

Shinsei Bank (TSE: 8303)

Quarterly Data Book for the First Half
Period Ended September 30, 2008
(November 12, 2008)

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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*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Net Interest Income	22.3	21.3	26.8	29.6	40.6	40.5	35.7	34.8
Non-Interest Income	54.8	31.2	49.6	32.5	29.5	13.2	25.2	6.5
Net Fees and Commissions	13.2	10.9	12.8	10.3	9.2	8.4	9.3	7.9
Net Trading Income	3.3	3.1	5.2	2.0	1.3	0.5	2.7	(3.7)
Net Other Business Income	38.1	17.1	31.6	20.1	19.0	4.2	13.2	2.3
Total Revenue	77.2	52.6	76.5	62.2	70.2	53.8	61.0	41.3
General and Administrative Expenses	36.7	37.4	37.3	39.9	40.2	40.2	40.9	35.7
Ordinary Business Profit	40.4	15.1	39.1	22.2	29.9	13.6	20.0	5.5
Net Credit Costs	14.4	32.2	9.5	21.1	10.0	32.8	8.3	33.2
Amortization of Goodwill and Other Intangible Assets	4.9	5.3	3.0	3.0	3.3	3.0	2.9	2.7
Other Gains (Losses)	(8.7)	(102.8)	19.2	(0.5)	(0.8)	55.8	6.2	6.4
Income before Income Taxes and Minority Interests	12.3	(125.3)	45.8	(2.5)	15.7	33.5	14.8	(24.0)
Income Taxes (Benefit)								
Current	0.6	1.1	3.5	0.5	0.5	0.2	2.0	0.3
Deferred	(0.8)	(22.5)	6.1	(0.8)	(0.1)	4.3	(2.3)	1.7
Minority Interests in Net Income of Subsidiaries	4.2	4.0	4.8	5.8	4.9	2.4	4.2	3.9
Net Income (Loss)	8.2	(108.1)	31.2	(8.0)	10.3	26.5	10.8	(30.1)
Cash Basis Net Income (Loss)	12.4	(24.8)	33.9	(5.2)	13.2	29.2	13.4	(27.7)

Consolidated Statements of Operations	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Total Interest Income	43.5	46.2	53.3	58.1	68.2	62.4	60.7	63.6
Interest on Loans and Bills Discounted	33.3	34.2	38.9	45.4	52.3	50.0	47.3	50.6
Interest and Dividends on Securities	7.1	8.3	11.1	9.4	11.9	10.2	11.1	9.8
Other Interest Income	3.1	3.6	3.2	3.2	4.0	2.0	2.3	3.1
Fees and Commissions Income	19.1	17.6	18.1	17.0	15.5	15.2	14.9	13.9
Trading Profits	3.5	3.1	5.2	2.0	1.3	1.1	4.6	0.5
Other Business Income	63.7	69.2	68.3	65.3	56.4	56.4	56.8	55.6
Other Ordinary Income	4.9	5.5	7.9	10.0	6.1	4.8	4.7	7.5
Ordinary Income	134.9	141.9	153.0	152.6	147.6	140.1	142.0	141.3
Total Interest Expenses	21.1	24.8	26.5	28.4	27.5	21.8	25.0	28.8
Interest on Deposits	9.1	10.5	10.0	11.0	11.1	11.1	10.8	11.5
Interest on Debentures	0.7	0.7	0.7	0.8	0.8	0.9		
Interest on Borrowings	2.9	3.4	3.6	5.3	4.5	1.7	4.2	4.4
Interest on Corporate Bonds							4.1	3.1
Other Interest Expenses	8.3	10.0	12.0	11.2	11.0	7.8	5.8	9.6
Fees and Commissions Expenses	5.8	6.7	5.3	6.6	6.3	6.8	5.6	6.0
Trading Losses	0.1	0.0	0.0	0.0	(0.0)	(0.0)	1.9	4.3
Other Business Expenses	42.1	47.5	44.0	47.2	42.5	53.4	46.5	53.9
Total General and Administrative Expenses	41.8	42.7	40.4	43.1	43.6	44.0	44.2	39.0
General and Administrative Expenses	36.8	37.4	37.4	40.0	40.3	40.9	41.2	36.3
Amortization of Goodwill	3.1	3.1	2.3	2.3	2.3	2.1	2.0	1.8
Amortization of Intangible Assets	1.7	2.2	0.6	0.6	0.9	0.9	0.9	0.9
Other Ordinary Expenses	22.9	43.4	11.4	29.4	12.1	40.4	10.8	41.9
Provision of Reserve for Loan Losses	14.1	30.2	9.3	19.8	9.1	28.5	7.8	30.4
Others	8.8	13.2	2.0	9.5	3.0	11.9	2.9	11.4
Ordinary Expenses	134.1	165.4	127.7	155.0	132.2	167.2	134.2	174.1
Net Ordinary Income (loss)	0.7	(23.5)	25.2	(2.3)	15.4	(27.1)	7.7	(32.8)
Special Gains	11.7	0.7	20.5	1.0	0.3	66.9	11.0	9.2
Special Losses	0.1	102.6	0.0	1.2	0.0	6.2	3.9	0.4
Income (Loss) before Income Taxes and Minority Interests	12.3	(125.3)	45.8	(2.5)	15.7	33.5	14.8	(24.0)
Income Taxes (Benefit):								
Current	0.6	1.1	3.5	0.5	0.5	0.2	2.0	0.3
Deferred	(0.8)	(22.5)	6.1	(0.8)	(0.1)	4.3	(2.3)	1.7
Minority Interests in Net Income of Subsidiaries	4.2	4.0	4.8	5.8	4.9	2.4	4.2	3.9
Net Income (Loss)	8.2	(108.1)	31.2	(8.0)	10.3	26.5	10.8	(30.1)

Non-Interest Income*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Net Fees and Commissions	13.2	10.9	12.8	10.3	9.2	8.4	9.3	7.9
Net Trading Income	3.3	3.1	5.2	2.0	1.3	0.5	2.7	(3.7)
Net Other Business Income	38.1	17.1	31.6	20.1	19.0	4.2	13.2	2.3
Income on Leased Assets and Installment Receivables	12.6	12.9	12.9	14.3	12.2	12.2	12.2	12.1
Non-Interest Income	54.8	31.2	49.6	32.5	29.5	13.2	25.2	6.5

General and Administrative Expenses*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Personnel Expenses	16.2	14.3	16.1	16.3	16.4	14.7	17.0	12.7
Premises Expenses	4.3	4.5	4.1	4.5	5.2	4.7	5.5	5.6
Technology and Data Processing Expenses	4.8	5.2	4.9	5.1	5.8	5.8	5.8	5.6
Advertising Expenses	2.2	3.1	2.3	2.7	2.3	2.5	2.1	2.1
Consumption and Property Taxes	1.6	1.8	2.0	2.2	1.6	2.5	1.8	1.5
Deposit Insurance Premium	0.7	0.7	0.8	0.8	0.8	0.8	0.9	0.9
Other General and Administrative Expenses	6.7	7.7	6.9	8.1	7.7	8.9	7.4	7.0
General and Administrative Expenses	36.7	37.4	37.3	39.9	40.2	40.2	40.9	35.7

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.

Net Credit Costs	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Losses on Write-Off of Loans / Losses on Sale of Loans	0.0	1.1	0.0	0.0	0.1	2.9	0.6	2.3
Net Provision (Reversal) of Reserve for Loan Losses	14.1	31.0	9.3	18.8	9.1	35.9	8.1	32.5
Net (Reversal) Provision of General Reserve for Loan Losses	4.8	4.0	(1.9)	(3.4)	(2.8)	31.1	(0.5)	19.0
Net (Reversal) Provision of Specific Reserve for Loan Losses	9.3	27.0	11.3	22.3	11.9	4.8	8.6	13.4
Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	-	0.0	-	0.0	-	0.0	-	0.0
Net Provision of Specific Reserve for Other Credit Losses	0.0	(0.8)	0.0	1.0	-	(7.3)	(0.2)	(2.0)
Other Credit Costs Relating to Leasing Business	0.1	0.9	0.1	1.2	0.7	1.2	(0.1)	0.4
Net Credit Costs	14.4	32.2	9.5	21.1	10.0	32.8	8.3	33.2

* Management accounting basis

Interest-Earning Assets and Interest-Bearing Liabilities*	2006.10-12		2007.1-3		2007.4-6		2007.7-9	
	Average Balance	Yield/Rate (%)	Average Balance	Yield/Rate (%)	Average Balance	Yield/Rate (%)	Average Balance	Yield/Rate (%)
Interest-Earning Assets:								
Loans and Bills Discounted	4,814.1	2.75	5,029.9	2.76	5,213.6	3.00	5,257.1	3.44
Leased Assets and Installment Receivables	839.0	5.96	810.1	6.47	785.0	6.60	777.8	7.34
Securities	1,923.2	1.48	1,866.9	1.81	1,947.4	2.30	2,035.1	1.84
Other Interest-Earning Assets	771.7	n.m.	768.7	n.m.	681.6	n.m.	962.0	n.m.
Total Revenue on Interest-Earning Assets	8,348.2	2.67	8,475.8	2.83	8,627.8	3.08	9,032.1	3.19
Interest-Bearing Liabilities:								
Deposits, Including Negotiable Certificates of Deposit	5,070.4	0.75	5,320.1	0.85	5,528.4	0.79	5,570.9	0.86
Debentures	731.4	0.39	708.9	0.42	696.7	0.44	689.6	0.47
Borrowed Money	1,164.5	1.01	1,130.0	1.25	1,125.8	1.28	1,119.4	1.89
Subordinated Debt	106.0	0.92	107.2	1.00	108.0	1.09	108.0	1.11
Other Borrowed Money	1,058.5	1.02	1,022.8	1.28	1,017.8	1.30	1,011.4	1.98
Corporate Bonds	367.6	2.67	432.0	3.64	447.2	3.74	435.3	3.39
Subordinated Bonds	305.2	2.94	357.6	3.97	373.0	4.23	356.5	3.76
Other Corporate Bonds	62.3	1.38	74.3	2.09	74.1	1.25	78.8	1.72
Other Interest-Bearing Liabilities	972.5	n.m.	950.1	n.m.	911.8	n.m.	1,208.4	n.m.
Total Expense on Interest-Bearing Liabilities	8,306.5	1.01	8,541.3	1.18	8,710.0	1.22	9,023.8	1.25
Non Interest-Bearing Sources of Funds:								
Non Interest-Bearing (Assets) Liabilities, Net	(708.8)	-	(764.8)	-	(734.8)	-	(649.7)	-
Total Equity-Minority Interests in Subsidiaries	750.4	-	699.2	-	652.6	-	658.0	-
Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds	8,348.2	-	8,475.8	-	8,627.8	-	9,032.1	-
Net Interest Margin	-	1.66	-	1.65	-	1.86	-	1.94
Impact of Non Interest-Bearing Sources	-	0.01	-	(0.01)	-	(0.01)	-	0.00
Net Revenue/Yield on Interest-Earning Assets	-	1.66	-	1.64	-	1.85	-	1.94
Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income:								
Total Revenue on Interest-Earning Assets	8,348.2	2.67	8,475.8	2.83	8,627.8	3.08	9,032.1	3.19
Less: Income on Leased Assets and Installment Receivables	839.0	5.96	810.1	6.47	785.0	6.60	777.8	7.34
Total Interest Income	7,509.1	2.30	7,665.6	2.45	7,842.7	2.73	8,254.3	2.80
Total Interest Expenses	-	-	-	-	-	-	-	-
Net Interest Income	-	-	-	-	-	-	-	-

