# Shinsei Bank (TSE: 8303)

# Quarterly Data Book for the First Quarter Ended June 30, 2008 (July 30, 2008)



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

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Section 1. Shinsei Bank Consolidated P/L and B/S Data							naudited (Bill	
Results of Operations*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Net Interest Income	27.1	22.3	21.3	26.8	29.6	40.6	40.5	35.7
Non-Interest Income	43.2	54.8	31.2	49.6	32.5	29.5	13.2	25.2
Net Fees and Commissions	11.0	13.2	10.9	12.8	10.3	9.2	8.4	9.3
Net Trading Income	4.2	3.3	3.1	5.2	2.0	1.3	0.5	2.7
Net Other Business Income	27.9	38.1	17.1	31.6	20.1	19.0	4.2	13.2
Total Revenue	70.3	77.2	52.6	76.5	62.2	70.2	53.8	61.0
General and Administrative Expenses	38.4	36.7	37.4	37.3	39.9	40.2	40.2	40.9
Ordinary Business Profit	31.9	40.4	15.1	39.1	22.2	29.9	13.6	20.0
Net Credit Costs	1.4	14.4	32.2	9.5	21.1	10.0	32.8	8.3
Amortization of Goodwill and Other Intangible Assets	4.3	4.9	5.3	3.0	3.0	3.3	3.0	2.9
Minority Interests in Net Income of Subsidiaries	4.0	4.2	4.0	4.8	5.8	4.9	2.4	4.2
Income Taxes and Others	2.4	8.5	81.5	(9.5)	0.2	1.2	(51.2)	6.4
Net Income (Loss)	19.6	8.2	(108.1)	31.2	(8.0)	10.3	26.5	10.8
Cash Basis Net Income (Loss)	23.1	12.4	(24.8)	33.9	(5.2)	13.2	29.2	13.4

Consolidated Statements of Operations	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Total Interest Income	44.8	43.5	46.2	53.3	58.1	68.2	62.4	60.7
Interest on Loans and Bills Discounted	31.3	33.3	34.2	38.9	45.4	52.3	50.0	47.3
Interest and Dividends on Securities	9.9	7.1	8.3	11.1	9.4	11.9	10.2	11.1
Other Interest Income	3.4	3.1	3.6	3.2	3.2	4.0	2.0	2.3
Fees and Commissions Income	17.7	19.1	17.6	18.1	17.0	15.5	15.2	14.9
Trading Profits	4.3	3.5	3.1	5.2	2.0	1.3	1.1	4.6
Other Business Income	71.1	63.7	69.2	68.3	65.3	56.4	56.4	56.8
Other Ordinary Income	10.1	4.9	5.5	7.9	10.0	6.1	4.8	4.7
Ordinary Income	148.1	134.9	141.9	153.0	152.6	147.6	140.1	142.0
Total Interest Expenses	17.6	21.1	24.8	26.5	28.4	27.5	21.8	25.0
Interest on Deposits	7.9	9.1	10.5	10.0	11.0	11.1	11.1	10.8
Interest on Debentures	0.7	0.7	0.7	0.7	0.8	0.8	0.9	
Interest on Borrowings	2.5	2.9	3.4	3.6	5.3	4.5	1.7	4.2
Interest on Corporate Bonds								4.1
Other Interest Expenses	6.3	8.3	10.0	12.0	11.2	11.0	7.8	5.8
Fees and Commissions Expenses	6.6	5.8	6.7	5.3	6.6	6.3	6.8	5.6
Trading Losses	0.0	0.1	0.0	0.0	0.0	(0.0)	(0.0)	1.9
Other Business Expenses	48.7	42.1	47.5	44.0	47.2	42.5	53.4	46.5
Total General and Administrative Expenses	42.9	41.8	42.7	40.4	43.1	43.6	44.0	44.2
General and Administrative Expenses	38.5	36.8	37.4	37.4	40.0	40.3	40.9	41.2
Amortization of Goodwill	2.1	3.1	3.1	2.3	2.3	2.3	2.1	2.0
Amortization of Intangible Assets	2.1	1.7	2.2	0.6	0.6	0.9	0.9	0.9
Other Ordinary Expenses	6.8	22.9	43.4	11.4	29.4	12.1	40.4	10.8
Provision of Reserve for Loan Losses	0.4	14.1	30.2	9.3	19.8	9.1	28.5	7.8
Others	6.3	8.8	13.2	2.0	9.5	3.0	11.9	2.9
Ordinary Expenses	122.9	134.1	165.4	127.7	155.0	132.2	167.2	134.2
Net Ordinary Income	25.2	0.7	(23.5)	25.2	(2.3)	15.4	(27.1)	7.7
Special Gains	0.1	11.7	0.7	20.5	1.0	0.3	66.9	11.0
Special Losses	1.3	0.1	102.6	0.0	1.2	0.0	6.2	3.9
Income (Loss) before Income Taxes and Minority Interests	24.0	12.3	(125.3)	45.8	(2.5)	15.7	33.5	14.8
Income Taxes (Benefit):								
Current	0.4	0.6	1.1	3.5	0.5	0.5	0.2	2.0
Deferred	0.0	(0.8)	(22.5)	6.1	(0.8)	(0.1)	4.3	(2.3)
Minority Interests in Net Income of Subsidiaries	4.0	4.2	4.0	4.8	5.8	4.9	2.4	4.2
Net Income (Loss)	19.6	8.2	(108.1)	31.2	(8.0)	10.3	26.5	10.8

Non-Interest Income*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Net Fees and Commissions	11.0	13.2	10.9	12.8	10.3	9.2	8.4	9.3
Net Trading Income	4.2	3.3	3.1	5.2	2.0	1.3	0.5	2.7
Net Other Business Income	27.9	38.1	17.1	31.6	20.1	19.0	4.2	13.2
Income on Leased Assets and Installment Receivables	12.7	12.6	12.9	12.9	14.3	12.2	12.6	12.2
Non-Interest Income	43.2	54.8	31.2	49.6	32.5	29.5	13.2	25.2

General and Administrative Expenses*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Personnel Expenses	16.2	16.2	14.3	16.1	16.3	16.4	14.7	17.0
Premises Expenses	4.3	4.3	4.5	4.1	4.5	5.2	4.7	5.5
Technology and Data Processing Expenses	4.9	4.8	5.2	4.9	5.1	5.8	5.8	5.8
Advertising Expenses	2.7	2.2	3.1	2.3	2.7	2.3	2.5	2.1
Consumption and Property Taxes	1.8	1.6	1.8	2.0	2.2	1.6	2.5	1.8
Deposit Insurance Premium	0.7	0.7	0.7	0.8	0.8	0.8	0.8	0.9
