/a	84.8%	n/a	62.2%	n/a	77.0%	n/a
Reserve for Credit Losses (Non-Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Reserve for Loan Losses (A)	74.5	n/a	67.1	n/a	67.6	n/a	59.4	n/a
General Reserve for Loan Losses	65.4	n/a	48.0	n/a	57.9	n/a	51.1	n/a
Specific Reserve for Loan Losses	9.1	n/a	19.0	n/a	9.6	n/a	8.2	n/a
Reserve for Loans to Restructuring Countries	0.0	n/a	0.0	n/a	0.0	n/a	0.0	n/a
Specific Reserve for Other Credit Losses	32.4	n/a	33.4	n/a	26.0	n/a	23.7	n/a
Total Reserve for Credit Losses (B)	106.9	105.9	100.5	99.6	93.6	81.0	83.2	107.5
Total Claims (C)	5,294.6	n/a	5,630.0	n/a	5,566.0	n/a	5,840.2	n/a
Ratio of Total Reserve for Loan Losses to Total Claims (A)/(C)X100 (%)	1.4%	n/a	1.2%	n/a	1.2%	n/a	1.0%	n/a
Ratio of Total Reserve for Credit Losses to Total Claims (B)/(C)X100 (%)	2.0%	n/a	1.8%	n/a	1.7%	n/a	1.4%	n/a
Reserve Ratios for Borrowers' Category (Non-Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Legally and Virtually Bankrupt (unsecured portion)	100.00%	n/a	100.00%	n/a	100.00%	n/a	100.00%	n/a
Possibly Bankrupt (unsecured portion)	82.35%	n/a	74.97%	n/a	79.25%	n/a	75.16%	n/a
Substandard (unsecured portion)	57.13%	n/a	73.23%	n/a	34.17%	n/a	34.99%	n/a
Need Caution (total claims)	15.63%	n/a	7.31%	n/a	8.95%	n/a	7.14%	n/a
Need Caution (unsecured portion)	43.68%	n/a	27.93%	n/a	26.70%	n/a	34.04%	n/a
Normal (total claims)	0.34%	n/a	0.31%	n/a	0.31%	n/a	0.33%	n/a
Housing Loans (Non-Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Housing Loans	562.2	619.3	692.4	730.8	811.1	876.9	909.2	894.6
Loans to Small and Medium Sized Entities (SME) (Non-Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Loans to Small- and Medium-Sized Entities (SMEs)	2,881.2	n/a	3,046.6	n/a	3,001.6	n/a	3,107.2	n/a
% of Loans to Small- and Medium-Sized Entities	57.6%	n/a	58.2%	n/a	56.9%	n/a	55.8%	n/a
Balance of Deposits (Non-Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Balance of Deposits (Including NCDs)	5,471.4	5,576.5	5,912.1	6,236.6	5,865.1	6,164.8	6,509.4	6,269.2
Balance of Deposits from Individuals	3,545.8	3,530.5	3,537.2	3,798.2	3,960.1	4,081.8	4,216.4	4,496.5

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

Unaudited (Billions of Yen)

U.S. Residential Mortgage Exposure (Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Net Exposure (After Mark-Downs and Credit Reserves)	n/a	n/a	n/a	n/a	28.0	28.5	26.1	13.3
Balance of Securitized Products (Non-Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
RMBS	n/a	n/a	98.7	93.8	76.2	77.3	73.3	55.5
Japan	n/a	n/a	55.4	54.7	45.6	48.5	48.7	49.6
U.S.	n/a	n/a	23.5	21.0	15.9	16.2	14.5	3.1
Europe	n/a	n/a	9.4	8.8	7.3	5.5	4.0	1.8
Other	n/a	n/a	10.2	9.1	7.2	6.9	5.8	0.9
CMBS	n/a	n/a	35.2	33.9	30.3	29.8	24.9	20.6
Japan	n/a	n/a	18.5	18.1	17.6	16.4	14.2	14.2
U.S.	n/a	n/a	-	-	-	-	-	-
Europe	n/a	n/a	13.3	12.4	10.0	10.5	7.9	4.2
Other	n/a	n/a	3.4	3.3	2.6	2.8	2.6	2.1
CLO	n/a	n/a	183.8	179.5	149.5	125.2	107.5	92.2
Japan	n/a	n/a	-	-	-	-	-	-
U.S.	n/a	n/a	116.8	112.3	87.6	93.9	81.2	70.3
Europe	n/a	n/a	63.6	63.9	59.1	28.3	23.4	19.8
Other	n/a	n/a	3.4	3.3	2.7	3.0	2.8	2.0
ABS CDO (Re-Securitized Products)	n/a	n/a	10.0	9.4	8.9	8.6	8.0	8.0
Japan	n/a	n/a	8.1	8.1	8.0	8.0	8.0	8.0
U.S.	n/a	n/a	1.8	1.2	0.8	0.5	0.0	-
Europe	n/a	n/a	-	-	-	-	-	-
Other	n/a	n/a	-	-	-	-	-	-
Total	n/a	n/a	327.9	316.7	265.1	241.0	213.9	176.4
Japan	n/a	n/a	82.1	81.1	71.4	73.0	71.1	71.8
U.S.	n/a	n/a	142.2	134.7	104.4	110.7	95.8	73.5
Europe	n/a	n/a	86.4	85.2	76.5	44.3	35.4	25.9
Other	n/a	n/a	17.0	15.7	12.7	12.9	11.4	5.1

LBO, Monoline, SIV, ABCP (Non-Consolidated)	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
Total LBO	n/a	n/a	309.7	287.8	277.1	311.6	313.8	296.6
Japan	n/a	n/a	288.8	267.9	258.6	293.2	297.8	284.4
U.S.	n/a	n/a	4.4	4.1	3.6	3.7	3.6	3.1
Europe	n/a	n/a	-	-	-	-	-	-
Other	n/a	n/a	16.5	15.8	14.8	14.5	12.3	9.0
Total Monoline	n/a	n/a	2.0	1.8	1.4	1.3	1.1	0.9
Japan	n/a	n/a	-	-	-	-	-	-
U.S.	n/a	n/a	-	-	-	-	-	-
Europe	n/a	n/a	-	-	-	-	-	-
Other	n/a	n/a	2.0	1.8	1.4	1.3	1.1	0.9
SIV	n/a	n/a	-	-	-	-	-	-
ABCP	n/a	n/a	-	-	-	-	-	-

(Reference)

Exchange Rate Information	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9	2008.12
JPY/USD	117.78	123.43	115.29	113.05	99.73	105.68	104.36	90.41
JPY/EUR	157.12	165.95	163.40	165.30	157.42	166.89	150.14	126.69
JPY/GBP	231.17	247.31	233.15	225.72	198.40	210.71	188.48	130.54