Interest-Earning Assets and Interest-Bearing Liabilities*	2007.10-12		2008.1-3		2008.4-6		2008.7-9	
	Average Balance	Yield/Rate (%)	Average Balance	Yield/Rate (%)	Average Balance	Yield/Rate (%)	Average Balance	Yield/Rate (%)
Interest-Earning Assets:								
Loans and Bills Discounted	5,772.7	3.61	5,317.8	3.79	5,714.7	3.32	5,845.9	3.44
Leased Assets and Installment Receivables	761.8	6.41	738.0	6.89	727.4	6.73	709.4	6.78
Securities	2,315.8	2.04	1,936.4	2.13	2,477.2	1.80	2,586.7	1.51
Other Interest-Earning Assets	1,166.7	n.m.	1,142.3	n.m.	994.9	n.m.	1,153.1	1.09
Total Revenue on Interest-Earning Assets	10,017.2	3.20	9,134.7	3.30	9,914.4	2.95	10,295.3	2.92
Interest-Bearing Liabilities:								
Deposits, Including Negotiable Certificates of Deposit	5,987.2	0.84	5,851.3	0.85	5,998.1	0.81	6,236.3	0.83
Debentures	663.0	0.52	668.6	0.58	665.7	0.60	715.9	0.69
Borrowed Money	1,191.1	1.51	1,090.5	0.66	1,093.6	1.55	1,172.2	1.50
Subordinated Debt	108.0	1.33	108.0	1.44	108.0	1.41	108.0	1.41
Other Borrowed Money	1,083.1	1.53	982.5	0.58	985.6	1.57	1,064.2	1.51
Corporate Bonds	451.9	3.34	367.8	3.94	435.6	3.81	382.5	3.30
Subordinated Bonds	358.8	3.73	285.4	4.64	355.8	4.30	303.0	3.73
Other Corporate Bonds	93.1	1.80	82.4	1.53	79.7	1.63	79.5	1.66
Other Interest-Bearing Liabilities	1,285.1	n.m.	972.6	n.m.	1,185.7	n.m.	1,348.7	2.06
Total Expense on Interest-Bearing Liabilities	9,578.6	1.15	8,950.9	0.98	9,378.8	1.07	9,855.9	1.16
Non Interest-Bearing Sources of Funds:								
Non Interest-Bearing (Assets) Liabilities, Net	(217.1)	-	(503.1)	-	(180.1)	-	(250.7)	-
Total Equity-Minority Interests in Subsidiaries	655.7	-	686.8	-	715.7	-	690.1	-
Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds	10,017.2	-	9,134.7	-	9,914.4	-	10,295.3	-
Net Interest Margin	-	2.05	-	2.32	-	1.88	-	1.76
Impact of Non Interest-Bearing Sources	-	0.05	-	0.02	-	0.06	-	0.05
Net Revenue/Yield on Interest-Earning Assets	-	2.10	-	2.34	-	1.94	-	1.81
Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income:								
Total Revenue on Interest-Earning Assets	10,017.2	3.20	9,134.7	3.30	9,914.4	2.95	10,295.3	2.92
Less: Income on Leased Assets and Installment Receivables	761.8	6.41	738.0	6.89	727.4	6.73	709.4	6.78
Total Interest Income	9,255.3	2.93	8,396.7	2.99	9,186.9	2.65	9,585.8	2.64
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	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Assets:								
Cash and Due From Banks	417.2	448.5	412.2	394.1	316.1	505.6	544.9	278.4
Call Loans	71.0	43.1	67.1	736.1	544.7	-	315.3	199.0
Receivables Under Resale Agreements	-	-	-	-	3.5	2.0	-	-
Collateral Related to Securities Borrowing Transactions	103.9	11.0	47.6	74.7	93.3	18.7	104.1	19.0
Other Monetary Claims Purchased	383.1	366.5	469.7	445.1	467.0	468.8	468.3	454.6
Trading Assets	368.8	303.3	310.0	251.4	232.3	315.2	270.9	285.1
Monetary Assets Held in Trust	494.6	502.3	488.0	417.6	400.4	371.5	370.2	377.2
Securities	1,880.0	1,854.6	1,869.7	2,368.5	2,047.8	1,980.2	2,587.9	1,994.3
Loans and Bills Discounted	4,977.0	5,146.3	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7
Foreign Exchanges	10.7	15.0	30.5	26.7	18.8	17.8	13.5	22.4
Lease Receivables and Leased Investment Assets							249.9	252.6
Other Assets	884.0	870.3	914.0	1,018.4	1,007.2	1,100.1	1,064.1	1,109.7
Installment Receivables	482.9	440.8	449.2	438.5	435.8	421.8	408.6	420.6
Premises and Equipment	392.7	382.4	382.4	372.2	367.0	305.7	74.6	53.7
Tangible Leased Assets	304.2	294.4	294.2	284.4	273.8	264.9	43.1	11.6
Intangible Assets	344.0	244.1	240.4	238.8	236.8	233.1	191.5	228.5
Goodwill, Net	216.2	158.0	156.4	154.1	144.5	142.2	139.9	146.5
Intangible Leased Assets	41.0	41.9	40.5	41.2	40.5	39.6	1.5	1.5
Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Deferred Tax Assets	27.9	42.4	35.5	38.7	37.7	28.2	35.6	30.9
Customers' Liabilities for Acceptances and Guarantees	773.8	754.4	745.1	725.5	713.0	701.7	705.5	695.5
Reserve for Credit Losses	(139.8)	(147.2)	(146.0)	(141.7)	(141.6)	(145.9)	(128.4)	(135.1)
Total Assets	10,989.6	10,837.6	11,145.3	12,423.4	11,848.1	11,525.7	12,532.6	12,446.2
Liabilities and Equity								
Liabilities:								
Deposits	4,744.0	4,940.7	5,067.0	5,151.3	5,262.5	5,229.4	5,424.0	5,671.1
Negotiable Certificates of Deposit	315.1	480.1	474.9	719.3	935.7	577.1	685.0	744.4
Debentures	712.5	703.2	693.7	686.5	670.3	662.4	684.6	748.2
Call Money	808.1	692.7	698.0	1,377.4	751.3	632.1	773.8	480.8
Collateral Related to Securities Lending Transactions	180.8	8.3	77.5	285.1	156.9	148.4	863.5	485.2
Commercial Paper	241.0	171.3	-	-	-	-	-	-
Trading Liabilities	107.8	99.2	127.8	110.5	127.9	205.0	158.9	178.9
Borrowed Money	1,139.2	1,122.6	1,099.4	1,092.7	1,111.9	1,127.2	1,060.0	1,062.7
Foreign Exchanges	0.3	0.1	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
Corporate Bonds	400.0	400.4	444.0	432.7	443.7	426.2	431.4	407.4
Other Liabilities	504.7	498.3	548.5	766.1	549.3	708.7	611.0	669.3
Accrued Employees' Bonuses	10.3	13.1	5.0	8.4	11.3	14.5	6.1	7.1
Accrued Directors' Bonuses	0.2	0.3	0.2	0.2	0.4	0.2	0.0	0.2
Reserve for Employees' Retirement Benefits	3.3	3.5	3.3	3.2	3.1	4.6	4.5	9.5
Reserve for Directors' Retirement Benefits	-	-	-	0.0	0.1	0.1	0.1	0.2
Reserve for Losses on Interest Repayments	10.8	10.3	9.7	9.4	43.3	39.3	34.4	256.2
Reserve for Losses on Disposal of Premises and Equipment	-	-	-	-	-	5.0	8.0	7.2
Reserve Under Special Law	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deferred Tax Liabilities	13.0	5.0	5.1	4.6	4.1	4.2	3.9	13.0
Acceptances and Guarantees	773.8	754.4	745.1	725.5	713.0	701.7	705.5	695.5
Total Liabilities	9,965.8	9,904.4	10,181.2	11,488.7	10,912.0	10,560.5	11,556.8	11,527.8
Equity:								
Total Shareholders' Equity	752.5	642.7	671.2	663.3	673.2	749.8	754.7	724.6
Capital Stock	451.2	451.2	451.2	451.2	451.2	476.2	476.2	476.2
Capital Surplus	18.5	18.5	18.5	18.5	18.5	43.5	43.5	43.5
Retained Earnings	355.2	245.4	273.9	266.0	275.9	302.5	307.4	277.3
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	1.8	0.2	(10.3)	(9.7)	(17.3)	(34.2)	(41.5)	(60.5)
Unrealized Gain (Loss) on Available-For-Sale Securities	4.5	5.0	6.0	(3.8)	(13.4)	(35.0)	(36.1)	(58.6)
Deferred Gain (Loss) on Derivatives Under Hedge Accounting	(6.6)	(7.7)	(20.3)	(9.5)	(7.2)	(1.0)	(9.0)	(2.7)
Foreign Currency Translation Adjustments	4.0	2.9	3.8	3.6	3.3	1.8	3.6	0.8
Stock Acquisition Rights	0.4	0.5	0.6	0.8	1.0	1.2	1.4	1.5
Minority Interests in Subsidiaries	268.9	289.6	302.4	280.1	279.1	248.4	261.1	252.8
Total Equity	1,023.8	933.2	964.0	934.6	936.0	965.2	975.8	918.4
Total Liabilities and Equity	10,989.6	10,837.6	11,145.3	12,423.4	11,848.1	11,525.7	12,532.6	12,446.2

Securities	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Trading Securities	n/a	116.5	n/a	116.1	n/a	63.1	n/a	36.9
Securities Being Held to Maturity	n/a	407.0	n/a	438.8	n/a	390.4	n/a	330.9
Securities Being Held to Maturity with Readily Determinable Fair Value	n/a	407.0	n/a	438.8	n/a	390.4	n/a	330.9
Japanese National Government Bonds	n/a	364.5	n/a	324.4	n/a	304.3	n/a	244.2
Japanese Corporate Bonds	n/a	42.4	n/a	101.6	n/a	75.1	n/a	75.2
Other	n/a	-	n/a	12.7	n/a	11.0	n/a	11.5
Securities Being Held to Maturity whose fair value is not readily determinable	n/a	-	n/a	-	n/a	-	n/a	0.0
Japanese Corporate Bonds	n/a	-	n/a	-	n/a	-	n/a	0.0
Securities Available-For-Sale	n/a	1,276.6	n/a	1,762.9	n/a	1,484.5	n/a	1,584.3
Marketable Securities, at Fair Value	n/a	1,016.3	n/a	1,433.0	n/a	1,055.6	n/a	1,100.7
Equity Securities	n/a	22.4	n/a	23.5	n/a	19.1	n/a	17.2
Japanese National Government Bonds	n/a	385.8	n/a	559.5	n/a	341.0	n/a	553.0
Japanese Local Government Bonds	n/a	53.2	n/a	114.9	n/a	2.2	n/a	1.7
Japanese Corporate Bonds	n/a	135.1	n/a	206.1	n/a	201.6	n/a	114.2
Other, Mainly Foreign Debt Securities	n/a	419.6	n/a	528.8	n/a	491.5	n/a	414.5
Foreign Securities	n/a	416.0	n/a	527.1	n/a	487.9	n/a	411.3
Foreign Currency Denominated Foreign Corporate and Government Bonds	n/a	317.4	n/a	399.9	n/a	329.2	n/a	258.1
Yen-Denominated Foreign Corporate and Government Bonds	n/a	80.9	n/a	109.9	n/a	139.2	n/a	135.8
Foreign Equity Securities	n/a	9.5	n/a	10.3	n/a	12.8	n/a	11.6
Other Securities	n/a	3.6	n/a	1.7	n/a	3.5	n/a	3.2
Book Value of Securities Whose Fair Value is Not Readily Determinable	n/a	260.3	n/a	329.8	n/a	428.9	n/a	483.6
Equity Securities	n/a	7.9	n/a	15.2	n/a	14.9	n/a	15.9
Japanese Local Government Bonds	n/a	0.0	n/a	0.0	n/a	0.0	n/a	0.0
Japanese Corporate Bonds	n/a	156.9	n/a	193.6	n/a	283.7	n/a	324.4
Foreign Securities	n/a	72.5	n/a	84.7	n/a	65.3	n/a	79.2
Other	n/a	22.8	n/a	36.1	n/a	64.8	n/a	63.9
Investments in Unconsolidated Subsidiaries, at Cost and Affiliates	n/a	54.4	n/a	50.6	n/a	42.1	n/a	42.0
Securities	1,880.0	1,854.6	1,869.7	2,368.5	2,047.8	1,980.2	2,587.9	1,994.3

Securities by Maturity	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
One Year or Less	n/a	519.2	n/a	n/a	n/a	491.0	n/a	n/a
Over One Year to Three Years	n/a	396.4	n/a	n/a	n/a	511.8	n/a	n/a
Over Three Years to Five Years	n/a	298.7	n/a	n/a	n/a	373.1	n/a	n/a
Over Five Years to Seven Years	n/a	63.6	n/a	n/a	n/a	59.4	n/a	n/a
Over Seven Years to Ten Years	n/a	134.9	n/a	n/a	n/a	141.2	n/a	n/a
Over Ten Years	n/a	235.4	n/a	n/a	n/a	216.6	n/a	n/a
Unspecified Term	n/a	206.1	n/a	n/a	n/a	186.8	n/a	n/a
Total Securities	1,880.0	1,854.6	1,869.7	2,368.5	2,047.8	1,980.2	2,587.9	1,994.3

Loans by Borrower Industry	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Domestic Offices (excluding Japan offshore market account):								
Manufacturing	n/a	189.4	n/a	280.8	n/a	191.8	202.4	224.0
Agriculture	n/a	0.0	n/a	0.0	n/a	0.0	0.0	0.0
Forestry	n/a	0.0	n/a	0.0	n/a	-	-	-
Fishery	n/a	0.9	n/a	0.8	n/a	2.9	2.8	2.8
Mining	n/a	6.6	n/a	5.6	n/a	4.5	4.5	4.6
Construction	n/a	19.9	n/a	16.1	n/a	20.4	18.2	15.3
Electric Power, Gas, Heat Supply and Water Supply	n/a	80.1	n/a	77.8	n/a	74.6	75.7	66.8
Information and Communications	n/a	27.5	n/a	56.7	n/a	50.0	48.9	47.5
Transportation	n/a	391.9	n/a	381.3	n/a	379.4	368.7	362.9
Wholesale and Retail	n/a	117.5	n/a	108.5	n/a	138.0	134.1	129.0
Finance and Insurance	n/a	1,091.6	n/a	1,051.0	n/a	1,248.0	1,040.9	1,179.9
Real Estate	n/a	1,390.4	n/a	1,453.3	n/a	1,295.1	1,278.7	1,270.0
Services	n/a	369.9	n/a	364.0	n/a	374.0	359.9	373.2
Local Government	n/a	63.8	n/a	60.8	n/a	118.1	283.2	301.1
Others	n/a	1,302.1	n/a	1,469.0	n/a	1,597.9	1,703.2	2,460.9
Loans to Individual Customers in Retail Banking, GE Consumer Finance, APLUS and Shinki	n/a	844.5	n/a	972.4	n/a	1,174.7	1,239.7	2,008.6
Total Domestic (A)	n/a	5,052.2	n/a	5,326.3	n/a	5,495.3	5,521.8	6,438.5
Overseas Offices (including Japan offshore market account):								
Governments	n/a	0.9	n/a	0.8	n/a	1.1	1.3	1.2
Financial Institutions	n/a	-	n/a	-	n/a	-	-	-
Others	n/a	93.1	n/a	129.3	n/a	125.6	140.9	139.8
Total Overseas (B)	n/a	94.0	n/a	130.1	n/a	126.8	142.2	141.1
Total (A)+(B)	4,977.0	5,146.3	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7

Intangible Assets	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Goodwill, Net	216.2	158.0	156.4	154.1	144.5	142.2	139.9	146.5
GE Consumer Finance								10.4
APLUS	n/a	117.2	n/a	113.7	111.8	110.0	108.2	106.5
Showa Leasing	n/a	41.5	n/a	40.3	39.8	39.2	38.6	36.3
Shinki					(7.1)	(7.0)	(6.9)	(6.8)
Others	n/a	(0.7)	n/a	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
Intangible Assets Related with Acquisitions	62.0	19.8	19.1	18.4	24.6	23.6	22.7	48.8
GE Consumer Finance								27.0
APLUS	n/a	12.2	n/a	11.3	10.9	10.5	10.1	9.7
Showa Leasing	n/a	7.6	n/a	7.0	6.8	6.6	6.3	6.0
Shinki					6.7	6.4	6.1	5.8
Other	65.7	66.2	64.7	66.2	67.7	67.2	28.8	33.2
Intangible Assets	344.0	244.1	240.4	238.8	236.8	233.1	191.5	228.5

Tax Loss Carryforwards	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Shinsei Bank	n/a	150.0	n/a	n/a	n/a	39.8	n/a	n/a
GE Consumer Finance								n/a
APLUS	n/a	195.6	n/a	n/a	n/a	207.5	n/a	n/a
Showa Leasing	n/a	41.0	n/a	n/a	n/a	37.6	n/a	n/a
Shinki					n/a	19.4	n/a	n/a
Dividends Per Share (JPY)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
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	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Loans to Bankrupt Obligors	n/a	1.7	n/a	0.8	n/a	2.1	2.7	26.4
Non-Accrual Delinquent Loans	n/a	21.8	n/a	41.6	n/a	42.5	53.9	64.8
Loans Past Due Three Months or More	n/a	4.7	n/a	9.9	n/a	4.7	5.1	1.5
Restructured Loans	n/a	36.4	n/a	25.5	n/a	54.9	31.2	73.4
Total (A)	n/a	64.8	n/a	77.9	n/a	104.4	93.0	166.2
Loans and Bills Discounted (B)	4,977.0	5,146.3	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7
(A)/(B) X 100 (%)	n/a	1.26%	n/a	1.43%	n/a	1.86%	1.64%	2.53%
Reserve for Credit Losses (C)	139.8	147.2	146.0	141.7	141.6	145.9	128.4	135.1
Reserve Ratios (C)/(A) X 100 (%)	n/a	227.2%	n/a	181.7%	n/a	139.7%	138.0%	81.3%
Reserve for Credit Losses	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
General Reserve for Loan Losses	n/a	101.2	n/a	83.1	n/a	96.6	82.1	82.0
Specific Reserve for Loan Losses	n/a	45.9	n/a	58.5	n/a	49.3	46.2	53.0
Reserve for Loans to Restructuring Countries	n/a	0.0	n/a	0.0	n/a	0.0	0.0	0.0
Total	139.8	147.2	146.0	141.7	141.6	145.9	128.4	135.1
Overall Funding Composition*	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Total Customer Based Funding	5,771.8	6,124.2	6,235.7	6,557.2	6,868.7	6,469.0	6,793.7	7,163.8
Institutional Deposits	1,529.2	1,847.1	1,982.7	2,306.6	2,371.7	1,812.8	1,993.3	2,167.5
Institutional Debentures	316.9	321.3	321.0	324.3	315.9	320.2	351.4	423.3
Retail Deposits	3,529.9	3,573.8	3,559.2	3,563.9	3,826.6	3,993.7	4,115.7	4,248.1
Structured Deposits	1,420.3	1,457.9	1,499.1	1,558.5	1,556.2	1,564.6	1,574.0	1,601.3
Retail Debentures	395.6	381.9	372.7	362.2	354.4	342.2	333.1	324.9
Commercial Paper	241.0	171.3	-	-	-	-	-	-
Borrowed Money	1,139.2	1,122.6	1,099.4	1,092.7	1,111.9	1,127.2	1,060.0	1,062.7
Corporate Bonds	400.0	400.4	625.3	547.7	570.0	499.8	532.7	497.5
Total	7,552.0	7,818.5	7,960.4	8,197.6	8,551.0	8,096.0	8,386.4	8,724.0
Deposits and Negotiable Certificates of Deposits (NCDs)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Deposits	n/a	4,940.7	n/a	5,151.3	n/a	5,229.4	n/a	5,671.1
Liquid (Current, Ordinary, Note) Deposits	n/a	1,597.9	n/a	1,537.9	n/a	1,421.3	n/a	1,375.7
Time Deposits	n/a	2,931.6	n/a	3,153.3	n/a	3,523.7	n/a	4,054.9
Other	n/a	411.1	n/a	459.9	n/a	284.3	n/a	240.4
Negotiable Certificates of Deposits (NCDs)	n/a	480.1	n/a	719.3	n/a	577.1	n/a	744.4
Total	n/a	5,420.9	n/a	5,870.6	n/a	5,806.6	n/a	6,415.6