Other General and Administrative Expenses	7.5	6.7	7.7	6.9	8.1	7.7	8.9	7.4
General and Administrative Expenses	38.4	36.7	37.4	37.3	39.9	40.2	40.2	40.9

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	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Losses on Write-Off of Loans	0.1	0.0	1.1	0.0	0.0	0.1	2.9	0.6
Net Provision (Reversal) of Reserve for Loan Losses	(2.0)	14.1	31.0	9.3	18.8	9.1	35.9	8.1
Net (Reversal) Provision of General Reserve for Loan Losses	25.2	4.8	4.0	(1.9)	(3.4)	(2.8)	31.1	(0.5)
Net (Reversal) Provision of Specific Reserve for Loan Losses	(27.2)	9.3	27.0	11.3	22.3	11.9	4.8	8.6
Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	0.0	-	0.0	-	0.0	-	0.0	-
Net Provision of Specific Reserve for Other Credit Losses	2.4	0.0	(0.8)	0.0	1.0	-	(7.3)	(0.2)
Other Credit Costs Relating to Leasing Business	0.9	0.1	0.9	0.1	1.2	0.7	1.2	(0.1)
Net Credit Costs	1.4	14.4	32.2	9.5	21.1	10.0	32.8	8.3

\* Management accounting basis

						U	naudited (Bil	lions of Yen)
	200	6.7-9	2006.	10-12	200	7.1-3	200	7.4-6
Internet Frankry Arrests and Internet President list-littlest	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate
Interest-Earning Assets and Interest-Bearing Liabilities*	Balance	(%)	Balance	(%)	Balance	(%)	Balance	(%)
Interest-Earning Assets:								
Loans and Bills Discounted	4,463.7	2.79	4,814.1	2.75	5,029.9	2.76	5,213.6	3.00
Leased Assets and Installment Receivables	832.5	6.08	839.0	5.96	810.1	6.47	785.0	6.60
Securities	1,679.5	2.36	1,923.2	1.48	1,866.9	1.81	1,947.4	2.30
Other Interest-Earning Assets	690.2	n.m.	771.7	n.m.	768.7	n.m.	681.6	n.m.
Total Revenue on Interest-Earning Assets	7,666.0	2.98	8,348.2	2.67	8,475.8	2.83	8,627.8	3.08
Interest-Bearing Liabilities:								
Deposits, Including Negotiable Certificates of Deposit	4,711.7	0.69	5,070.4	0.75	5,320.1	0.85	5,528.4	0.79
Debentures	816.2	0.36	731.4	0.39	708.9	0.42	696.7	0.44
Subordinated Debt	372.5	1.90	411.3	2.42	464.9	3.28	481.0	3.53
Borrowed Money and Corporate Bonds	1,149.8	0.95	1,120.8	1.04	1,097.1	1.34	1,092.0	1.30
Other Interest-Bearing Liabilities	495.7	n.m.	972.5	n.m.	950.1	n.m.	911.8	n.m.
Total Expense on Interest-Bearing Liabilities	7,546.1	0.93	8,306.5	1.01	8,541.3	1.18	8,710.0	1.22
Non Interest-Bearing Sources of Funds:								
Non Interest-Bearing (Assets) Liabilities, Net	(677.3)	-	(708.8)	-	(764.8)	-	(734.8)	-
Total Equity-Minority Interests in Subsidiaries	797.3	-	750.4	-	699.2	-	652.6	-
Total Interest-Bearing Liabilities and Non Interest-Bearing	7 000 0		0.040.0		0 475 0		0.007.0	
Sources of Funds	7,666.0	-	8,348.2	-	8,475.8	-	8,627.8	-
Net Interest Margin	-	2.05	-	1.66	-	1.65	-	1.86
Impact of Non Interest-Bearing Sources	-	0.01	-	0.01	-	(0.01)	-	(0.01)
Net Revenue/Yield on Interest-Earning Assets	-	2.07	-	1.66	-	1.64	-	1.85
Reconciliation of Total Revenue on Interest-Earning Assets to Total								
Interest Income:								
Total Revenue on Interest-Earning Assets	7,666.0	2.98	8,348.2	2.67	8,475.8	2.83	8,627.8	3.08
Less: Income on Leased Assets and Installment Receivables	832.5	6.08	839.0	5.96	810.1	6.47	785.0	6.60
Total Interest Income	6,833.5	2.60	7,509.1	2.30	7,665.6	2.45	7,842.7	2.73
Total Interest Expenses	-	-	-	-	-	-	-	-
Net Interest Income	-	-	-	-	-	-	-	-

	200	7.7-9	2007.	10-12	200	8.1-3	200	8.4-6
Interest-Earning Assets and Interest-Bearing Liabilities*	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate
Interest-Laming Assets and Interest-Dearing Liabilities	Balance	(%)	Balance	(%)	Balance	(%)	Balance	(%)
Interest-Earning Assets:								
Loans and Bills Discounted	5,257.1	3.44	5,772.7	3.61	5,317.8	3.79	5,714.7	3.32
Leased Assets and Installment Receivables	777.8	7.34	761.8	6.41	738.0	6.89	727.4	6.73
Securities	2,035.1	1.84	2,315.8	2.04	1,936.4	2.13	2,477.2	1.80
Other Interest-Earning Assets	962.0	n.m.	1,166.7	n.m.	1,142.3	n.m.	994.9	n.m.
Total Revenue on Interest-Earning Assets	9,032.1	3.19	10,017.2	3.20	9,134.7	3.30	9,914.4	2.95
Interest-Bearing Liabilities:								
Deposits, Including Negotiable Certificates of Deposit	5,570.9	0.86	5,987.2	0.84	5,851.3	0.85	5,998.1	0.81
Debentures	689.6	0.47	663.0	0.52	668.6	0.58	665.7	0.60
Subordinated Debt	464.5	3.15	466.8	3.18	393.4	3.76	463.8	3.63
Borrowed Money and Corporate Bonds	1,090.2	1.96	1,272.1	1.44	969.0	0.72	1,065.3	1.57
Other Interest-Bearing Liabilities	1,208.4	n.m.	1,285.1	n.m.	972.6	n.m.	1,185.7	n.m.
Total Expense on Interest-Bearing Liabilities	9,023.8	1.25	9,674.4	1.13	8,855.1	0.99	9,378.8	1.07
Non Interest-Bearing Sources of Funds:								
Non Interest-Bearing (Assets) Liabilities, Net	(649.7)	-	(655.7)	-	(686.8)	-	(180.1)	-
Total Equity-Minority Interests in Subsidiaries	658.0	-	312.9	-	407.3	-	715.7	-
Total Interest-Bearing Liabilities and Non Interest-Bearing Sources	0.000.4		10.017.0		0 40 4 7			
of Funds	9,032.1	-	10,017.2	-	9,134.7	-	9,914.4	-
Net Interest Margin	-	1.94	-	2.06	-	2.31	-	1.88
Impact of Non Interest-Bearing Sources	-	0.00	-	0.04	-	0.03	-	0.06
Net Revenue/Yield on Interest-Earning Assets	-	1.94	-	2.10	-	2.34	-	1.94
Reconciliation of Total Revenue on Interest-Earning Assets to Total								
Interest Income:								
Total Revenue on Interest-Earning Assets	9,032.1	3.19	10,017.2	3.20	9,134.7	3.30	9,914.4	2.95
Less: Income on Leased Assets and Installment Receivables	777.8	7.34	761.8	6.41	738.0	6.89	727.4	6.73
Total Interest Income	8,254.3	2.80	9,255.3	2.93	8,396.7	2.99	9,186.9	2.65
Total Interest Expenses	-	-	-	-	-	-	-	-
Net Interest Income	-	-	-	-	-	-	-	-
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Assess:         -        -         -         - <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>U</th> <th>naudited (Bill</th> <th>ions of Yen)</th>							U	naudited (Bill	ions of Yen)
Cab. Lamos         312.4         417.2         448.5         417.2         394.1         316.1         506.6         544.7         -         315           Collaters Relation Securities Conving Transactions         77.2         10.3         11.0         47.6         74.7         74.1         393.1         40.7         47.6         74.7         74.7         333.1         40.7         47.6         74.7         74.7         333.1         40.7         47.6         74.7         74.7         333.1         40.7         47.7         14.8         14.7         14.8         14.7         14.8         14.7         14.8         14.7         14.8         14.7         14.7 <th>Consolidated Balance Sheets</th> <th>2006.9</th> <th>2006.12</th> <th>2007.3</th> <th>2007.6</th> <th>2007.9</th> <th>2007.12</th> <th>2008.3</th> <th>2008.6</th>	Consolidated Balance Sheets	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Call Lanse         200         71.0         43.1         67.1         73.5         1.2         3.5         2.0           Collareral Related to Securities Borrowing Transactions         27.2         103.9         11.0         47.6         47.7         93.3         18.7         10.4           Collareral Related to Securities Borrowing Transactions         42.34         30.06         400.33         10.0         47.6         40.51         46.7         46.1         47.0         43.6         40.7         40.61         46.7         46.1         47.7         43.8         47.7         43.8         47.7         43.8         47.7         17.7         17.1									
Receivables Under Result Agreements         -         -         -         -         -         35         2.0           Collatard Related 5 Socrittes Soroning Transactions         272         103         11.0         47.6         74.7         93.3         18.7         104           Other Monetary Claims Purchased         266.9         383.1         366.5         466.7         445.1         445.1         445.1         445.1         445.1         445.1         445.1         445.1         547.5         2.97.6								505.6	544.9
Contareal Related to Securities Borrowing Transactions         27.2         103.9         11.0         47.6         74.7         93.3         18.7         104           Other Monattery Assets Held in Trust         263.9         331.1         386.6         480.7         445.1         447.0         488.8         486.8         102.3         315.2         200         315.2         200           Securities         17.11         1.000.0         1.84.6         109.0         2.86.8         2.000.2         2.86.8         2.000.2         2.86.9         2.000.2         2.86.9         2.000.2         2.86.9         2.000.2         2.86.9         2.000.2         2.86.9         2.000.2         2.86.9         2.000.2         2.86.9         2.000.2         2.86.9         2.000.2         2.86.9         2.000.2         2.86.9         2.000.2         2.86.9         2.000.2         2.86.9         2.000.2         2.86.9         2.000.2         2.86.9         2.000.2         2.98.4         2.002.2         3.67.0         7.47         Tangubia Lassed Assets         3.00.2         2.99.4         2.94.4         2.94.4         2.94.4         2.94.4         2.94.4         2.94.4         2.94.4         2.94.4         2.94.2         2.95.7         3.95.0         3.95.7         3.97.7 <td></td> <td>20.0</td> <td>71.0</td> <td>43.1</td> <td>67.1</td> <td>736.1</td> <td></td> <td>-</td> <td>315.3</td>		20.0	71.0	43.1	67.1	736.1		-	315.3
Other Monetary Claims Purchased         286.9         333.1         386.5         445.7         447.0         448.8         468           Trading Assets Held In Trust         600.6         446.6         602.3         486.8         232.3         315.2         277           Loars and Silis Discounted         4.771.7         1.480.0         1.884.6         1.889.7         2.386.5         5.405.3         5.405.3         5.405.3         5.405.3         5.405.3         5.405.3         5.405.3         5.405.3         5.405.3         5.405.3         5.405.3         5.405.3         5.405.3         5.405.3         5.405.3         5.405.7         7.77         2.407.4         7.40         400           Other Assets         10.71         1.608.4         1.884.0         1.873.4         4.402.4         4.403.4         4.402.4         4.403.4         4.403.4         4.403.4         4.413.4         4.413.4         4.413.4         4.413.4         4.413.4         4.413.4         4.413.4         4.413.4         4.413.4         4.413.4         4.413.4         4.413.4         4.413.4         4.414.4         4.413.4         4.414.4         4.413.4         4.414.4         4.413.4         4.414.4         4.413.4         4.414.4         4.412.4         4.353.4         4.412.4		-	-	-	-	-			-
Trading Assets         42.3         308.8         303.3         310.0         251.4         22.3.3         315.2         270           Monetary Assets Held in Tust         506.5         446.6         502.3         488.0         417.6         400.4         317.5         377.5         377.5         377.5         377.5         377.5         400.4         31.5         377.5         377.5         377.5         377.5         377.7         18.0         5.278.6         5.466.5         5.503.6         5.622.2         5.646.5         5.503.6         5.622.2         5.640.5         5.66.7         1.83         77.8         7.33 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>104.1</td>									104.1