Section 2. Shinsei Bank Consolidated Business Line Data

Section 2.1 Overall

Unaudited (Billions of Yen)

Overall*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Total Revenue	77.2	52.6	76.5	62.2	70.2	53.8	61.0	41.3
General and Administrative Expenses	36.7	37.4	37.3	39.9	40.2	40.2	40.9	35.7
Ordinary Business Profit	40.4	15.1	39.1	22.2	29.9	13.6	20.0	5.5
Net Credit Costs (Recoveries)	14.4	32.2	9.5	21.1	10.0	32.8	8.3	33.2
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	26.0	(17.1)	29.6	1.0	19.8	(19.1)	11.6	(27.7)
Amortization of Goodwill and Other Intangible Assets	4.9	5.3	3.0	3.0	3.3	3.0	2.9	2.7
Minority Interests in Net Income of Subsidiaries	4.2	4.0	4.8	5.8	4.9	2.4	4.2	3.9
Other Gains (Losses)	(8.7)	(102.8)	19.2	(0.5)	(0.8)	55.8	6.2	6.4
Current Income Tax (Benefit)	0.6	1.1	3.5	0.5	0.5	0.2	2.0	0.3
Deferred Income Tax (Benefit)	(0.8)	(22.5)	6.1	(0.8)	(0.1)	4.3	(2.3)	1.7
Net Income (Loss)	8.2	(108.1)	31.2	(8.0)	10.3	26.5	10.8	(30.1)
Cash Basis Net Income (Loss)	12.4	(24.8)	33.9	(5.2)	13.2	29.2	13.4	(27.7)

Institutional Group*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Total Revenue	42.4	26.8	40.1	32.1	29.5	15.9	22.6	4.7
General and Administrative Expenses	14.1	13.3	15.9	17.0	15.8	14.4	16.8	13.1
Ordinary Business Profit	28.2	13.5	24.2	15.0	13.6	1.4	5.8	(8.3)
Net Credit Costs (Recoveries)	3.7	11.4	(2.3)	9.5	1.2	19.9	(0.6)	27.4
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	24.4	2.1	26.6	5.5	12.4	(18.4)	6.5	(35.7)

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

Individual Group*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Total Revenue	32.6	23.7	33.2	27.2	38.2	36.8	36.0	35.2
General and Administrative Expenses	22.3	23.1	21.6	22.7	24.2	24.5	23.8	23.3
Ordinary Business Profit	10.3	0.5	11.5	4.5	13.9	12.2	12.2	11.8
Net Credit Costs (Recoveries)	10.5	21.2	12.0	10.0	8.6	13.1	9.0	7.6
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	(0.1)	(20.6)	(0.4)	(5.4)	5.2	(0.9)	3.2	4.2

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

Corporate/Other*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Total Revenue	2.1	1.9	3.0	2.7	2.4	1.1	2.2	1.3
General and Administrative Expenses	0.3	1.0	(0.2)	0.1	0.1	1.2	0.3	(0.7)
Ordinary Business Profit (Loss)	1.8	0.9	3.3	2.6	2.2	(0.1)	1.9	2.0
Net Credit Costs (Recoveries)	0.1	(0.3)	(0.1)	1.6	0.1	(0.3)	0.0	(1.7)
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	1.6	1.3	3.4	0.9	2.1	0.1	1.8	3.8

Section 2.2 Business Line Total Revenue

Institutional Group Total Revenue*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Net Interest Income	4.4	4.5	7.9	10.7	14.0	16.8	11.8	11.7
Institutional Banking	5.1	5.3	8.5	13.1	15.4	18.5	13.2	12.8
Showa Leasing	(0.7)	(0.8)	(0.6)	(2.4)	(1.4)	(1.7)	(1.4)	(1.0)
Non-Interest Income	37.9	22.3	32.2	21.4	15.4	(0.9)	10.8	(6.9)
Institutional Banking	31.2	15.8	24.3	12.1	7.5	(7.9)	3.4	(13.4)
Showa Leasing	6.7	6.5	7.9	9.2	7.9	7.0	7.3	6.5
Institutional Group Total Revenue	42.4	26.8	40.1	32.1	29.5	15.9	22.6	4.7
Foreign Exchange, Derivatives, Equity-Related	3.3	2.5	5.1	3.2	2.6	1.5	1.5	(4.0)
Non-Recourse Real Estate Finance	4.6	4.5	4.8	4.6	4.7	5.0	5.2	5.7
Basic Banking	4.7	4.4	4.1	3.9	3.7	4.5	3.8	3.6
Credit Trading	3.7	3.0	4.7	7.9	5.3	3.9	4.9	6.1
Securitization	6.5	0.9	1.5	(1.4)	0.8	(0.4)	(3.9)	(4.3)
Principal Investments	2.5	3.0	7.3	4.8	1.6	(2.3)	4.5	(3.9)
Other Capital Markets	(1.1)	3.0	1.3	(0.2)	1.6	(1.6)	0.0	(7.2)
ALM Activities	(2.5)	(1.8)	(0.7)	0.3	0.5	0.6	(0.0)	2.7
Others	14.4	1.5	4.4	1.9	1.7	(0.6)	0.7	0.7
Leasing (Showa Leasing)	5.9	5.6	7.2	6.7	6.5	5.2	5.9	5.4
Institutional Group Total Revenue	42.4	26.8	40.1	32.1	29.5	15.9	22.6	4.7

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

Individual Group Total Revenue*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Net Interest Income	15.6	14.5	16.5	16.6	24.5	23.1	22.0	22.2
Retail Banking	4.2	4.5	4.7	5.0	5.5	5.6	5.7	7.0
GE Consumer Finance								
APLUS	9.7	8.2	10.7	10.5	10.5	9.9	9.2	8.9
Shinki	-	-	(0.0)	(0.0)	7.3	6.4	5.9	5.4
Other Subsidiaries	1.6	1.7	1.0	1.0	1.0	1.1	1.0	0.9
Non-Interest Income	17.0	9.1	16.7	10.6	13.6	13.6	14.0	12.9
Retail Banking	3.4	4.2	4.3	3.9	2.2	2.5	3.6	2.9
GE Consumer Finance								
APLUS	13.5	13.4	11.8	13.8	11.3	11.1	10.3	10.3
Shinki	(0.6)	(8.5)	0.5	(7.3)	(0.3)	(0.2)	(0.2)	(0.4)
Other Subsidiaries	0.7	(0.0)	0.0	0.2	0.4	0.1	0.2	0.1
Individual Group Total Revenue	32.6	23.7	33.2	27.2	38.2	36.8	36.0	35.2
Retail Banking	7.7	8.8	9.1	8.9	7.7	8.2	9.4	9.9
Deposits and Debentures Net Interest Income	3.7	3.9	4.0	4.1	4.5	4.5	4.5	5.5
Deposits and Debentures Non-Interest Income	1.3	1.3	0.7	1.3	0.1	0.9	1.0	1.7
Asset Management	2.3	3.1	3.0	2.6	2.1	1.7	1.7	1.3
Loans	0.3	0.4	1.3	0.6	0.8	0.8	2.0	1.3
(Ref) Revenue from Structured Deposits	1.7	1.6	1.4	2.1	0.8	1.3	1.3	1.7
GE Consumer Finance								
APLUS	23.2	21.7	22.5	24.3	21.9	21.1	19.6	19.2
Shinki	(0.6)	(8.5)	0.4	(7.3)	7.0	6.2	5.6	5.0
Other Subsidiaries	2.3	1.7	1.0	1.3	1.4	1.2	1.2	1.0
Individual Group Total Revenue	32.6	23.7	33.2	27.2	38.2	36.8	36.0	35.2

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

Corporate/Other Total Revenue*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Net Interest Income	2.3	2.2	2.4	2.3	2.0	0.5	1.8	0.8
Non-Interest Income	(0.1)	(0.3)	0.6	0.4	0.4	0.5	0.4	0.4
Corporate/Other Total Revenue	2.1	1.9	3.0	2.7	2.4	1.1	2.2	1.3

Total Revenue*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Net Interest Income	22.3	21.3	26.8	29.6	40.6	40.5	35.7	34.8
Non-Interest Income	54.8	31.2	49.6	32.5	29.5	13.2	25.2	6.5
Total Revenue	77.2	52.6	76.5	62.2	70.2	53.8	61.0	41.3
Institutional Group	42.4	26.8	40.1	32.1	29.5	15.9	22.6	4.7
Institutional Banking	36.4	21.2	32.9	25.3	23.0	10.6	16.7	(0.6)
Showa Leasing	5.9	5.6	7.2	6.7	6.5	5.2	5.9	5.4
Individual Group	32.6	23.7	33.2	27.2	38.2	36.8	36.0	35.2
Retail Banking	7.7	8.8	9.1	8.9	7.7	8.2	9.4	9.9
GE Consumer Finance								
APLUS	23.2	21.7	22.5	24.3	21.9	21.1	19.6	19.2
Shinki	(0.6)	(8.5)	0.4	(7.3)	7.0	6.2	5.6	5.0
Other Subsidiaries	2.3	1.7	1.0	1.3	1.4	1.2	1.2	1.0
Corporate/Other Total Revenue	2.1	1.9	3.0	2.7	2.4	1.1	2.2	1.3
Total Revenue	77.2	52.6	76.5	62.2	70.2	53.8	61.0	41.3

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

General and Administrative Expenses*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Institutional Group	14.1	13.3	15.9	17.0	15.8	14.4	16.8	13.1
Institutional Banking	11.2	10.4	12.7	13.5	12.7	11.3	13.7	10.0
Showa Leasing	2.8	2.8	3.2	3.4	3.0	3.0	3.1	3.1
Individual Group	22.3	23.1	21.6	22.7	24.2	24.5	23.8	23.3
Retail Banking	9.0	9.2	9.6	10.6	10.0	9.7	9.7	9.1
GE Consumer Finance								
APLUS	12.5	13.1	11.3	11.5	10.6	11.5	10.7	10.9
Shinki	-	-	0.0	0.0	3.0	2.5	2.8	2.7
Other Subsidiaries	0.6	0.8	0.6	0.4	0.5	0.6	0.5	0.5
Corporate/Other	0.3	1.0	(0.2)	0.1	0.1	1.2	0.3	(0.7)
General and Administrative Expenses	36.7	37.4	37.3	39.9	40.2	40.2	40.9	35.7

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

Ordinary Business Profit (Loss)*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Institutional Group	28.2	13.5	24.2	15.0	13.6	1.4	5.8	(8.3)
Institutional Banking	25.1	10.7	20.1	11.7	10.2	(0.7)	3.0	(10.7)
Showa Leasing	3.1	2.7	4.0	3.2	3.4	2.2	2.8	2.3
Individual Group	10.3	0.5	11.5	4.5	13.9	12.2	12.2	11.8
Retail Banking	(1.2)	(0.3)	(0.5)	(1.6)	(2.2)	(1.5)	(0.3)	0.8
GE Consumer Finance								
APLUS	10.6	8.6	11.2	12.7	11.2	9.5	8.9	8.3
Shinki	(0.6)	(8.5)	0.4	(7.4)	4.0	3.7	2.8	2.2
Other Subsidiaries	1.6	0.9	0.4	0.8	0.9	0.5	0.7	0.4
Corporate/Other	1.8	0.9	3.3	2.6	2.2	(0.1)	1.9	2.0
Ordinary Business Profit (Loss)*	40.4	15.1	39.1	22.2	29.9	13.6	20.0	5.5

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

Net Credit Costs (Recoveries)*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Institutional Group	3.7	11.4	(2.3)	9.5	1.2	19.9	(0.6)	27.4
Institutional Banking	3.3	10.2	(3.0)	7.1	(1.4)	16.9	(2.0)	24.9
Showa Leasing	0.3	1.1	0.6	2.3	2.7	2.9	1.3	2.4
Individual Group	10.5	21.2	12.0	10.0	8.6	13.1	9.0	7.6
Retail Banking	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
GE Consumer Finance								
APLUS	10.4	21.1	9.8	9.9	8.5	9.8	7.3	4.8
Shinki	-	-	2.1	(0.1)	(0.0)	2.6	1.0	1.8
Other Subsidiaries	0.0	0.0	0.0	0.0	0.0	0.6	0.5	0.9
Corporate/Other	0.1	(0.3)	(0.1)	1.6	0.1	(0.3)	0.0	(1.7)
Net Credit Costs (Recoveries)*	14.4	32.2	9.5	21.1	10.0	32.8	8.3	33.2

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

OBP (Loss) After Net Credit Costs (Recoveries)*	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Institutional Group	24.4	2.1	26.6	5.5	12.4	(18.4)	6.5	(35.7)
Institutional Banking	21.7	0.5	23.1	4.6	11.6	(17.7)	5.0	(35.6)
Showa Leasing	2.7	1.5	3.4	0.8	0.7	(0.7)	1.4	(0.1)
Individual Group	(0.1)	(20.6)	(0.4)	(5.4)	5.2	(0.9)	3.2	4.2
Retail Banking	(1.2)	(0.4)	(0.5)	(1.7)	(2.3)	(1.6)	(0.4)	0.7
GE Consumer Finance								
APLUS	0.2	(12.5)	1.3	2.8	2.6	(0.2)	1.5	3.4
Shinki	(0.6)	(8.5)	(1.6)	(7.3)	4.0	1.0	1.7	0.4
Other Subsidiaries	1.5	0.9	0.3	0.7	0.9	(0.0)	0.2	(0.4)
Corporate/Other	1.6	1.3	3.4	0.9	2.1	0.1	1.8	3.8
OBP (Loss) After Net Credit Costs (Recoveries)*	26.0	(17.1)	29.6	1.0	19.8	(19.1)	11.6	(27.7)

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*	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Corporate Loans (Basic Banking)	2,886.3	2,827.3	2,842.4	2,871.0	2,723.1	2,856.1	2,796.3	2,913.9
Non-Recourse Lending (Loans and Bonds)	863.1	922.2	1,016.4	1,062.5	919.8	974.8	966.8	1,029.1
Non-Recourse Loans	707.6	769.5	823.8	873.4	713.4	695.6	676.0	708.9
Non-Recourse Bonds	155.4	152.6	192.5	189.0	206.3	279.2	290.7	320.2
Specialty Finance Loans	69.3	158.2	231.4	215.9	283.9	257.1	303.3	301.8
Other Product Loans	442.7	446.4	465.5	458.5	536.2	479.6	501.0	487.5
CLO (Off Balance)	(141.9)	(119.9)	(128.2)	(75.0)	-	-	-	-
Loans to Commercial Finance Subsidiary's Customers	18.7	17.1	24.6	23.0	22.7	26.2	23.7	41.2
Total Loans and Non-Recourse Bonds	4,138.3	4,251.4	4,452.2	4,556.1	4,485.8	4,594.0	4,591.4	4,773.6
Tangible Leased Assets	304.2	294.4	294.2	284.4	273.8	264.9	-	-
Intangible Leased Assets	41.0	41.9	40.5	41.2	40.5	39.6	-	-
Total Leased Assets	345.2	336.3	334.8	325.6	314.4	304.6	-	-
Lease Receivables and Leased Investment Assets							249.9	252.6
Installment Receivables (Commercial Finance)	157.1	171.7	183.9	180.7	179.5	184.2	170.3	166.4
Institutional Deposits and Negotiable Certificates of Deposit	1,529.2	1,847.1	1,982.7	2,306.6	2,371.7	1,812.8	1,993.3	2,167.5
Institutional Debentures	316.9	321.3	321.0	324.3	315.9	320.2	351.4	423.3
Total Deposits and Debentures	1,846.2	2,168.5	2,303.7	2,631.0	2,687.6	2,133.0	2,344.8	2,590.8