Monatary Assets Held in Tusit         506.5         1494.6         502.3         488.0         147.6         400.4         371.5         370           Loars and Bils Discounted         4,771.7         1,880.0         1,584.6         1,586.7         2,388.2         2,047.8         1,280.2         2,587.5         5,666.5         5,503.6         5,522.2         5,666.5         5,503.6         5,522.2         5,666.5         5,503.6         5,522.2         5,666.5         1,78.3         1,78.3         1,78.3         1,78.3         1,78.3         1,78.3         1,78.3         1,78.3         1,78.3         1,78.3         1,78.4         1,803.2         1,78.4         1,803.2         1,78.4         1,803.2         1,78.4         1,803.2         1,78.4         1,803.2         1,78.4         1,803.2         1,78.4         1,803.2         1,78.4         1,803.2 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>468.3</td></td<>									468.3
Securities         1,77.17         1.880.0         1.884.6         1.889.7         2.386.5         2.047.8         1.980.2         2.587.5           Loars and Bits Discounted         4.771.4         4.777.0         5.146.3         5.278.5         5.645.5         5.003.0         5.022.2         5.664           Loars Receivables and Leased Investment Assets         9.0									270.9
Loars and Bills Discounted         4.7814         4.977.0         5.146.3         5.280.5         5.690.5         5.503.6         5.282.2         5.646.5           Proreign Exclusionations         13.9         10.7         15.0         30.5         2.647         18.8         17.8         13.3           Loase Receivables and Loased Investment Assets         884.1         884.0         870.3         914.0         1.018.4         1.007.2         1.001         1.064           Insaliment Receivables         483.9         482.9         480.8         482.4         382.4         332.2         384.2         332.2         384.3         2.84.3         2.84.3         2.84.3         2.84.3         2.84.3         2.84.3         2.84.3         2.84.3         2.84.3         2.84.3         2.84.3         2.84.3         2.83.2         1.85.4         2.84.3         2.83.2         1.85.6         2.85.4         2.83.3         1.95         3.86.7         2.74.4         2.84.4         2.84.4         2.84.4         2.84.4         2.84.4         2.84.3         2.84.3         2.83.6         2.83.8         2.83.8         2.83.6         2.83.8         2.83.8         2.83.8         2.83.8         2.83.8         2.83.8         2.83.8         2.83.8         2.83.8 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>370.2</td></td<>									370.2
Foreign Exchanges         11.3         10.7         15.0         30.5         28.7         18.8         17.8         11.2           Unter Assets         844.1         884.0         870.3         91.4         1.018.4         1.007.2         1.100.1         1.064           Installment Receivables         843.9         442.9         440.8         449.2         435.5         435.8         421.8         448.9         440.8         449.2         435.5         435.8         421.8         44.8         44.7         7.2         387.0         306.7         7.4         7.4         7.2         387.0         306.7         7.4         7.4         7.2         387.0         306.7         7.4         7.4         7.38         284.4         273.8         284.4         273.8         284.4         273.8         284.4         273.8         1.0         1.6         1.0		,		,					2,587.9
Lease Receivables and Leased Investment Assets         844.1         849.0         870.3         914.0         1.018.4         1.007.2         1.10.04           Installment Receivables         483.9         482.9         440.8         449.2         438.5         432.8         432.4         322.2         332.4         322.4         322.4         322.4         322.4         322.4         322.4         322.4         322.4         322.4         322.4         322.4         322.4         322.4         322.4         322.4         224.4         224.4         224.4         224.4         224.4         224.4         224.4         224.4         224.4         1.44.5         1.42.2         1.33.8         1.14.1         1.44.5         1.42.2         1.33.8         1.14.1         1.44.5         1.42.2         1.33.8         1.14.3         1.44.5         1.42.2         1.33.8         1.14.7         1.14.4.5         1.42.2         1.33.8         1.14.3         1.42.4         1.34.5         1.42.4         1.35.8         1.14.3         1.42.4         1.35.8         1.12.4         1.05.7         1.22.5         1.13.8         1.14.4         1.14.4         1.14.4         1.14.5         1.42.4         1.35.8         1.14.3         1.42.42.3         1.13.8         1.14.4 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>,</td> <td></td> <td>5,664.1</td>							,		5,664.1
Other Assets         844.1         884.0         870.3         914.0         1.018.4         1.007.2         1.100.1         1.007.4           Trangible Lessed Assets         339.1         392.7         382.4         392.2         387.0         305.6         305.7         77.4           Tangible Lessed Assets         339.1         392.7         382.4         392.2         284.4         228.4         228.4         228.4         228.4         228.4         228.4         228.4         228.4         228.4         228.4         228.4         228.4         228.4         228.4         228.4         228.4         228.4         228.4         228.4         238.5         38.6         151.1         144.5         142.2         139           Intangible Lessed Assets         30.6         27.9         42.4         355.         38.7         37.7         28.2         35           Customer: Labilities for Acceptances and Guarantees         708.6         77.8.6         74.5         74.6         74.5         74.6         74.6         74.6         74.6         74.6         74.6         74.6         74.6         74.6         74.6         74.6         74.6         74.6         74.6         74.7         75.6         72.2         75		13.9	10.7	15.0	30.5	26.7	18.8	17.8	13.5
Insaltment Receivables         443.9         442.9         440.2         443.5         433.6         433.6         433.6         433.6         433.6         433.6         433.6         433.6         433.6         433.6         433.6         77.0         307.0<									249.9
Premises and Equipment         398.1         392.7         382.4         372.2         367.0         306.7         77           Tangible Lassed Assets         309.2         304.2         294.4         294.4         294.4         228.4         273.8         264.9         43           Intangible Lassed Assets         351.0         344.0         244.1         284.4         278.8         223.3         191           Goodwill, Net         219.4         216.2         1158.0         156.4         154.1         144.5         142.2         138           Intangible Lassed Assets         0.1 <t< td=""><td></td><td></td><td></td><td></td><td></td><td>,</td><td>,</td><td>,</td><td>1,064.1</td></t<>						,	,	,	1,064.1
Tangble Leased Assets         309.2         204.2         228.4         273.8         226.9         433           Intangble Assets         351.0         344.0         244.1         220.4         236.8         233.1         191           Goodwill, Net         219.4         216.2         156.0         166.4         156.4         144.5         142.2         139           Intangble Leased Assets         42.2         41.0         0.1 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>408.6</td></t<>									408.6
Intangible Assets         351.0         344.0         244.1         240.4         228.8         226.8         223.1         191           Goodwill, Net         219.4         216.2         155.0         156.4         154.1         114.5 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>74.6</td>									74.6
Goodwill, Net         219.4         216.2         156.4         156.4         154.1         144.5         142.2         133           Intargable Leased Assets         42.2         41.0         41.9         40.5         30.6         1           Deferred Issuance Expenses for Debentures         0.1									43.1
Intragible Leased Assets         42.2         41.0         41.9         40.5         41.2         40.5         39.6         11           Deferred Tax Assets         0.0         1         0.1									191.5
Deferred Issuance Expenses for Debentures         0.1									139.9
Deferred Tax Assets         30.8         27.9         42.4         35.5         38.7         37.7         28.2         35.5           Customers' Labilities for Acceptances and Guarantees         (133.8)         (139.8)         (142.2)         (146.0)         (114.5)         (124.5)									1.5
Customers' Liabilities for Acceptances and Guarantees         789.4         773.8         775.4         74.5.1         725.5         713.0         701.7         700           Reserve for Credit Losses         (133.8)         (133.8)         (133.8)         (147.2)         (141.7)         (141.7)         (141.7)         (141.7)         (141.7)         (141.7)         (141.7)         (141.7)         (141.7)         (141.7)         (141.7)         (141.7)         (141.7)         (141.7)         (141.7)         (141.7)         (141.7)         (141.8)         (141.7)         (141.8)         (141.7)         (141.8)         (141.7)         (141.8)         (141.7)         (141.7)         (141.7)         (141.8)         (141.7)         (141.8)         (141.7)         (141.8)         (141.7)         (141.8)         (141.7)         (141.8)         (141.7)									0.1
Reserve for Credit Losses         (133.8)         (137.2)         (147.2)         (141.7)         (141.6)         (141.7)         (141.6)         (141.7)         (141.6)         (142.6)         (141.7)         (141.6)         (142.6)         (141.7)         (141.6)         (142.6)         (141.7)         (141.6)         (142.6)         (142.6)         (142.6)         (142.6)         (142.6)         (142.7)         (142.6)         (142.7)         (142.6)         (142.7)         (142.6)         (142.7)         (152.6)         (152.6)         (152.6)         (152.6)         (152.6)         (152.6)         (152.6)         (152.6)         (152.6)         (152.6)         (162.		30.8			35.5		37.7	28.2	35.6
Total Assets         10,433.6         10,989.6         11,145.3         12,423.4         11,84b.1         11,525.7         12,532           Liabilities and Equity         4         597.3         4,744.0         4,940.7         5,067.0         5,151.3         5,262.5         5,229.4         5,424           Megotable Certificates of Deposit         344.3         315.1         480.1         474.9         719.3         995.7         577.1         668           Call Money         768.8         712.5         703.2         668.5         670.3         666.5         670.3         666.4         664           Commercial Paper         168.7         7241.0         171.3         -									705.5
Labilities         Lab	Reserve for Credit Losses	(133.8)		(147.2)	(146.0)		(141.6)		(128.4)
Labilities:         -         1 <th< td=""><td></td><td>10,433.6</td><td>10,989.6</td><td>10,837.6</td><td>11,145.3</td><td>12,423.4</td><td>11,848.1</td><td>11,525.7</td><td>12,532.6</td></th<>		10,433.6	10,989.6	10,837.6	11,145.3	12,423.4	11,848.1	11,525.7	12,532.6
Deposits         4.597.3         4.744.0         4.907.7         5.067.0         5.151.3         5.262.5         5.224         5.424           Negoiable Certificates of Deposit         348.3         315.1         480.1         474.9         719.3         935.7         577.1         686.5         670.3         662.4         666									
Negoliable Certificates of Deposit         348.3         315.1         480.1         474.9         719.3         935.7         577.1         6655           Debentures         758.8         712.5         703.2         683.7         686.5         670.3         662.4         684           Call Money         449.9         806.1         692.7         698.0         1,377.4         751.3         652.1         176.0           Commercial Paper         168.7         241.0         171.3         -	Liabilities:								
Debentures         758.8         77.25         703.2         686.5         670.3         666.4         662.4         664           Call Money         449.9         808.1         682.7         698.0         1,377.4         751.3         632.1         773           Collateral Related to Securities Lending Transactions         41.4         180.8         8.3         77.5         285.1         156.9         148.4         863           Commercial Paper         168.7         241.0         171.3         -         10.0         0.0 <td< td=""><td></td><td>4,597.3</td><td>4,744.0</td><td>4,940.7</td><td>5,067.0</td><td>5,151.3</td><td>5,262.5</td><td>5,229.4</td><td>5,424.0</td></td<>		4,597.3	4,744.0	4,940.7	5,067.0	5,151.3	5,262.5	5,229.4	5,424.0
Call Money         449.9         80.1         692.7         698.0         1.377.4         751.3         632.1         773           Collateral Related to Securities Lending Transactions         41.4         180.8         8.3         77.5         285.1         156.9         148.4         863           Commercial Paper         106.6         107.8         99.2         127.8         110.6         127.9         205.0         158           Borrowed Money         1,213.9         1,139.2         1,122.6         1,099.4         1,092.7         1,119         1,127.2         1,060           Foreign Exchanges         0.0         0.3         0.1         0.0         0	Negotiable Certificates of Deposit	348.3		480.1	474.9	719.3	935.7	577.1	685.0