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	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Retail Banking Loans Outstanding	584.6	639.5	697.6	778.3	821.2	907.4	974.6	1,009.1
Housing Loan Balance	515.4	562.2	619.3	692.4	730.8	811.2	876.9	909.2
Loans to Consumer Finance Subsidiaries' Customers	409.5	407.8	321.1	311.1	402.9	400.0	388.7	1,117.1
GE Commercial Finance's Customers								743.6
APLUS' Customers	245.1	234.0	229.4	223.3	216.6	212.1	208.9	207.7
Shinki's Customers	13.0	13.0	23.0	23.0	112.2	108.5	101.3	96.1
Other's Customers	151.3	160.8	68.6	64.8	74.0	79.4	78.4	69.5
Total Loans	994.1	1,047.4	1,018.8	1,089.5	1,224.1	1,307.4	1,363.4	2,126.2
Installment Receivables (Consumer Finance)	325.8	269.0	265.2	257.8	256.2	237.6	238.3	254.2
Customers' Liabilities for Acceptances and Guarantees	773.8	754.4	745.1	725.5	713.0	701.7	705.5	695.5
Assets Under Management (AUM)	4,544.9	4,622.7	4,641.6	4,670.0	4,936.0	5,092.2	5,213.9	5,324.7
Retail Deposits	3,529.9	3,573.8	3,559.2	3,563.9	3,826.6	3,993.7	4,115.7	4,248.1
Structured Deposits	1,420.3	1,457.9	1,499.1	1,558.5	1,556.2	1,564.6	1,574.0	1,601.3
Retail Debentures	395.6	381.9	372.7	362.2	354.4	342.2	333.1	324.9
Mutual Funds and Variable Annuities	585.9	634.2	678.1	713.7	725.2	727.8	737.5	725.0
Mutual Funds	401.1	437.3	468.2	492.6	493.6	487.6	488.0	470.1
Variable Annuities	184.7	196.8	209.4	221.1	231.5	240.1	249.1	254.9
Acceptances and Guarantees	773.8	754.4	745.1	725.5	713.0	701.7	705.5	695.5
Total Number of Retail Accounts (Thousands)	1,923.0	1,994.1	2,046.8	2,089.4	2,137.4	2,196.7	2,233.7	2,269.7
Total Number of PowerSmart Housing Loan Customers	23,686	25,842	28,393	31,703	33,568	37,015	39,947	41,607
GE Consumer Finance's Number of Customers (Thousands)								1,827.5
Unsecured Personal Loans								1,049.9
Credit Card (valid customer)								708.1
Credit Card (on book customer)								224.4
Installment Sales Finance (valid customer)								56.5
Mortgage (Home Property Loans)								3.8
Mortgage (home Equity Loans)								9.1
APLUS' Total Available Cardholders (Thousands)	8,349.9	8,442.2	8,539.2	8,634.4	8,685.9	8,687.0	8,581.8	8,496.2
Shinki's Number of Customers (Thousands)	330.3	321.3	296.7	280.6	263.5	252.9	241.0	233.8

Note: 1. AUM includes unclaimed debentures

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

3. Shinsei Bank's loan amounts to Shinki is in "Shinki's Customers" from 2006.12 to 2007.9. Shinki is an affiliated company in this term.

Total Loans and Bills Discounted	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Loans in Institutional Group	3,982.8	4,098.8	4,259.6	4,367.0	4,279.4	4,314.7	4,300.6	4,453.4
Corporate Loans (Basic Banking)	2,886.3	2,827.3	2,842.4	2,871.0	2,723.1	2,856.1	2,796.3	2,913.9
Non-Recourse Loans	707.6	769.5	823.8	873.4	713.4	695.6	676.0	708.9
Specialty Finance Loans	69.3	158.2	231.4	215.9	283.9	257.1	303.3	301.8
Other Product Loans	442.7	446.4	465.5	458.5	536.2	479.6	501.0	487.5
CLO (Off Balance)	(141.9)	(119.9)	(128.2)	(75.0)	-	-	-	-
Loans to Commercial Finance Subsidiaries' Customers	18.7	17.1	24.6	23.0	22.7	26.2	23.7	41.2
Loans in Individual Group	994.1	1,047.4	1,018.8	1,089.5	1,224.1	1,307.4	1,363.4	2,126.2
Retail Banking Loans Outstanding	584.6	639.5	697.6	778.3	821.2	907.4	974.6	1,009.1
Housing Loan Balance	515.4	562.2	619.3	692.4	730.8	811.2	876.9	909.2
Loans to Consumer Finance Subsidiaries' Customers	409.5	407.8	321.1	311.1	402.9	400.0	388.7	1,117.1
GE Commercial Finance's Customers								743.6
APLUS' Customers	245.1	234.0	229.4	223.3	216.6	212.1	208.9	207.7
Shinki's Customers	13.0	13.0	23.0	23.0	112.2	108.5	101.3	96.1
Other's Customers	151.3	160.8	68.6	64.8	74.0	79.4	78.4	69.5
Total Loans and Bills Discounted	4,977.0	5,146.3	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1	6,579.7

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

Risk Capital Allocation by Business	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Institutional Group	n/a	340	n/a	373	n/a	408	n/a	440
Individual Group	n/a	116	n/a	102	n/a	126	n/a	118
Corporate/Other	n/a	0	n/a	0	n/a	0	n/a	123
Excess Capital	n/a	163	n/a	171	n/a	144	n/a	0
Tier I Capital	n/a	620.8	649.8	647.6	651.3	679.7	699.9	613.6

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	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Return on Assets (Annualized)	0.3%	(4.3%)	1.1%	0.3%	0.4%	1.0%	0.4%	(1.0%)
Return on Equity (Fully Diluted) (Annualized)	4.0%	(56.8%)	19.3%	(4.8%)	6.3%	15.0%	6.1%	(0.9%)
Cash Basis Return on Assets (Annualized)	0.4%	(1.0%)	1.3%	(0.3%)	0.5%	1.1%	0.5%	(17.1%)
Cash Basis Return on Equity (Fully Diluted) (Annualized)	6.0%	(11.2%)	21.0%	(3.1%)	8.1%	16.4%	7.6%	(15.7%)
Expense-to-Revenue Ratio	47.5%	71.1%	48.8%	64.3%	57.4%	74.7%	67.2%	86.6%

Risk Capital Allocation by Risk Categories	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Credit Risk	n/a	234	n/a	215	n/a	230	n/a	365
Structured Credit and Other Investment Risk	n/a	170	n/a	178	n/a	208	n/a	221
Market Risk	n/a	4	n/a	5	n/a	8	n/a	9
Interest Rate Risk	n/a	5	n/a	7	n/a	11	n/a	16
Liquidity Risk	n/a	19	n/a	30	n/a	33	n/a	19
Operational Risk	n/a	22	n/a	39	n/a	43	n/a	50
Excess Capital	n/a	163	n/a	171	n/a	144	n/a	0
Tier I Capital	n/a	620.8	649.8	647.6	651.3	679.7	699.9	613.6

Capital Adequacy Data	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Basic Items (Tier I)	n/a	620.8	649.8	647.6	651.3	679.7	699.9	613.6
Supplementary Items (Tier II)	n/a	522.0	547.4	537.0	536.7	530.2	544.5	499.8
Deduction	n/a	(137.7)	(124.5)	(131.0)	(130.3)	(128.0)	(135.3)	(110.8)
Total Capital	n/a	1,005.0	1,072.2	1,053.5	1,057.6	1,081.9	1,109.1	1,002.6
Risk Assets	n/a	7,652.0	8,230.3	8,494.1	8,738.5	9,212.5	9,231.9	9,558.9
Capital Adequacy Ratio	n/a	13.13%	13.03%	12.40%	12.10%	11.74%	12.01%	10.48%
Tier I Capital Ratio	n/a	8.11%	7.89%	7.62%	7.45%	7.37%	7.58%	6.41%
Risk Capital	n/a	457	n/a	476	n/a	535	n/a	682
Risk Capital as a Percentage of Tier I Capital	n/a	73.6%	n/a	73.5%	n/a	79.0%	n/a	111.1%

Per Share Data (JPY)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Common Equity Per Share	390.37	308.60	322.44	352.71	354.44	364.35	363.15	338.12
Fully Diluted Equity Per Share	416.47	355.09	365.25	354.04	355.25	364.35	363.15	338.12
Basic Net Income (Loss) Per Share	6.04	(79.17)	22.68	(6.96)	6.48	16.77	5.53	(15.35)
Diluted Net Income Per Share	4.74	(56.09)	17.26	(4.53)	5.60	14.11	5.53	(15.35)
Cash Basis:								
Basic Net Income (Loss) Per Share	9.09	(18.82)	24.68	(5.11)	8.43	18.39	6.86	(14.14)
Diluted Net Income (Loss) Per Share	7.01	(12.56)	18.78	(3.01)	7.19	15.53	6.86	(14.14)

Share Data	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Fully Diluted Number of Shares Outstanding at End of Period	1,811,582,326	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
Number of Common Shares	1,377,140,253	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
Number of Class A Preferred Shares After Conversion (*)	269,128,888	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	163,265,306	-	-	-	-	-
Number of Fully Diluted Stock Options	2,047,879	1,522,489	-	-	-	-	-	-
(Ref) Treasury Shares at End of Period (not included in the above)	96,430,691	96,425,659	96,427,159	96,427,159	96,434,448	96,436,435	96,437,015	96,424,428
Weighted Average Fully Diluted Number of Shares Outstanding	1,941,080,746	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
Weighted Average Number of Common Shares Outstanding	1,381,768,242	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

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

Credit Ratings (Shinsei Bank)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Moody's								2008/11/6(*)
Short-Term	P-2	P-2	P-1	P-1	P-1	P-1	P-1	P-2
Long-Term	A3 (Stable)	A3 (Stable)	A2 (Stable)	A2 (Stable)	A2 (Stable)	A2 (Stable)	A2 (Stable)	A3 (Stable)
Standard and Poor's (S&P)								2008/10/15(*)
Short-Term	A-2	A-2	A-2	A-2	A-2	A-2	A-2	A-2
Long-Term	BBB+ (Positive)	BBB+ (Positive)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	BBB+ (Stable)
Fitch Ratings								2008/9/25
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+ (Stable)	BBB+ (Negative)
Japan Credit Rating Agency, Ltd. (JCR)								2008/10/6(*)
Short-Term	-	-	-	-	-	-	-	-
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)								2008/9/26
Short-Term	-	-	-	-	-	-	-	-
Long-Term	A- (Positive)	A- (Positive)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)

* Reflects the latest credit ratings as of November 6, 2008.

Credit Ratings (APLUS)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Rating and Investment Information, Inc. (R&I)								2008/9/26
Short-Term	a-1	a-1	a-1	a-1	a-1	a-1	a-1	a-1
Long-Term	A- (Positive)	A- (Positive)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)

Credit Ratings (Shinki)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Japan Credit Rating Agency, Ltd. (JCR)								2008/10/6(*)
Short-Term	J-2	J-2	J-2	J-3	J-2	J-2	J-2	J-2
Long-Term	BBB (Negative)	BBB- (Negative)	BBB- (Negative)	BBB+ (Negative)	BBB- (Negative)	BBB- (Negative)	BBB- (Negative)	BBB- (Negative)
Rating and Investment Information, Inc. (R&I)								2008/10/8(*)
Short-Term	-	-	-	-	-	-	-	a-2
Long-Term	-	-	-	-	-	-	-	BBB- (Stable)

* Reflects the latest credit ratings as of November 6, 2008.

Credit Ratings (Showa Leasing)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Japan Credit Rating Agency, Ltd. (JCR)								2008/10/6(*)
Short-Term	J-1	J-1	J-1	J-1	J-1	J-1	J-1	J-1 (CP)
Long-Term	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Stable)	A- (Negative)

* Reflects the latest credit ratings as of November 6, 2008.

Subsidiaries and Affiliates Data	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Consolidated Subsidiaries	n/a	95	n/a	98	n/a	104	n/a	116
Affiliates Accounted for Using the Equity Method	n/a	27	n/a	29	n/a	30	n/a	30
Total Number of Consolidated Subsidiaries and Affiliates	n/a	122	n/a	127	n/a	134	n/a	146

Other Key Data	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Number of ATMs	n/a	369	n/a	372	n/a	380	n/a	358
Total Number of Outlets	n/a	42	n/a	43	n/a	42	n/a	36
Shinsei Financial Center (Head Office and Branch)	n/a	29	n/a	30	n/a	30	n/a	30
Shinsei Financial Center (Annex)	n/a	7	n/a	6	n/a	6	n/a	4
Platinum Center (Located within Branch or Annex)	n/a	2	n/a	2	n/a	2	n/a	2
BankSpots	n/a	4	n/a	5	n/a	4	n/a	0
Number of Employees (Consolidated Basis)	n/a	5,364	n/a	4,750	n/a	5,245	5,282	7,273
Institutional Group	n/a	1,664	n/a	1,832	n/a	1,922	1,909	2,039
Shinsei Securities	n/a	106	n/a	145	n/a	144	131	129
Shinsei Trust & Banking	n/a	95	n/a	98	n/a	99	92	81
Showa Leasing	n/a	757	n/a	841	n/a	828	833	600
Others	n/a	706	n/a	748	n/a	851	853	1,229
Individual Group	n/a	3,027	n/a	2,218	n/a	2,617	2,598	4,452
Retail Banking	n/a	682	n/a	703	n/a	709	715	664
GE Consumer Finance								1,946
APLUS	n/a	2,158	n/a	1,420	n/a	1,415	1,415	1,385
Shinki	n/a	-	n/a	-	n/a	386	384	373
Other Subsidiaries	n/a	187	n/a	95	n/a	107	84	84
Banking Infrastructure Group	n/a	309	n/a	336	n/a	319	340	350
Corporate/Other	n/a	364	n/a	364	n/a	387	435	432
Number of Employees (Non-Consolidated Basis)	n/a	2,248	n/a	2,358	n/a	2,394	2,452	2,381
Male	n/a	1,210	n/a	1,266	n/a	1,300	1,336	1,288
Female	n/a	1,038	n/a	1,092	n/a	1,094	1,116	1,093

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 Operations	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Total Interest Income								
Fees and Commissions Income								
Other Business Income								
Other Ordinary Income								
Ordinary Income								
Total Interest Expenses								
Fees and Commissions Expenses								
Other Business Expenses								
Total General and Administrative Expenses								
Other Ordinary Expenses								
Provision of Reserve for Loan Losses								
Others								
Ordinary Expenses								
Net Ordinary Income (Loss)								
Special Gains								
Special Losses								
Income (Loss) before Income Taxes and Minority Interests								
Income Taxes (Benefit)								
Minority Interests in Net Income of Subsidiaries								
Net Income (Loss)								

Consolidated Balance Sheets	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Assets:								
Cash and Due From Banks								33.1
Securities								0.3
Loans and Bills Discounted								466.6
Other Assets								43.0
Installment Sales Credit								20.0
Premises and Equipment								16.1
Intangible Assets								2.6
Deferred Tax Assets								-
Reserve for Credit Losses								(62.2)
Total Assets								499.5
Liabilities and Equity								
Liabilities:								
Borrowed Money								84.3
Other Liabilities								85.6
Reserve for Losses on Interest Repayments								225.4
Total Liabilities								402.4
Equity:								
Total Shareholders' Equity								97.1
Capital Stock								100.7
Total Equity								97.1
Total Liabilities and Equity								499.5