Collateral Related to Securities Lending Transactions         41.4         10.8         8.3         77.5         285.1         156.9         148.4         863           Commercial Paper         1168.7         241.0         171.3         -         1.11.9         1,12.2         1,10.00         0.0 <td></td> <td>758.8</td> <td>712.5</td> <td>703.2</td> <td>693.7</td> <td>686.5</td> <td></td> <td>662.4</td> <td>684.6</td>		758.8	712.5	703.2	693.7	686.5		662.4	684.6
Commercial Paper         168.7         241.0         171.3         -         1	Call Money	449.9		692.7	698.0		751.3	632.1	773.8
Trading Liabilities         106.6         107.8         99.2         127.8         110.5         127.9         205.0         158           Borrowed Money         1,213.9         1,139.2         1,122.6         1,099.4         1,092.7         1,111.9         1,127.2         1,060           Foreign Exchanges         0.0         0.3         0.1         0.0	Collateral Related to Securities Lending Transactions	41.4		8.3	77.5	285.1	156.9	148.4	863.5
Borrowed Money         1,213.9         1,132.2         1,122.6         1,099.4         1,092.7         1,111.9         1,127.2         1,060           Foreign Exchanges         0.0	Commercial Paper	168.7	241.0	171.3	-	-	-	-	-
Foreign Exchanges         0.0         0.3         0.1         0.0	Trading Liabilities	106.6	107.8	99.2	127.8	110.5	127.9	205.0	158.9
Short-Term Corporate Bonds         -         -         -         181.3         115.0         126.3         73.6         101           Corporate Bonds         300.6         400.0         400.4         444.0         432.7         443.7         426.2         431           Other Liabilities         619.7         504.7         498.3         548.5         766.1         549.3         708.7         611           Accrued Employees' Bonuses         0.1         0.2         0.3         0.2         0.2         0.4         0.2         0.0           Reserve for Employees' Retirement Benefits         3.1         3.3         5.5         3.3         3.2         3.1         4.6         4           Reserve for Losses on Interest Repayments         2.4         10.8         10.3         9.7         9.4         43.3         39.3         34           Reserve for Losses on Disposal of Premises and Equipment         -         -         -         -         -         5.0         8           Reserve Inder Special Law         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0         0.0	Borrowed Money	1,213.9	1,139.2	1,122.6	1,099.4	1,092.7	1,111.9	1,127.2	1,060.0
Corporate Bonds         300.6         400.0         400.4         444.0         432.7         443.7         426.2         431           Other Liabilities         619.7         504.7         498.3         548.5         766.1         549.3         708.7         611           Accrued Employees' Bonuses         0.1         0.2         0.3         0.2         0.2         0.4         0.2         0.0           Reserve for Employees' Retirement Benefits         3.1         3.3         3.5         3.3         3.2         3.1         4.6         4           Reserve for Directors' Retirement Benefits         -         -         -         0.0         0.1         0.1         0.1         0.0	Foreign Exchanges	0.0	0.3	0.1	0.0	0.0	0.0	0.0	0.0
Other Liabilities         619.7         504.7         498.3         548.5         766.1         549.3         708.7         611           Accrued Employees' Bonuses         0.1         0.2         0.3         0.2         0.2         0.4         0.2         0           Reserve for Employees' Retirement Benefits         3.1         3.3         3.5         3.3         3.2         3.1         4.6         4           Reserve for Directors' Retirement Benefits         -         -         -         0.0         0.1         0.1         0.0           Reserve for Losses on Interest Repayments         2.4         10.8         10.3         9.7         9.4         43.3         39.3         34           Reserve Under Special Law         0.0		-	-	-	181.3	115.0	126.3	73.6	101.3
Accrued Employees' Bonuses         8.0         10.3         13.1         5.0         8.4         11.3         14.5         6           Accrued Directors' Bonuses         0.1         0.2         0.3         0.2         0.2         0.4         0.2         0           Reserve for Employees' Retirement Benefits         3.1         3.3         3.5         3.3         3.2         3.1         4.6         4           Reserve for Directors' Retirement Benefits         -         -         0.0         0.1         0.1         0           Reserve for Losses on Disposal of Premises and Equipment         -         -         -         -         5.0         8           Reserve Under Special Law         0.0<	Corporate Bonds	300.6	400.0	400.4	444.0	432.7	443.7	426.2	431.4
Accrued Directors' Bonuses         0.1         0.2         0.3         0.2         0.2         0.4         0.2         0.0           Reserve for Employees' Retirement Benefits         3.1         3.3         3.5         3.3         3.2         3.1         4.6         4           Reserve for Losses on Interest Repayments         2.4         10.8         10.3         9.7         9.4         43.3         3.3         3.4           Reserve for Losses on Interest Repayments         2.4         10.8         10.3         9.7         9.4         43.3         3.3         3.4           Reserve for Losses on Interest Repayments         2.4         10.8         10.3         9.7         9.4         43.3         3.3         3.4           Reserve Under Special Law         0.0         0		619.7	504.7	498.3	548.5	766.1	549.3	708.7	611.0
Reserve for Employees' Retirement Benefits         3.1         3.3         3.5         3.3         3.2         3.1         4.6         4           Reserve for Directors' Retirement Benefits         -         -         -         0.0         0.1         0.1         0.1         0.0           Reserve for Losses on Interest Repayments         2.4         10.8         10.3         9.7         9.4         43.3         39.3         34           Reserve for Losses on Disposal of Premises and Equipment         -         5.0         88         3.3         3.3         3.3         3.4         3.3         3.	Accrued Employees' Bonuses	8.0	10.3	13.1	5.0	8.4	11.3	14.5	6.1
Reserve for Directors' Retirement Benefits         -         -         -         -         0.0         0.1         0.1         0.0           Reserve for Losses on Interest Repayments         2.4         10.8         10.3         9.7         9.4         43.3         39.3         34           Reserve for Losses on Disposal of Premises and Equipment         -         -         -         -         5.0         8           Reserve Under Special Law         0.0         0.	Accrued Directors' Bonuses	0.1	0.2	0.3	0.2	0.2	0.4	0.2	0.0