Grey Zone Related Information (Consolidated)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Amount of Refund for Grey Zone Claim								
Amount of Debt Write-Off								
Amount of Interest Repayment								
Reserve for Losses on Interest Repayment								225.3
Provisions of Reserve for Losses on Interest Repayment								
Usage of Reserve for Losses on Interest Repayment								

GE Consumer Finance Summary of Major Business Information

Principal Balance(*)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Personal Loans (UPL)								643.7
Credit Card								60.6
Installment Sales Finance								11.5
Mortgage (Home Property Loans)								69.0
Mortgage (Home Equity Loans)								38.4
Total Principal Balance								823.5

(*) Balance before securitization

Number of Customers (Thousands)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Personal Loans (UPL)								1,049.9
Credit Card (Valid Customer)								708.1
Credit Card (On Book Customer)								224.4
Installment Sales Finance (Valid Customer)								56.5
Mortgage (Home Property Loans)								3.8
Mortgage (Home Equity Loans)								9.1
Total Customers								1,827.5

Number of Branches and Channels	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Branches								1,139
Manned Branches for Unsecured Personal Loans (UPL)								42
Unmanned Branches for Unsecured Personal Loans (UPL)								1,089
Mortgage Service Plaza								8
CD/ATMs:								
Own								1,149
Tie-up:								
Unsecured Personal Loans (UPL) (Thousands)								100.1
Credit Card (Thousands)								107.9
Automated Contract Machines for Unsecured Personal Loans (UPL)								1,138

GE Consumer Finance Unsecured Personal Loans (UPL) Business Information

Unaudited (Billions of Yen, %)

Number of Newly Acquired Customers (Thousands)	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Unsecured Personal Loans (UPL)								
Approval Rate	2006.9-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Unsecured Personal Loans (UPL)								
Average Lending Rates	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Personal Loans (UPL)								22.2%
Breakdown of Loans by Lending Rates	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured personal loans (UPL)								
Outstanding:								
~ 15%								125.9
~ 18%								82.8
~ 20%								15.3
~ 25%								105.7
~ 29.2%								313.8
Over 29.2%								0.0
Total								643.7
Ratios:								
~ 15%								19.6%
~ 18%								12.9%
~ 20%								2.4%
~ 25%								16.4%
~ 29.2%								48.7%
Over 29.2%								0.0%
Total								100.0%
Balance and Ratio of Delinquent Unsecured Personal Loans	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Personal Loans (UPL):								
Outstanding								643.7
91-180 Days Delinquency Amount								9.8
91-180 Days Delinquency Ratio								1.5%
Balance by Age	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Personal Loans (UPL)								
<30								15.4%
<40								26.3%
<50								23.3%
<60								22.2%
Over 60								12.7%
Total								100.0%
Balance by Gender and Marital Status	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Personal Loans (UPL)								
Single male								38.6%
Married male								36.5%
Single female								11.1%
Married female								13.8%
Total								100.0%
Balance by Amount of Origination	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Personal Loans (UPL)								
Less than or equal to JPY 100K								1.0%
Over JPY 100K and less than or equal to JPY 300K								7.2%
Over JPY 300K and less than or equal to JPY 500K								21.8%
Over JPY 500K and less than or equal to JPY 1M								28.8%
Over JPY 1M								41.2%
Total								100.0%
Balance by Annual Income	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Personal Loans (UPL)								
Less than JPY 2M								18.7%
Over JPY 2M and less than JPY 5M								55.4%
Over JPY 5M and less than JPY 7M								16.9%
Over JPY 7M								9.0%
Total								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	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Total Interest Income	11.2	9.8	12.7	12.6	12.6	11.6	11.5	11.1
Fees and Commissions Income	8.2	7.9	7.6	7.3	7.0	6.9	6.6	6.5
Other Business Income	7.3	8.0	6.4	6.3	6.2	6.5	6.0	6.2
Other Ordinary Income	0.7	0.7	0.6	3.0	0.6	0.6	0.5	0.5
Ordinary Income	27.5	26.5	27.5	29.3	26.6	25.7	24.7	24.4
Total Interest Expenses	1.5	1.5	1.7	1.7	1.7	1.7	1.7	1.7
Fees and Commissions Expenses	2.5	2.6	2.7	2.7	2.4	2.5	2.5	2.6
Other Business Expenses	(0.0)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total General and Administrative Expenses	12.5	13.0	11.1	11.4	10.4	11.7	10.5	10.7
Other Ordinary Expenses	18.8	21.3	10.3	11.1	9.5	11.0	7.9	7.6
Provision of Reserve for Loan Losses	10.4	21.1	9.8	9.9	8.5	9.8	7.3	4.8
Others	8.4	0.1	0.5	1.1	1.0	1.2	0.6	2.7
Ordinary Expenses	35.4	38.6	26.0	27.0	24.2	27.1	22.8	22.7
Net Ordinary Income (Loss)	(7.8)	(12.0)	1.4	2.2	2.3	(1.4)	1.8	1.6
Special Gains	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Special Losses	0.0	5.9	0.0	-	-	0.0	0.7	0.0
Income (Loss) before Income Taxes and Minority Interests	(7.8)	(18.0)	1.5	2.3	2.3	(1.3)	1.1	1.6
Income Taxes (Benefit)	0.0	4.0	0.0	0.0	0.0	(1.3)	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)	(7.8)	(22.0)	1.5	2.2	2.3	0.0	1.1	1.6

Consolidated Balance Sheets	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Assets:								
Cash and Due From Banks	149.2	219.6	192.4	124.3	121.2	198.0	137.6	119.7
Other Monetary Claims Purchased	-	-	-	-	-	10.5	9.5	8.6
Monetary Assets Held in Trust	88.1	82.5	84.0	80.6	76.1	60.7	61.6	58.5
Securities	3.8	2.2	2.2	1.8	1.6	1.5	1.5	1.5
Loans and Bills Discounted	249.9	238.3	233.5	227.2	220.1	215.3	211.9	210.4
Other Assets	407.2	328.1	329.0	370.4	375.3	301.6	352.0	353.1
Installment Sales Credit	334.6	276.6	271.8	263.6	261.3	242.0	242.2	238.8
Premises and Equipment	9.3	9.2	9.0	9.2	9.5	10.0	10.4	10.5
Intangible Assets	17.3	16.2	15.9	15.8	15.5	15.6	15.4	15.6
Goodwill, Net	7.7	7.5	7.3	7.1	6.9	6.7	6.5	6.3
Deferred Tax Assets	14.2	10.2	10.2	10.2	10.3	11.7	11.7	11.6
Customers' Liabilities for Acceptances and Guarantees	711.4	694.2	687.2	669.2	658.2	654.6	652.3	648.1
Reserve for Credit Losses	(49.8)	(50.1)	(48.1)	(46.5)	(44.5)	(46.5)	(44.5)	(45.8)
Total Assets	1,601.1	1,550.7	1,515.8	1,462.4	1,443.6	1,433.3	1,429.1	1,400.9
Liabilities and Equity								
Liabilities:								
Commercial Paper	121.0	89.3	-	-	-	-	-	-
Borrowed Money	493.0	507.3	485.7	452.8	454.5	416.3	403.8	372.1
Short-Term Corporate Bonds	-	-	61.8	57.0	52.3	43.6	47.3	53.6
Corporate Bonds	-	-	25.0	25.0	25.0	25.0	25.0	25.0
Other Liabilities	199.8	188.4	185.9	185.8	181.6	171.6	180.8	179.6
Reserve for Losses on Interest Repayments	10.8	10.3	9.7	9.4	9.0	8.6	7.5	7.7
Deferred Tax Liabilities	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.1
Acceptances and Guarantees	711.4	694.2	687.2	669.2	658.2	654.6	652.3	648.1
Total Liabilities	1,537.8	1,491.2	1,456.5	1,400.9	1,381.9	1,321.7	1,318.1	1,288.1
Equity:								
Total Shareholders' Equity	63.3	59.7	59.2	61.5	61.9	111.9	111.1	112.8
Capital Stock	15.0	25.0	15.0	15.0	15.0	40.0	40.0	15.0
Total Equity	63.2	59.5	59.2	61.4	61.7	111.6	110.9	112.8
Total Liabilities and Equity	1,601.1	1,550.7	1,515.8	1,462.4	1,443.6	1,433.3	1,429.1	1,400.9

APLUS Consolidated Data Disclosed by APLUS

Unaudited (Billions of Yen)

Summary of Income Statement (Consolidated)	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.4-6
Credit Card Shopping (Sogo)	2.2	2.3	2.3	2.4	2.5	2.5	2.6	2.7
Installment Shopping Credit (Kohin)	4.8	5.4	3.9	3.7	3.5	3.6	3.1	3.1
Auto Credit	0.9	1.2	0.6	0.5	0.6	0.7	0.5	0.6
Other Shopping Credit	3.8	4.1	3.2	3.1	2.9	2.9	2.6	2.4
Credit Guarantee	6.4	6.1	5.7	5.4	5.1	4.8	4.6	4.5
Auto Credit	2.6	2.5	2.5	2.4	2.3	2.3	2.3	2.4
Other Shopping Credit	3.2	2.9	2.6	2.4	2.1	2.0	1.7	1.6
Others	0.6	0.5	0.5	0.5	0.5	0.5	0.5	0.5
Total Loans	11.2	9.8	12.7	12.5	12.6	11.6	11.4	11.0
Consumer Loans	11.1	9.7	12.6	12.5	12.5	11.6	11.3	11.0
Cashing by Credit Card	5.3	4.3	5.5	5.4	5.4	5.1	4.9	4.8
Loan Card	4.8	4.5	6.2	6.2	6.2	5.6	5.5	5.3
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	0.6	0.5	0.6	0.5	0.6	0.5
Others	2.1	2.1	2.0	2.1	2.1	2.3	2.2	2.3
Operating Revenue	27.5	26.4	27.5	26.9	26.6	25.7	24.7	24.4
Total SG&A	33.6	35.6	24.3	25.2	22.5	25.1	21.0	20.3
Net Provision of Allowance for Bad Debts	10.4	19.8	9.8	9.9	8.5	9.8	7.3	4.8
Personnel Expenses	3.2	3.0	2.4	2.2	2.2	2.5	2.3	2.3
Handling Charges	4.9	4.9	5.1	4.9	5.1	4.9	4.7	4.9
Sales Promotion Costs	1.4	2.2	1.5	1.6	0.9	1.6	1.1	1.1
Rent	1.0	0.9	0.8	0.7	0.7	0.7	0.5	0.6
Depreciation and Amortization	0.6	0.7	0.6	0.6	0.7	0.7	0.9	0.8
Communication Costs	0.9	0.9	0.9	0.9	0.9	0.9	0.9	0.9
Others	10.8	2.9	2.9	3.9	3.1	3.7	3.0	4.7
Financial Expenses	1.5	1.5	1.7	1.7	1.7	1.8	1.7	1.7
Interest Expenses	1.5	1.5	1.7	1.7	1.7	1.7	1.7	1.7
Others	(0.0)	0.0	0.0	0.0	0.0	0.1	0.0	0.0
Operating Expenses	35.2	37.2	26.0	27.0	24.2	26.9	22.8	22.1
Operating Income (Loss)	(7.6)	(10.7)	1.4	(0.1)	2.3	(1.2)	1.9	2.2
Ordinary Income (Loss)	(7.7)	(10.7)	1.5	(0.0)	2.3	(1.4)	1.9	2.2
Net Extraordinary Profit (Loss)	0.0	(7.2)	0.0	2.4	0.0	0.0	(0.7)	(5.7)
Net Income before Income Taxes and Minority Interests	(7.8)	(18.0)	1.5	2.3	2.3	(1.3)	1.1	1.6
Net Income (Loss)	(7.8)	(22.0)	1.5	2.2	2.3	(0.0)	1.1	1.6

Grey Zone Related Information (Consolidated)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Amount of Refund for Grey Zone Claim	0.6	0.8	1.1	1.5	1.4	1.4	1.7	1.9
Amount of Debt Write-Off	0.3	0.4	0.5	0.7	0.6	0.6	0.7	0.8
Amount of Interest Repayment	0.2	0.4	0.6	0.8	0.8	0.7	0.9	1.1
Reserve for Losses on Interest Repayment	10.8	10.3	9.7	9.4	9.0	8.6	7.5	7.7
Provisions of Reserve for Losses on Interest Repayment	9.0	0.2	0.5	1.1	0.9	1.0	0.6	2.1
Usage of Reserve for Losses on Interest Repayment	0.6	0.7	1.1	1.3	1.4	1.4	1.6	1.9
Number of Claims	2,107	2,068	2,676	2,691	2,740	2,737	3,467	3,903