Reserve for Losses on Interest Repayments         2.4         10.8         10.3         9.7         9.4         43.3         39.3         34           Reserve for Losses on Disposal of Premises and Equipment         -         -         -         -         -         5.0         8           Reserve Under Special Law         0.0	Reserve for Employees' Retirement Benefits	3.1	3.3	3.5	3.3	3.2	3.1	4.6	4.5
Reserve for Losses on Disposal of Premises and Equipment         -         -         -         -         5.0         88           Reserve Under Special Law         0.0 <td>Reserve for Directors' Retirement Benefits</td> <td>-</td> <td>-</td> <td>-</td> <td>-</td> <td>0.0</td> <td>0.1</td> <td>0.1</td> <td>0.1</td>	Reserve for Directors' Retirement Benefits	-	-	-	-	0.0	0.1	0.1	0.1
Reserve Under Special Law         0.0 <td></td> <td>2.4</td> <td>10.8</td> <td>10.3</td> <td>9.7</td> <td>9.4</td> <td>43.3</td> <td>39.3</td> <td>34.4</td>		2.4	10.8	10.3	9.7	9.4	43.3	39.3	34.4
Deferred Tax Liabilities         13.9         13.0         5.0         5.1         4.6         4.1         4.2         33           Acceptances and Guarantees         789.4         773.8         754.4         745.1         725.5         713.0         701.7         705           Total Liabilities         9,422.9         9,965.8         9,904.4         10,181.2         11,488.7         10,912.0         10,560.5         11,556           Equity:	Reserve for Losses on Disposal of Premises and Equipment	-	-	-	-	-	-	5.0	8.0
Acceptances and Guarantees         789.4         773.8         754.4         745.1         725.5         713.0         701.7         705           Total Liabilities         9,422.9         9,965.8         9,904.4         10,181.2         11,488.7         10,912.0         10,560.5         11,556           Equity:         747.7         752.5         642.7         671.2         663.3         673.2         749.8         754.4           Capital Stock         451.2         <		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total Liabilities9,422.99,965.89,904.410,181.211,488.710,912.010,560.511,556Equity: </td <td>Deferred Tax Liabilities</td> <td>13.9</td> <td>13.0</td> <td>5.0</td> <td>5.1</td> <td></td> <td>4.1</td> <td></td> <td>3.9</td>	Deferred Tax Liabilities	13.9	13.0	5.0	5.1		4.1		3.9
Total Liabilities9,422.99,965.89,904.410,181.211,488.710,912.010,560.511,556Equity: </td <td>Acceptances and Guarantees</td> <td>789.4</td> <td>773.8</td> <td>754.4</td> <td>745.1</td> <td>725.5</td> <td>713.0</td> <td>701.7</td> <td>705.5</td>	Acceptances and Guarantees	789.4	773.8	754.4	745.1	725.5	713.0	701.7	705.5
Total Shareholders' Equity747.7752.5642.7671.2663.3673.2749.8754Capital Stock4451.2451.2451.2451.2451.2451.2451.2476.2476Capital Surplus18.518.518.518.518.518.518.518.543.543Retained Earnings414.3355.2245.4273.9266.0275.9302.5307Treasury Stock, at Cost(136.5)(72.5)(72.5)(72.5)(72.5)(72.5)(72.5)Total Net Unrealized Gain (Loss) and Translation Adjustments(1.8)1.80.2(10.3)(9.7)(17.3)(34.2)(41Unrealized Gain (Loss) on Available-For-Sale Securities(0.5)4.55.06.0(3.8)(13.4)(35.0)(36Deferred Gain (Loss) on Derivatives Under Hedge Accounting(3.9)(6.6)(7.7)(20.3)(9.5)(7.2)(1.0)(9Foreign Currency Translation Adjustments0.20.40.50.60.81.01.21Minority Interests in Subsidiaries264.6268.9289.6302.4280.1279.1248.4261Total Equity1,010.71,023.8933.2964.0934.6936.0965.2975	Total Liabilities	9,422.9	9,965.8	9,904.4	10,181.2		10,912.0		11,556.8
Capital Stock         451.2         451.2         451.2         451.2         451.2         451.2         451.2         451.2         451.2         451.2         476.2									
Capital Stock         451.2         451.2         451.2         451.2         451.2         451.2         451.2         451.2         451.2         451.2         476.2		747.7	752.5	642.7	671.2	663.3	673.2	749.8	754.7
Retained Earnings         414.3         355.2         245.4         273.9         266.0         275.9         302.5         307           Treasury Stock, at Cost         (136.5)         (72.5)									476.2
Treasury Stock, at Cost         (136.5)         (72.5)	Capital Surplus	18.5	18.5	18.5	18.5	18.5	18.5	43.5	43.5
Total Net Unrealized Gain (Loss) and Translation Adjustments         (1.8)         1.8         0.2         (10.3)         (9.7)         (17.3)         (34.2)         (41           Unrealized Gain (Loss) on Available-For-Sale Securities         (0.5)         4.5         5.0         6.0         (3.8)         (13.4)         (35.0)         (36           Deferred Gain (Loss) on Derivatives Under Hedge Accounting         (3.9)         (6.6)         (7.7)         (20.3)         (9.5)         (7.2)         (1.0)         (9           Foreign Currency Translation Adjustments         2.6         4.0         2.9         3.8         3.6         3.3         1.8         3           Stock Acquisition Rights         0.2         0.4         0.5         0.6         0.8         1.0         1.2         1           Minority Interests in Subsidiaries         266.6         268.9         289.6         302.4         280.1         279.1         248.4         261           Total Equity         1,010.7         1,023.8         933.2         964.0         934.6         936.0         965.2         975	Retained Earnings	414.3	355.2	245.4	273.9	266.0	275.9	302.5	307.4
Total Net Unrealized Gain (Loss) and Translation Adjustments         (1.8)         1.8         0.2         (10.3)         (9.7)         (17.3)         (34.2)         (41           Unrealized Gain (Loss) on Available-For-Sale Securities         (0.5)         4.5         5.0         6.0         (3.8)         (13.4)         (35.0)         (36           Deferred Gain (Loss) on Derivatives Under Hedge Accounting         (3.9)         (6.6)         (7.7)         (20.3)         (9.5)         (7.2)         (1.0)         (9           Foreign Currency Translation Adjustments         2.6         4.0         2.9         3.8         3.6         3.3         1.8         3           Stock Acquisition Rights         0.2         0.4         0.5         0.6         0.8         1.0         1.2         1           Minority Interests in Subsidiaries         266.6         268.9         289.6         302.4         280.1         279.1         248.4         261           Total Equity         1,010.7         1,023.8         933.2         964.0         934.6         936.0         965.2         975		(136.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