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)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Total Installment Receivables	603.3	530.1	520.8	505.3	496.2	471.8	467.8	468.5
Credit Card Shopping (Sogo)	44.0	42.1	43.8	42.8	48.3	46.6	46.2	47.7
Installment Shopping Credit (Kohin)	290.8	233.8	228.4	221.1	213.4	195.7	196.3	191.3
Auto Credit	87.4	42.5	44.8	47.3	49.2	37.1	43.3	46.7
Other Shopping Credit	203.3	191.3	183.5	173.8	164.1	158.5	152.9	144.6
Total Loans	268.3	253.9	248.3	241.2	234.4	229.4	225.2	229.3
Consumer Loans	252.7	241.8	236.2	229.9	222.6	217.7	214.3	214.0
Cashing by Credit Card	67.3	63.8	67.1	65.8	62.6	60.8	62.0	64.1
Loan Card	133.5	123.1	114.4	109.7	105.6	102.3	98.7	97.8
Other Consumer Loans	51.8	54.8	54.7	54.4	54.2	54.5	53.6	52.0
Other Loans	15.6	12.1	12.1	11.2	11.8	11.6	10.8	15.3
Others	0.1	0.1	0.1	0.1	0.0	0.0	0.0	0.0
Customers' Liabilities for Acceptances and Guarantees	711.4	694.2	687.2	669.2	658.2	654.6	652.3	648.1
Auto Credit	459.9	458.3	464.3	460.2	460.2	467.4	473.5	477.2
Off-Balance Receivables in Credit Guarantee Business	154.5	147.6	140.8	133.9	129.3	123.0	121.2	118.1
Other Shopping Credit	142.4	129.3	118.2	107.0	98.5	90.4	84.3	78.9
Off-Balance Receivables in Credit Guarantee Business	97.5	94.0	88.5	82.3	76.1	71.3	68.4	66.1
Others	109.0	106.6	104.5	101.9	99.5	96.7	94.4	91.9
Leased Investment Assets	-	-	-	-	-	-	9.5	8.6
Total Account Receivables	1,314.8	1,224.4	1,208.0	1,174.6	1,154.5	1,126.5	1,129.6	1,125.4
Number of New Transactions in Shopping Credit Business (Thousands)	n/a	n/a	91.5	90.9	91.5	92.4	93.8	96.9
Installment Shopping Credit	n/a	n/a	45.3	46.3	44.0	45.0	45.0	45.7
Credit Guarantee	n/a	n/a	46.2	44.5	47.5	47.3	48.8	51.1
Number of Merchants (Thousands)	n/a	832.5	n/a	841.1	n/a	848.3	n/a	855.7
Credit Card	n/a	375.3	n/a	378.6	n/a	381.4	n/a	383.8
Shopping Credit	n/a	457.2	n/a	462.5	n/a	466.9	n/a	471.9
Total Available Cardholders (Thousands)	8,349.9	8,442.2	8,539.2	8,634.4	8,685.9	8,687.0	8,581.8	8,496.2
Credit Card	7,507.7	7,644.9	7,791.0	7,930.4	8,021.1	8,055.6	7,988.4	7,950.1
Loan Card	842.2	797.3	748.1	704.0	664.7	631.3	593.3	546.0
Number of New Card Issuance (Thousands)	381.1	364.6	395.1	366.1	305.7	248.1	221.2	169.9
Credit Card	352.2	361.3	392.4	362.8	303.2	245.1	218.1	167.4
Loan Card	28.9	3.3	2.7	3.2	2.5	3.0	3.1	2.4
Loan Receivables Outstanding by Interest Rate Zone	n/a	219.6	218.0	216.5	n/a	203.4	199.3	195.9
Outstanding (Cashing by Credit Card and Loan Card):								
~15.0%	n/a	3.4	3.3	3.7	n/a	4.5	4.8	5.9
~18.0%	n/a	31.4	31.6	31.9	n/a	32.8	35.3	37.6
~20.0%	n/a	16.0	15.8	15.5	n/a	14.2	13.7	13.4
~25.0%	n/a	55.8	56.0	54.8	n/a	50.0	47.8	45.0
~29.2%	n/a	112.8	111.0	110.5	n/a	101.8	97.5	93.8
Total	n/a	219.6	218.0	216.5	n/a	203.4	199.3	195.9
Ratios (Cashing by Credit Card and Loan Card):								
~15.0%	n/a	1.5%	1.5%	1.7%	n/a	2.2%	2.4%	3.0%
~18.0%	n/a	14.3%	14.5%	14.7%	n/a	16.1%	17.7%	19.2%
~20.0%	n/a	7.3%	7.2%	7.2%	n/a	7.0%	6.9%	6.8%
~25.0%	n/a	25.4%	25.7%	25.3%	n/a	24.6%	24.0%	23.0%
~29.2%	n/a	51.4%	50.9%	51.0%	n/a	50.0%	48.9%	47.9%
Total	n/a	100.0%	100.0%	100.0%	n/a	100.0%	100.0%	100.0%
Loan Receivables Outstanding by Card Type	n/a	219.6	218.0	216.5	n/a	203.4	199.3	195.9
Cashing by Credit Card	n/a	84.4	84.9	85.5	n/a	81.3	80.0	79.2
Loan Card	n/a	135.1	133.0	131.0	n/a	122.1	119.2	116.7
Number of Active Accounts (Thousands)	n/a	588.8	601.0	602.3	n/a	591.6	587.0	581.4
Cashing by Credit Card	n/a	342.7	353.5	361.3	n/a	362.4	364.3	363.8
Loan Card	n/a	246.1	247.5	240.9	n/a	229.1	222.6	217.5
Credit Outstanding Per Account (Thousands of Yen)	n/a	373.0	362.7	359.5	n/a	343.9	339.6	337.0
Cashing by Credit Card	n/a	246.5	240.2	236.7	n/a	224.4	219.7	217.7
Loan Card	n/a	549.1	537.6	543.8	n/a	532.8	535.7	536.5
Balance by Age	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Loans (Cashing by Credit Card and Loan Card)								
<30	n/a	12.3%	11.9%	11.4%	11.0%	10.6%	10.1%	9.5%
<40	n/a	29.5%	29.4%	29.2%	29.0%	28.7%	28.5%	28.2%
<50	n/a	27.3%	27.6%	27.9%	28.1%	28.3%	28.6%	28.9%
<60	n/a	22.4%	22.3%	22.4%	22.4%	22.4%	22.5%	22.7%
Over 60	n/a	8.5%	8.7%	9.1%	9.5%	10.0%	10.2%	10.7%
Total	n/a	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Balance by Gender	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Loans (Cashing by Credit Card and Loan Card)								
Male	n/a	62.1%	62.1%	62.0%	62.0%	62.1%	62.2%	62.2%
Female	n/a	37.9%	37.9%	38.0%	38.0%	37.9%	37.8%	37.8%
Total	n/a	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Balance by Amount of Origination	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Loans (Cashing by Credit Card and Loan Card)								
Less than JPY 100K	n/a	2.9%	3.1%	3.2%	3.4%	3.7%	3.9%	4.0%
Over JPY 100K and less than JPY 300K	n/a	16.6%	16.9%	17.4%	17.7%	18.2%	18.6%	18.9%
Over JPY 300K and less than JPY 500K	n/a	30.8%	30.7%	30.4%	30.2%	29.9%	29.9%	29.6%
Over JPY 500K and less than JPY 1M	n/a	31.0%	30.5%	30.4%	30.1%	29.7%	29.2%	29.2%
Over JPY 1M	n/a	18.7%	18.7%	18.5%	18.6%	18.5%	18.4%	18.3%
Total	n/a	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	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Total Interest Income	0.4	0.4	0.8	0.6	1.1	0.6	0.6	0.7
Fees and Commissions Income	0.1	0.0	0.3	0.2	0.4	0.3	0.3	0.2
Other Business Income	45.3	47.7	47.6	47.8	45.3	42.8	43.4	43.4
Other Ordinary Income	0.1	0.3	0.0	0.3	0.1	0.1	0.0	0.0
Ordinary Income	46.0	48.5	48.9	49.1	47.0	43.9	44.5	44.4
Total Interest Expenses	1.1	1.2	1.3	1.4	1.4	1.5	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	38.8	42.3	40.1	40.2	38.6	36.5	36.2	37.3
Total General and Administrative Expenses	2.8	2.8	3.1	3.4	2.9	2.9	3.0	3.0
Other Ordinary Expenses	0.2	1.3	0.6	2.8	3.0	3.1	2.1	2.5
Provision of Reserve for Loan Losses	0.1	0.5	0.5	1.2	2.0	1.7	1.4	2.1
Others	0.0	0.7	0.1	1.6	0.9	1.4	0.6	0.4
Ordinary Expenses	43.2	47.8	45.3	47.9	46.1	44.2	42.8	44.4
Net Ordinary Income	2.8	0.6	3.6	1.1	0.8	(0.3)	1.6	0.0
Special Gains	0.0	0.3	0.0	0.0	0.1	0.0	0.2	10.9
Special Losses	0.0	0.7	0.0	0.0	0.0	0.0	0.0	0.0
Income (Loss) before Income Taxes and Minority Interests	2.8	0.3	3.6	1.2	1.0	(0.2)	1.9	10.9
Income Taxes (Benefit)	0.0	0.1	0.1	0.0	0.0	(0.3)	(1.9)	0.2
Minority Interests in Net Income of Subsidiaries	(0.0)	-	-	-	-	-	-	0.0
Net Income	2.8	0.2	3.5	1.1	1.0	0.0	3.8	10.6

Consolidated Balance Sheets	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Assets:								
Cash and Due From Banks	3.6	8.3	3.7	4.4	3.6	8.2	2.9	43.7
Securities	9.0	8.2	8.7	7.6	6.6	7.6	8.6	7.6
Loans and Bills Discounted	18.7	17.1	25.0	23.4	23.0	26.5	24.0	41.5
Lease Receivables and Leased Investment Assets							250.3	253.0
Other Assets	186.7	198.1	216.6	208.3	211.8	212.2	199.5	195.4
Installment Sales Credit	158.2	172.6	184.7	181.3	180.1	184.7	170.7	166.7
Premises and Equipment	303.7	294.3	294.3	284.4	273.7	264.7	42.0	10.2
Intangible Assets	42.3	43.2	41.8	42.5	42.0	41.3	3.0	3.6
Deferred Tax Assets	0.0	0.1	0.1	0.1	0.1	0.9	3.0	3.2
Reserve for Credit Losses	(5.3)	(4.1)	(5.1)	(4.8)	(6.1)	(10.3)	(5.9)	(7.0)
Total Assets	563.7	570.4	590.6	573.4	562.3	560.8	535.6	563.4
Liabilities and Equity								
Liabilities:								
Commercial Paper	120.0	82.0	-	-	-	-	-	-
Borrowed Money	341.8	375.9	348.9	390.3	366.8	413.0	368.0	388.5
Short-Term Corporate Bonds	-	-	119.5	58.0	74.0	30.0	54.0	36.5
Corporate Bonds	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
Other Liabilities	47.2	57.8	63.6	65.7	62.0	58.5	50.4	65.1
Deferred Tax Liabilities	1.1	1.0	1.2	0.9	0.5	0.3	0.4	0.1
Total Liabilities	522.3	528.9	545.3	527.3	515.7	514.5	485.3	502.9
Equity:								
Total Shareholders' Equity	39.7	39.9	43.5	39.9	45.7	45.8	49.6	60.3
Capital Stock	24.3	24.3	24.3	24.3	24.3	24.3	24.3	24.3
Total Equity	41.3	41.4	45.3	46.0	46.5	46.2	50.3	60.5
Total Liabilities and Equity	563.7	570.4	590.6	573.4	562.3	560.8	535.6	563.4

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	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Total Interest Income					7.8	6.9	6.4	5.9
Fees and Commissions Income					0.0	0.0	0.0	0.0
Other Business Income					-	-	0.0	0.0
Other Ordinary Income					0.0	0.0	0.0	0.0
Ordinary Income					7.9	7.0	6.4	6.0
Total Interest Expenses					0.4	0.4	0.4	1.0
Fees and Commissions Expenses					0.2	0.2	0.2	0.2
Other Business Expenses					0.0	0.0	-	0.0
Total General and Administrative Expenses					3.1	2.5	2.8	2.7
Other Ordinary Expenses					2.1	2.5	1.0	1.8
Provision of Reserve for Loan Losses					1.9	1.0	0.7	1.6
Others					0.2	1.5	0.3	0.2
Ordinary Expenses					5.9	5.8	4.6	5.9
Net Ordinary Income					2.0	1.2	1.7	0.0
Special Gains					0.2	0.3	0.3	0.2
Special Losses					0.0	0.4	0.0	0.0
Income (Loss) before Income Taxes and Minority Interests					2.2	1.1	2.1	0.3
Income Taxes (Benefit)					0.3	0.3	0.3	0.0
Minority Interests in Net Income of Subsidiaries					-	-	-	-
Net Income					1.9	0.8	1.7	0.2

Consolidated Balance Sheets	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Assets:								
Cash and Due from Banks					11.3	10.8	12.9	12.3
Securities					0.6	0.5	0.5	0.4
Loans and Bills Discounted					137.8	130.8	121.4	114.3
Other Assets					6.0	6.4	4.8	3.9
Premises and Equipment					7.3	7.1	7.9	7.7
Intangible Assets					2.1	1.8	1.9	1.7
Deferred Tax Assets					4.1	3.1	2.7	2.4
Reserve for Credit Losses					(27.8)	(26.7)	(24.6)	(23.6)
Total Assets					141.7	134.2	127.8	119.4
Liabilities and Equity								
Liabilities:								
Commercial Paper					-	-	-	-
Borrowed Money					65.7	61.9	68.1	61.7
Corporate Bonds					19.8	19.8	9.8	11.8
Other Liabilities					4.5	3.6	3.1	2.3
Reserve for Losses on Interest Repayments					34.3	30.6	26.8	23.0
Deferred Tax Liabilities					0.7	0.7	0.7	0.3
Total Liabilities					125.3	117.1	108.8	99.6
Equity:								
Total Shareholders' Equity					16.9	17.7	19.5	19.8
Capital Stock					16.7	16.7	16.7	16.7
Total Equity					16.4	17.1	19.0	19.8
Total Liabilities and Equity					141.7	134.2	127.8	119.4

Grey Zone Related Information (Consolidated)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Amount of Refund for Grey Zone Claim	1.7	2.4	3.2	3.4	3.9	3.6	3.9	3.7
Amount of Debt Write-Off	0.9	1.2	1.5	1.5	1.6	1.4	1.5	1.4
Amount of Interest Repayment	0.8	1.1	1.6	1.8	2.2	2.1	2.3	2.3
Reserve for Losses on Interest Repayment	19.7	36.4	33.1	38.2	34.3	30.6	26.8	23.0
Provisions of Reserve for Losses on Interest Repayment	3.4	19.1	0.0	8.4	0.0	0.0	0.0	0.0
Usage of Reserve for Losses on Interest Repayment	1.7	2.4	3.2	3.4	3.9	3.6	3.9	3.7
Number of Claims	n/a	n/a	13,466	11,397	11,669	10,256	9,829	8,672

Shinki Data Disclosed by Shinki

Summary of Major Business Information (Consolidated)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Total Consumer Loans	134.7	125.9	118.1	109.6	101.1	95.0	88.7	84.1
Unsecured Loans	133.9	125.2	117.4	109.0	100.5	94.4	88.2	83.6
Secured Loans	0.7	0.7	0.6	0.6	0.5	0.5	0.4	0.4
Total Business Loans	53.6	50.6	46.3	42.4	38.4	35.6	32.5	30.0
Loans on Deeds	0.4	0.3	0.3	0.2	0.2	0.2	0.1	0.1
NOLAN Business	53.1	50.1	46.0	42.0	38.1	35.3	32.2	29.8
Secured Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loan Receivables Outstanding	188.3	176.5	164.5	152.0	139.5	130.6	121.2	114.1
Weighted Average Rate of Loan Interest Rate (%) (Non-Consolidated)	27.06	27.11	26.25	25.67	24.93	24.46	24.10	23.70
Consumer Loans	27.42	27.50	26.68	26.15	25.46	24.99	24.60	24.15
Unsecured Loans	27.50	27.58	26.75	26.22	25.53	25.06	24.67	24.22
Secured Loans	14.27	13.96	14.15	14.11	13.99	13.88	13.77	13.79
Business Loans	26.19	26.14	25.17	24.43	23.53	23.03	22.71	22.43
Loans on Deeds	21.50	21.66	21.87	21.96	21.95	22.31	22.71	22.96
NOLAN Business	26.25	26.19	25.21	24.46	23.56	23.05	22.73	22.45
Secured Loans	11.33	11.32	11.29	11.30	11.30	12.89	11.49	11.48
Weighted Average Rate of Funding Rate (%) (Non-Consolidated)								
During the Fiscal Year	1.65	1.66	1.68	1.72	1.77	1.81	2.15	2.18
As of the Fiscal Year End	1.68	1.69	1.70	1.85	1.91	1.99	2.23	2.24
Number of Branch Offices	572	544	539	538	508	445	418	416
Number of Application (NOLAN)	53,973	56,763	66,831	55,832	47,286	49,058	47,622	47,933
Acceptance Rate (NOLAN) (%)	21.6	17.5	16.1	17.0	17.4	18.1	18.2	24.2
Number of Newly Acquired Customers	11,663	9,946	10,763	9,514	8,212	8,884	8,667	11,584
Number of Customers (Thousands)	330.3	321.3	296.7	280.6	263.5	252.9	241.0	233.8

Breakdown of Loans by Lending Rates	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Customer Loans								
Outstanding:								
~ 15%	5.1	6.2	9.8	10.8	11.4	11.4	11.1	10.5
~ 18%	0.1	0.2	7.7	12.2	17.0	19.8	21.4	23.8
~ 20%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~ 25%	21.6	20.2	16.5	14.6	12.4	11.1	10.0	9.1
~ 29.2%	100.2	98.3	83.2	71.2	59.6	52.0	45.5	40.0
Total	127.2	125.0	117.3	109.0	100.5	94.4	88.2	83.6
Ratios:								
~ 15%	4.1%	5.0%	8.4%	10.0%	11.4%	12.2%	12.6%	12.6%
~ 18%	0.1%	0.2%	6.6%	11.2%	16.9%	21.0%	24.3%	28.6%
~ 20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~ 25%	17.0%	16.2%	14.1%	13.4%	12.3%	11.8%	11.4%	11.0%
~ 29.2%	78.8%	78.6%	70.9%	65.4%	59.3%	55.1%	51.6%	47.8%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance and Ratio of Delinquent	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Customer Loans								
Outstanding (including Long-Term Accounts Receivable)	127.2	125.2	117.5	109.1	100.6	94.5	88.3	83.7
91-180 Days Delinquency Amount	3.2	3.5	3.6	3.2	2.6	2.2	2.2	2.0
91-180 Days Delinquency Ratio	2.6%	2.9%	3.1%	3.0%	2.7%	2.4%	2.6%	2.5%

Balance by Age	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Customer Loans								
<30	14.9%	14.6%	14.5%	14.3%	14.2%	14.0%	13.8%	13.5%
<40	32.7%	32.4%	32.2%	32.1%	32.0%	31.9%	31.8%	31.8%
<50	24.9%	25.2%	25.4%	25.7%	25.9%	26.1%	26.4%	26.8%
<60	19.6%	19.6%	19.6%	19.4%	19.4%	19.3%	19.3%	19.1%
Over 60	7.9%	8.2%	8.3%	8.5%	8.6%	8.8%	8.8%	8.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance by Gender and Marital Status	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Customer Loans								
Single male	36.4%	36.7%	37.1%	37.4%	37.8%	38.2%	38.6%	38.9%
Married male	30.1%	30.1%	30.1%	30.1%	30.2%	30.6%	30.8%	31.5%
Single female	13.6%	13.7%	13.7%	13.7%	13.7%	13.6%	13.5%	13.3%
Married female	19.9%	19.6%	19.2%	18.7%	18.3%	17.7%	17.1%	16.3%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance by Amount of Origination	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Customer Loans								
Less than JPY 100K	2.1%	2.2%	2.2%	2.2%	2.2%	2.3%	2.4%	2.5%
Over JPY 100K and less than JPY 300K	11.0%	11.6%	12.0%	12.7%	13.6%	14.6%	16.1%	17.7%
Over JPY 300K and less than JPY 500K	28.0%	29.6%	30.0%	30.3%	30.5%	30.8%	30.5%	30.5%
Over JPY 500K and less than JPY 1M	43.3%	41.9%	41.3%	40.5%	39.3%	37.9%	36.7%	35.4%
Over JPY 1M	15.6%	14.8%	14.6%	14.3%	14.4%	14.3%	14.3%	13.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Balance by Annual Income	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Unsecured Customer Loans								
Less than JPY 2M	17.4%	18.1%	18.9%	18.9%	18.6%	18.2%	17.7%	16.9%
Over JPY 2M and less than JPY 5M	56.7%	56.5%	56.0%	55.9%	56.0%	56.1%	56.5%	56.8%
Over JPY 5M and less than JPY 7M	17.2%	16.8%	16.7%	16.7%	16.9%	17.1%	17.2%	17.5%
Over JPY 7M	8.7%	8.6%	8.4%	8.4%	8.5%	8.6%	8.6%	8.9%
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)	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Total Gross Business Profit	34.1	31.1	42.2	34.7	40.5	34.6	24.2	6.5
Net Interest Income	14.7	14.6	19.0	20.4	30.9	37.0	20.1	17.6
Net Fees and Commissions	13.8	10.3	15.6	13.6	10.1	9.4	11.4	1.8
Net Trading Income	3.1	2.7	3.0	1.8	1.2	0.8	0.9	(4.2)
Net Other Business Income	2.4	3.4	4.4	(1.2)	(1.8)	(12.6)	(8.3)	(8.6)
Total Expenses	19.2	18.7	20.3	22.0	20.9	21.3	22.0	16.9
Net Business Profit (Jisshitsu Gyomu Jun-eki)	14.8	12.4	21.8	12.6	19.4	13.2	2.1	(10.3)
Other Operating Expenses, Net	(1.9)	(4.5)	(1.1)	(9.8)	(0.2)	(23.5)	(2.8)	(25.0)
Net Ordinary Income (Loss)	12.8	7.8	20.7	2.8	19.2	(10.2)	(0.7)	(35.3)
Extraordinary Income (Loss)	8.7	(123.3)	1.1	(27.7)	(35.0)	52.4	(0.6)	(2.3)
Income (Loss) before Income Taxes	21.6	(115.4)	21.8	(24.9)	19.2	42.1	(1.3)	(37.7)
Current Income Taxes (Benefit)	(0.6)	(0.5)	(8.5)	0.8	(0.4)	0.5	(3.1)	(0.3)
Deferred Income Taxes Expense (Benefit)	-	(9.1)	6.5	0.2	0.0	6.0	-	0.8
Net Income (Loss)	22.2	(105.8)	23.8	(25.9)	19.7	35.6	1.8	(38.2)

Non-Consolidated Statements of Operations	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Total Interest Income	33.8	35.8	42.8	44.3	54.9	57.6	42.1	43.0
Interest on Loans and Bills Discounted	20.6	22.9	25.2	27.8	29.0	28.3	27.8	29.0
Interest and Dividends on Securities	10.2	9.4	14.4	13.2	21.9	27.3	12.1	10.8
Other Interest Income	2.9	3.4	3.2	3.2	3.8	1.9	2.1	3.1
Fees and Commissions Income	9.0	7.1	8.2	6.8	5.7	6.5	5.8	5.9
Trading Profits	3.2	2.7	3.0	1.8	1.2	0.9	2.9	0.0
Other Business Income	3.9	4.0	5.0	2.5	(0.8)	(2.9)	0.3	4.7
Other Ordinary Income	9.2	7.3	11.9	12.5	9.5	7.3	8.5	6.4
Ordinary Income	59.4	57.2	71.2	68.2	70.6	69.5	59.8	60.1
Total Interest Expenses	21.4	23.9	26.2	26.2	26.2	22.2	24.1	27.5
Interest on Deposits	9.1	10.6	10.1	11.1	11.1	11.1	10.9	11.6
Interest on Corporate Bonds	5.3	6.1	0.7	6.2	6.2	4.9	6.5	5.5
Other Interest Expenses	6.8	7.1	15.3	8.9	8.8	6.1	6.6	14.6
Fees and Commissions Expenses	3.4	3.9	2.7	4.6	4.6	3.9	2.5	3.6
Trading Losses	0.1	0.0	0.0	0.0	0.0	0.0	2.0	4.3
Other Business Expenses	1.4	0.6	0.5	3.8	1.0	9.6	8.6	13.3
General and Administrative Expenses	19.3	18.6	20.4	22.1	21.0	22.0	22.3	17.4
Other Ordinary Expenses	0.6	2.0	0.4	8.5	(1.6)	21.8	0.9	29.2
Provision of Reserve for Loan Losses	-	-	-	5.9	(1.3)	14.6	-	20.6
Others	0.6	2.0	0.4	2.5	(0.2)	7.1	0.9	8.6
Ordinary Expenses	46.5	49.3	50.5	65.4	51.3	79.8	60.5	95.5
Net Ordinary Income (Loss)	12.8	7.8	20.7	2.8	19.2	(10.2)	(0.7)	(35.3)
Special Gains	8.8	(7.3)	1.1	0.0	0.0	66.5	2.5	(1.5)
Special Losses	0.1	116.0	0.0	27.7	0.0	14.0	3.1	0.8
Income (Loss) before Income Taxes	21.6	(115.4)	21.8	(24.9)	19.2	42.1	(1.3)	(37.7)
Income Taxes (Benefit):								
Current	(0.6)	(0.5)	(8.5)	0.8	(0.4)	0.5	(3.1)	(0.3)
Deferred	-	(9.1)	6.5	0.2	-	6.0	-	0.8
Net Income (Loss)	22.2	(105.8)	23.8	(25.9)	19.7	35.6	1.8	(38.2)

Net Credit Costs (Recoveries) (Non-Consolidated)	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6	2008.7-9
Losses on Write-Off of Loans / Losses on Sale of Loans	-	1.0	-	0.0	-	1.2	0.1	2.0
Net Provision (Reversal) of Reserve for Loan Losses	2.6	8.0	(0.9)	6.9	(1.3)	14.6	(2.1)	22.8
Net (Reversal) Provision of General Reserve for Loan Losses	2.6	1.7	(0.8)	(4.1)	(1.5)	30.5	(1.5)	24.7
Net (Reversal) Provision of Specific Reserve for Loan Losses	0.0	6.3	(0.0)	11.1	0.2	(15.8)	(0.6)	(1.9)
Net (Reversal) Provision of Reserve for Loan Losses to	0.0	0.0	-	0.0	(0.0)	0.0	-	0.0
Net credit costs (Recoveries)	2.6	9.1	(0.9)	6.9	(1.3)	15.9	(1.9)	24.9

Interest-Earning Assets and Interest-Bearing Liabilities	2006.10-12		2007.1-3		2007.4-6		2007.7-9	
	Average Balance	Yield/Rate (%)	Average Balance	Yield/Rate (%)	Average Balance	Yield/Rate (%)	Average Balance	Yield/Rate (%)
Interest-Earning Assets:								
Cash and Due From Banks	127.6	2.82	183.0	3.27	135.5	4.16	210.1	2.98
Call Loans	31.0	0.27	78.2	0.45	48.3	0.54	117.9	0.67
Receivables Under Resale Agreements	-	-	-	-	-	-	0.0	5.21
Collateral Related to Securities Borrowing Transactions	126.3	0.36	82.9	0.75	21.6	3.12	109.5	0.77
Securities	2,136.7	1.90	2,156.9	1.77	2,122.6	2.72	2,268.2	2.32
Loans and Bills Discounted	4,634.6	1.76	4,896.0	1.90	5,074.8	1.99	5,167.2	2.14
Other Interest-Earning Assets	75.8	2.67	78.5	2.65	108.6	3.31	172.0	2.83
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Earning Assets	7,132.2	1.88	7,475.7	1.94	7,511.7	2.29	8,045.1	2.19
Interest-Bearing Liabilities:								
Deposits	4,715.5	0.77	4,980.6	0.86	5,017.2	0.80	5,076.8	0.86
Negotiable Certificates of Deposit	391.3	0.38	425.7	0.49	539.1	0.60	565.4	0.65
Debentures	732.9	0.39	708.3	0.41	696.8	0.43	691.4	0.46
Call Money	613.6	1.36	689.5	1.48	690.5	2.35	900.9	1.88
Payable Under Repurchase Agreements	-	-	-	-	-	-	-	-
Collateral Related to Securities Lending Transactions	133.1	0.33	62.1	0.40	18.1	1.87	177.4	1.03
Borrowed Money	298.2	0.74	275.9	0.92	273.6	1.03	295.9	1.20
Corporate Bonds	487.8	4.37	562.3	4.45	572.4	5.02	577.5	4.27
Other Interest-Bearing Liabilities	0.3	n.m.	0.3	n.m.	0.3	n.m.	0.3	n.m.
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Bearing Liabilities	7,373.0	1.15	7,705.1	1.26	7,808.3	1.34	8,286.1	1.25
Net Interest Income/Yield on Interest-Earning Assets	7,132.2	0.69	7,475.7	0.64	7,511.7	0.88	8,045.1	0.89

Interest-Earning Assets and Interest-Bearing Liabilities	2007.10-12		2008.1-3		2008.4-6		2008.7-9	
	Average Balance	Yield/Rate (%)	Average Balance	Average Balance	Average Balance	Average Balance	Average Balance	Average Balance
Interest-Earning Assets:								
Cash and Due From Banks	188.1	2.45	99.0	2.21	79.0	2.45	108.3	2.85
Call Loans	219.3	0.62	281.2	0.60	221.7	0.73	206.7	0.69
Receivables Under Resale Agreements	2.2	3.62	0.6	2.00	1.7	1.67	0.0	0.00
Collateral Related to Securities Borrowing Transactions	149.7	0.59	236.8	0.62	95.9	0.64	222.6	0.58
Securities	2,498.4	3.49	2,375.7	4.63	2,661.1	1.83	2,824.0	1.51
Loans and Bills Discounted	5,264.1	2.19	5,227.2	2.17	5,424.3	2.05	5,528.2	2.08
Other Interest-Bearing Assets	196.7	3.93	168.4	2.77	168.1	2.62	215.3	3.08
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Earning Assets	8,518.8	2.56	8,389.2	2.76	8,652.1	1.95	9,105.4	1.87
Interest-Bearing Liabilities:								
Deposits	5,196.0	0.85	5,425.7	0.83	5,336.1	0.82	5,619.0	0.81
Negotiable Certificates of Deposit	840.3	0.73	590.3	0.78	708.9	0.73	703.1	0.79
Debentures	661.5	0.51	671.8	0.57	664.3	0.59	714.4	0.69
Call Money	1,015.8	1.59	839.7	1.20	789.3	0.98	666.1	1.14
Payable Under Repurchase Agreements	0.1	3.73	0.3	3.64	0.6	2.29	0.0	0.00
Collateral Related to Securities Lending Transactions	143.5	1.14	104.6	0.87	293.9	0.85	588.0	0.96
Borrowed Money	276.3	1.43	300.2	1.60	301.4	1.55	303.5	1.54
Corporate Bonds	563.3	4.42	542.9	3.64	529.8	4.95	541.1	4.04
Other Interest-Bearing Liabilities	0.2	n.m.	0.2	n.m.	0.2	n.m.	0.2	n.m.
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Bearing Liabilities	8,697.5	1.20	8,476.2	1.05	8,625.0	1.12	9,135.7	1.19
Net Interest Income/Yield on Interest-Earning Assets	8,518.8	1.33	8,389.2	1.69	8,652.1	0.83	9,105.4	0.67

n.m. is not meaningful

Non-Consolidated Balance Sheets	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Assets:								
Cash and Due From Banks	235.0	190.0	193.1	238.0	161.9	272.9	353.2	94.9
Call Loans	71.0	43.1	67.1	736.1	544.7	-	315.3	199.0
Receivables Under Resale Agreements	-	-	-	-	3.5	2.0	-	-
Collateral Related to Securities Borrowing Transactions	103.9	11.0	47.6	73.4	92.5	13.8	99.6	16.9
Other Monetary Claims Purchased	68.0	69.8	161.6	171.1	151.0	161.3	159.2	559.1
Trading Assets	348.4	284.1	284.0	207.3	199.5	275.1	215.0	240.3
Monetary Assets Held in Trust	690.6	687.3	674.6	603.5	625.3	606.0	630.6	621.3
Securities	2,150.0	2,062.0	2,063.2	2,590.9	2,300.4	2,300.3	2,897.7	2,426.1
Valuation Allowance for Investments	-	(15.9)	(15.9)	-	-	(3.3)	(3.3)	(3.3)
Loans and Bills Discounted	4,847.0	5,075.2	5,178.7	5,335.1	5,273.4	5,356.3	5,447.1	5,660.1
Foreign Exchanges	10.7	15.0	30.5	26.7	18.8	17.8	13.5	22.4
Other Assets	284.1	325.6	373.6	437.7	429.7	577.8	516.9	514.0
Premises and Equipment	21.1	20.7	21.3	21.0	21.9	20.8	20.3	19.7
Intangible Fixed Assets	13.0	13.4	13.5	14.1	14.7	14.5	14.2	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	26.7	35.5	28.8	30.9	28.6	14.6	20.9	18.1
Customers' Liabilities for Acceptances and Guarantees	19.5	18.3	19.4	19.4	16.5	11.7	18.1	11.3
Reserve for Credit Losses	(101.1)	(106.9)	(105.9)	(100.5)	(99.6)	(93.6)	(81.0)	(83.2)
Total Assets	8,788.6	8,728.9	9,035.9	10,405.3	9,783.5	9,548.6	10,637.8	10,331.4
Liabilities and Equity								
Liabilities:								
Deposits	4,807.9	4,991.2	5,101.5	5,192.8	5,300.8	5,287.9	5,479.8	5,764.9
Negotiable Certificates of Deposit	315.1	480.1	474.9	719.3	935.7	577.1	685.0	744.4
Debentures	713.2	703.9	694.3	687.8	671.6	663.1	685.3	748.9
Call Money	808.1	692.7	698.0	1,377.4	751.3	632.1	773.8	480.8
Collateral Related to Securities Lending Transactions	180.8	8.3	78.4	287.6	157.6	148.4	863.5	485.2
Trading Liabilities	94.7	87.3	117.5	99.5	124.6	203.7	161.9	181.9
Borrowed Money	287.3	276.7	295.9	293.2	294.0	304.0	302.1	317.5
Foreign Exchanges	0.6	0.3	0.3	0.2	0.3	0.2	0.2	0.2
Corporate Bonds	561.2	562.4	589.0	566.5	561.0	519.9	543.8	513.3
Other Liabilities	226.5	237.6	295.7	510.3	303.4	450.6	394.2	406.0
Income Taxes Payable	-	-	-	-	-	0.7	-	0.4
Lease Debt	-	-	-	-	-	-	-	0.0
Other Liabilities	-	-	-	-	-	-	-	405.5
Accrued Employees' Bonuses	8.0	9.8	3.4	5.8	8.5	10.3	4.2	2.9
Reserve for Retirement Benefits	0.1	0.7	0.6	0.4	0.3	1.5	1.4	1.0
Reserve For Loss on Disposal of Premises and Equipment	-	-	-	-	-	4.9	7.8	7.1
Acceptances and Guarantees	19.5	18.3	19.4	19.4	16.5	11.7	18.1	11.3
Total Liabilities	8,023.6	8,070.0	8,369.5	9,760.8	9,126.3	8,815.9	9,921.5	9,666.1
Equity:								
Total Shareholders' Equity	770.2	664.4	685.6	659.6	678.9	764.5	760.6	722.4
Capital Stock	451.2	451.2	451.2	451.2	451.2	476.2	476.2	476.2
Capital Surplus	18.5	18.5	18.5	18.5	18.5	43.5	43.5	43.5
Additional Paid-in Capital	18.5	18.5	18.5	18.5	18.5	43.5	43.5	43.5
Retained Earnings	372.9	267.1	288.3	262.4	281.6	317.2	313.3	275.1
Legal Reserve	9.2	9.2	9.7	9.7	9.8	9.8	11.0	11.0
Other Retained Earnings	363.6	257.8	278.5	252.6	271.7	307.3	302.3	264.0
Unappropriated Retained Earnings	363.6	257.8	278.5	252.6	271.7	307.3	302.3	264.0
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)	(5.7)	(6.0)	(19.9)	(16.0)	(22.6)	(33.1)	(45.7)	(58.6)
Unrealized Gain (Loss) on Available-For-Sale Securities	3.6	4.1	5.0	(4.4)	(13.4)	(35.0)	(36.4)	(58.4)
Deferred Gain (Loss) on Derivatives Under Hedge Accounting	(9.4)	(10.2)	(25.0)	(11.6)	(9.2)	1.8	(9.2)	(0.1)
Stock Acquisition Rights	0.4	0.5	0.6	0.8	1.0	1.2	1.4	1.5
Total Equity	764.9	658.8	666.3	644.5	657.2	732.7	716.3	665.2
Total Liabilities and Equity	8,788.6	8,728.9	9,035.9	10,405.3	9,783.5	9,548.6	10,637.8	10,331.4

Problem Claims (Non-Consolidated)

Risk Monitored Loans (Non-Consolidated)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Loans to Bankrupt Obligor	0.8	0.6	0.3	0.3	0.3	0.5	0.0	18.4
Non-Accrual Delinquent Loans	5.7	10.6	10.5	32.7	32.4	22.8	30.7	16.1
Loans Past Due Three Months or More	0.0	0.0	0.0	6.0	0.0	0.1	0.0	0.0
Restructured Loans	15.7	16.1	15.8	6.4	6.0	29.4	5.2	17.7
Total (A)	22.3	27.4	26.7	45.6	38.8	53.0	36.0	52.4
Loans and Bills Discounted (B)	4,847.0	5,075.2	5,178.7	5,335.1	5,273.4	5,356.3	5,447.1	5,660.1
(A)/(B) X 100 (%)	0.46%	0.54%	0.52%	0.86%	0.74%	0.99%	0.66%	0.93%
Reserve for Credit Losses (C)	101.1	106.9	105.9	100.5	99.6	93.6	81.0	83.2
Reserve Ratios (C)/(A) X 100 (%)	452.2%	389.2%	396.0%	220.4%	256.4%	176.5%	225.0%	158.8%

Risk Monitored Loans by Borrower Industry	2007.12		2008.3		2008.6		2008.9	
	Total Loans	Risk Monitored Loans	Total Loans	Risk Monitored Loans	Total Loans	Risk Monitored Loans	Total Loans	Risk Monitored Loans
Domestic Offices (excluding Japan Offshore Market Accounts):								
Manufacturing	n/a	n/a	187.9	3.0	199.2	2.0	219.9	1.8
Agriculture	n/a	n/a	-	-	-	-	-	-
Forestry	n/a	n/a	-	-	-	-	-	-
Fishery	n/a	n/a	2.9	-	2.8	-	2.8	-
Mining	n/a	n/a	4.5	-	4.5	-	4.6	-
Construction	n/a	n/a	18.5	3.1	16.8	3.0	14.3	3.0
Electric Power, Gas, Heat Supply and Water Supply	n/a	n/a	74.6	-	75.7	-	66.8	-
Information and Communications	n/a	n/a	49.1	-	48.0	-	46.5	0.6
Transportation	n/a	n/a	377.6	7.6	366.3	7.2	359.2	6.6
Wholesale and Retail	n/a	n/a	127.6	3.5	124.1	0.0	119.5	0.0
Finance and Insurance	n/a	n/a	1,446.5	0.4	1,293.8	0.4	1,470.1	6.7
Real Estate	n/a	n/a	1,234.8	1.0	1,210.5	1.0	1,211.2	1.9
Services	n/a	n/a	357.4	6.5	344.2	3.9	340.5	4.0
Local Government	n/a	n/a	118.1	-	283.2	-	301.1	-
Individual	n/a	n/a	865.8	1.2	931.0	1.1	962.6	4.2
Overseas Yen Loan and Overseas Loans Booked Domestically	n/a	n/a	408.6	26.4	495.5	17.1	450.4	23.2
Total Domestic	n/a	n/a	5,274.3	53.0	5,360.2	36.0	5,570.1	52.4
Overseas Offices (including Japan Offshore Market Accounts):								
Governments	n/a	n/a	1.1	-	1.3	-	1.2	-
Financial Institutions	n/a	n/a	-	-	-	-	-	-
Commerce and Industry	n/a	n/a	80.7	-	85.5	-	88.6	-
Others	n/a	n/a	-	-	-	-	-	-
Total Overseas	n/a	n/a	81.9	-	86.8	-	89.9	-
Total	n/a	n/a	5,356.3	53.0	5,447.1	36.0	5,660.1	52.4

Overseas and Offshore Loans by Region and Risk Monitored Loans	2007.12		2008.3		2008.6		2008.9	
	Total Loans	Risk Monitored Loans	Total Loans	Risk Monitored Loans	Total Loans	Risk Monitored Loans	Total Loans	Risk Monitored Loans
US	n/a	n/a	76.8	6.0	85.5	4.7	103.0	-
Asset Backed Investment in US	n/a	n/a	6.0	6.0	4.7	4.7	5.3	-
Europe	n/a	n/a	235.5	20.3	251.4	12.2	235.9	23.1
Asset Backed Investment in Europe	n/a	n/a	187.2	20.3	198.0	12.2	175.4	23.1
Others	n/a	n/a	178.2	0.0	209.4	0.0	201.3	0.0
Total overseas and offshore loans	n/a	n/a	490.6	26.4	546.4	17.1	540.4	23.2

Claims Classified Under the Financial Revitalization Law	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Claims Against Bankrupt and Quasi-Bankrupt Obligors	0.9	0.9	0.6	9.9	9.9	8.0	17.1	26.4
Doubtful Claims	6.0	10.8	10.7	23.5	23.2	15.5	13.7	8.2
Substandard Claims	15.8	16.2	15.9	12.6	6.2	29.6	5.3	17.8
Total (A)	22.7	27.9	27.2	45.9	39.3	53.1	36.1	52.5
Total Claims (B)	4,974.4	5,294.6	5,469.9	5,630.1	5,546.1	5,566.0	5,677.2	5,840.2
(A)/(B) X 100 (%)	0.46%	0.53%	0.50%	0.82%	0.71%	0.95%	0.64%	0.90%
Reserve for Credit Losses (C)	101.1	106.9	105.9	100.5	99.6	93.6	81.0	83.2
Reserve Ratios (C)/(A) X 100 (%)	445.4%	383.2%	389.7%	219.1%	253.9%	176.3%	224.7%	158.6%
(Ref.) Amount of Write-Off	3.4	6.4	6.5	15.8	15.7	34.6	45.4	58.4
(Ref.) Below Need Caution Level	n/a	151.5	n/a	148.4	n/a	159.3	145.7	185.2

Coverage Ratios for Non-Performing Claims Disclosed Under the Financial Revitalization Law (Non-Consolidated)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Claims Against Bankrupt and Quasi-Bankrupt Obligors	n/a	100.0%	n/a	100.0%	n/a	100.0%	n/a	100.0%
Doubtful Claims	n/a	84.1%	n/a	76.0%	n/a	87.1%	n/a	77.5%
Substandard Claims	n/a	75.0%	n/a	89.2%	n/a	38.9%	n/a	42.7%
Total	n/a	79.3%	n/a	84.8%	n/a	62.2%	n/a	77.0%

Reserve for Credit Losses (Non-Consolidated)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Reserve for Loan Losses (A)	n/a	74.5	n/a	67.1	n/a	67.6	n/a	59.4
General Reserve for Loan Losses	n/a	65.4	n/a	48.0	n/a	57.9	n/a	51.1
Specific Reserve for Loan Losses	n/a	9.1	n/a	19.0	n/a	9.6	n/a	8.2
Reserve for Loans to Restructuring Countries	n/a	0.0	n/a	0.0	n/a	0.0	n/a	0.0
Specific Reserve for Other Credit Losses	n/a	32.4	n/a	33.4	n/a	26.0	n/a	23.7
Total Reserve for Credit Losses (B)	101.1	106.9	105.9	100.5	99.6	93.6	81.0	83.2
Total Claims (C)	n/a	5,294.6	n/a	5,630.0	n/a	5,566.0	n/a	5,840.2
Ratio of Total Reserve for Loan Losses to Total Claims (A)/(C)X100 (%)	n/a	1.4%	n/a	1.2%	n/a	1.2%	n/a	1.0%
Ratio of Total Reserve for Credit Losses to Total Claims (B)/(C)X100 (%)	n/a	2.0%	n/a	1.8%	n/a	1.7%	n/a	1.4%

Reserve Ratio for Borrowers' Category (Non-Consolidated)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Legally and Virtually Bankrupt (unsecured portion)	n/a	100.00%	n/a	100.00%	n/a	100.00%	n/a	100.00%
Possibly Bankrupt (unsecured portion)	n/a	82.35%	n/a	74.97%	n/a	79.25%	n/a	75.16%
Substandard (unsecured portion)	n/a	57.13%	n/a	73.23%	n/a	34.17%	n/a	34.99%
Need Caution (total claims)	n/a	15.63%	n/a	7.31%	n/a	8.95%	n/a	7.14%
Need Caution (unsecured portion)	n/a	43.68%	n/a	27.93%	n/a	26.70%	n/a	34.04%
Normal (total claims)	n/a	0.34%	n/a	0.31%	n/a	0.31%	n/a	0.33%

Housing Loans (Non-Consolidated)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Housing Loans	515.4	562.2	619.3	692.4	730.8	811.1	876.9	909.2

Loans to Small and Medium-Sized Entities (SME)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Loans to Small- and Medium-Sized Entities (SMEs)	-	2,881.2	-	3,046.6	-	3,001.6	-	3,107.2
% of Loans to Small- and Medium-Sized Entities	-	57.60	-	58.18	-	56.91	-	55.8

Balance of Deposits (Non-Consolidated)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Balance of Deposits (Including NCDs)	5,123.1	5,471.4	5,576.5	5,912.1	6,236.6	5,865.1	6,164.8	6,509.4
Balance of Deposits from Individuals	3,504.3	3,545.8	3,530.5	3,537.2	3,798.2	3,960.1	4,081.8	4,216.4

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

Unaudited (Billions of Yen)

U.S. Residential Mortgage Exposure (Consolidated)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Net Exposure (After Mark-Downs and Credit Reserves)	n/a	n/a	n/a	n/a	n/a	28.0	28.5	26.1
Balance of Securitized Products (Non-Consolidated)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
RMBS	n/a	n/a	n/a	98.7	93.8	76.2	77.3	73.3
Japan	n/a	n/a	n/a	55.4	54.7	45.6	48.5	48.7
U.S.	n/a	n/a	n/a	23.5	21.0	15.9	16.2	14.5
Europe	n/a	n/a	n/a	9.4	8.8	7.3	5.5	4.0
Other	n/a	n/a	n/a	10.2	9.1	7.2	6.9	5.8
CMBS	n/a	n/a	n/a	35.2	33.9	30.3	29.8	24.9
Japan	n/a	n/a	n/a	18.5	18.1	17.6	16.4	14.2
U.S.	n/a	n/a	n/a	-	-	-	-	-
Europe	n/a	n/a	n/a	13.3	12.4	10.0	10.5	7.9
Other	n/a	n/a	n/a	3.4	3.3	2.6	2.8	2.6
CLO	n/a	n/a	n/a	183.8	179.5	149.5	125.2	107.5
Japan	n/a	n/a	n/a	-	-	-	-	-
U.S.	n/a	n/a	n/a	116.8	112.3	87.6	93.9	81.2
Europe	n/a	n/a	n/a	63.6	63.9	59.1	28.3	23.4
Other	n/a	n/a	n/a	3.4	3.3	2.7	3.0	2.8
ABS CDO (Re-Securitized Products)	n/a	n/a	n/a	10.0	9.4	8.9	8.6	8.0
Japan	n/a	n/a	n/a	8.1	8.1	8.0	8.0	8.0
U.S.	n/a	n/a	n/a	1.8	1.2	0.8	0.5	0.0
Europe	n/a	n/a	n/a	-	-	-	-	-
Other	n/a	n/a	n/a	-	-	-	-	-
Total	n/a	n/a	n/a	327.9	316.7	265.1	241.0	213.9
Japan	n/a	n/a	n/a	82.1	81.1	71.4	73.0	71.1
U.S.	n/a	n/a	n/a	142.2	134.7	104.4	110.7	95.8
Europe	n/a	n/a	n/a	86.4	85.2	76.5	44.3	35.4
Other	n/a	n/a	n/a	17.0	15.7	12.7	12.9	11.4
LBO, Monoline, SIV, ABCP (Non-Consolidated)	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6	2008.9
Total LBO	n/a	n/a	n/a	309.7	287.8	277.1	311.6	313.8
Japan	n/a	n/a	n/a	288.8	267.9	258.6	293.2	297.8
U.S.	n/a	n/a	n/a	4.4	4.1	3.6	3.7	3.6
Europe	n/a	n/a	n/a	-	-	-	-	-
Other	n/a	n/a	n/a	16.5	15.8	14.8	14.5	12.3
Total Monoline	n/a	n/a	n/a	2.0	1.8	1.4	1.3	1.1
Japan	n/a	n/a	n/a	-	-	-	-	-
U.S.	n/a	n/a	n/a	-	-	-	-	-
Europe	n/a	n/a	n/a	-	-	-	-	-
Other	n/a	n/a	n/a	2.0	1.8	1.4	1.3	1.1
SIV	n/a	n/a	n/a	-	-	-	-	-
ABCP	n/a	n/a	n/a	-	-	-	-	-