Unrealized Gain (Loss) on Available-For-Sale Securities         (0.5)         4.5         5.0         6.0         (3.8)         (13.4)         (35.0)         (36           Deferred Gain (Loss) on Derivatives Under Hedge Accounting         (3.9)         (6.6)         (7.7)         (20.3)         (9.5)         (7.2)         (1.0)         (9           Foreign Currency Translation Adjustments         2.6         4.0         2.9         3.8         3.6         3.3         1.8         3           Stock Acquisition Rights         0.2         0.4         0.5         0.6         0.8         1.0         1.2         1           Minority Interests in Subsidiaries         266.6         268.9         289.6         302.4         280.1         279.1         248.4         261           Total Equity         1,010.7         1,023.8         933.2         964.0         934.6         936.0         965.2         975		. ,				. ,	· · · ·		(41.5)
Deferred Gain (Loss) on Derivatives Under Hedge Accounting         (3.9)         (6.6)         (7.7)         (20.3)         (9.5)         (7.2)         (1.0)         (9           Foreign Currency Translation Adjustments         2.6         4.0         2.9         3.8         3.6         3.3         1.8         3           Stock Acquisition Rights         0.2         0.4         0.5         0.6         0.8         1.0         1.2         1           Minority Interests in Subsidiaries         264.6         268.9         289.6         302.4         280.1         279.1         248.4         261           Total Equity         1,010.7         1,023.8         933.2         964.0         934.6         936.0         965.2         975						· · ·			(36.1)
Foreign Currency Translation Adjustments         2.6         4.0         2.9         3.8         3.6         3.3         1.8         3           Stock Acquisition Rights         0.2         0.4         0.5         0.6         0.8         1.0         1.2         1           Minority Interests in Subsidiaries         264.6         268.9         289.6         302.4         280.1         279.1         248.4         261           Total Equity         1,010.7         1,023.8         933.2         964.0         934.6         936.0         965.2         975						· · ·		· · · ·	(9.0)
Stock Acquisition Rights         0.2         0.4         0.5         0.6         0.8         1.0         1.2         1           Minority Interests in Subsidiaries         264.6         268.9         289.6         302.4         280.1         279.1         248.4         261           Total Equity         1,010.7         1,023.8         933.2         964.0         934.6         936.0         965.2         975									3.6
Minority Interests in Subsidiaries         264.6         268.9         289.6         302.4         280.1         279.1         248.4         261           Total Equity         1,010.7         1,023.8         933.2         964.0         934.6         936.0         965.2         975									1.4
Total Equity         1,010.7         1,023.8         933.2         964.0         934.6         936.0         965.2         975									261.1
									975.8
10,400,0 10,900,0 10,007,0 1 11,140,0 1 12,420,4 1 11,040,1 1 12,020,7 1 12,032	Total Liabilities and Equity	10,433.6	10,989.6	10,837.6	11,145.3	12,423.4	11,848.1	11,525.7	12,532.6

							naudited (Bill	lions of Yen)
Securities	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Trading Securities Securities Being Held to Maturity	200.1 346.9	-	116.5 407.0	-	116.1 438.8	-	63.1 390.4	-
Japanese National Government Bonds	314.4	-	364.5	-	324.4	-	304.3	-
Japanese Corporate Bonds	32.4	-	42.4	-	101.6	-	75.1	-
Other	-	-	-	-	12.7	-	11.0	-
Securities Available-For-Sale	1,159.0	-	1,276.6	-	1,762.9	-	1,484.5	-
Marketable Securities, at Fair Value Equity Securities	945.7 13.4	-	1,016.3 22.4	-	1,433.0 23.5	-	1,055.6 19.1	-
Japanese National Government Bonds	392.9	-	385.8	-	559.5	-	341.0	
Japanese Local Government Bonds	71.7	-	53.2	-	114.9	-	2.2	-
Japanese Corporate Bonds	186.1	-	135.1	-	206.1	-	201.6	-
Other, Mainly Foreign Debt Securities	281.4	-	419.6	-	528.8	-	491.5	-
Foreign Securities	279.6	-	416.0	-	527.1	-	487.9	-
Foreign Currency Denominated Foreign Corporate and	205.2	-	317.4	-	399.9	-	329.2	-
Government Bonds Yen-Denominated Foreign Corporate and Government								
Bonds	65.7	-	80.9	-	109.9	-	139.2	-
Foreign Stock	5.3	-	9.5	-	10.3	-	12.8	-
Other Securities	1.8	-	3.6	-	1.7	-	3.5	-
Book Value of Securities Whose Fair Value is Not Readily	213.2		260.3		329.8		428.9	
Determinable		-		-		-		-
Equity Securities	6.7	-	7.9	-	15.2	-	14.9	-
Japanese Local Government Bonds	0.0	-	0.0	-	0.0	-	0.0	-
Japanese Corporate Bonds Foreign Securities	131.4 61.7	-	156.9	-	193.6 84.7	-	283.7	-
Other	13.3	-	72.5 22.8	-	36.1	-	65.3 64.8	-
Investments in Unconsolidated Subsidiaries, at Cost and Affiliates		-		-		-		
Using the Equity Method	65.7	-	54.4	-	50.6	-	42.1	-
Securities	1,771.7	1,880.0	1,854.6	1,869.7	2,368.5	2,047.8	1,980.2	2,587.9
Securities by Maturity	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
One Year or Less Over One Year to Three Years	-	-	519.2 396.4	-	-	-	491.0 511.8	-
Over Three Years to Five Years	-	-	298.7	-	-	-	373.1	
Over Five Years to Seven Years		-	63.6	-	-	-	59.4	-
Over Seven Years to Ten Years	-	-	134.9	-	-	-	141.2	-
Over Ten Years	-	-	235.4	-	-	-	216.6	-
Unspecified Term	-	-	206.1	-	-	-	186.8	-
Total Securities	1,771.7	1,880.0	1,854.6	1,869.7	2,368.5	2,047.8	1,980.2	2,587.9
	00000	0000 40	0007.0	0007.0	0007.0	0007.40	0000.0	
Loans by Borrower Industry	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Domestic Offices (excluding Japan offshore market account): Manufacturing	212.5	_	189.4	_	280.8	-	191.8	202.4
Agriculture	0.0	-	0.0	-	0.0	-	0.0	0.0
Forestry	-	-	0.0	-	0.0	-	-	-
Fishery	0.9	-	0.9	-	0.8	-	2.9	2.8
Mining	6.7	-	6.6	-	5.6	-	4.5	4.5
Construction	20.9	-	19.9	-	16.1	-	20.4	18.2
Electric Power, Gas, Heat Supply and Water Supply	99.6	-	80.1	-	77.8	-	74.6	75.7
Information and Communications Transportation	28.6 469.6	-	27.5 391.9	-	56.7 381.3	-	50.0 379.4	48.9 368.7
Wholesale and Retail	111.7	-	117.5	-	108.5	-	138.0	134.1
Finance and Insurance	957.4	-	1,091.6	-	1,051.0	-	1,248.0	1,040.9
Real Estate	1,278.5	-	1,390.4	-	1,453.3	-	1,295.1	1,278.7
Services	259.4	-	369.9	-	364.0	-	374.0	359.9
Local Government	124.2	-	63.8	-	60.8	-	118.1	283.2
Others	1,111.1	-	1,302.1	-	1,469.0	-	1,597.9	1,703.2
Loans to Individual Customers in Retail Banking, APLUS and Shinki	778.5	-	844.5	-	972.4	-	1,174.7	1,239.7
Total Domestic (A) Overseas Offices (including Japan offshore market account):	4,681.7	-	5,052.2	-	5,326.3	-	5,495.3	5,521.8
Governments	-	-	0.9	-	0.8	-	1.1	1.3
Financial Institutions	-	-	-	-	-	-	-	-
Others	99.6	-	93.1	-	129.3	-	125.6	140.9
Total Overseas (B)	99.6	-	94.0	-	130.1	-	126.8	142.2
Total (A)+(B)	4,781.4	4,977.0	5,146.3	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1
Intangible Assets	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Goodwill, Net APLUS	219.4 177.5	216.2	158.0 117.2	156.4	154.1 113.7	144.5 111.8	142.2 110.0	139.9 108.2
Showa Leasing	42.7	-	41.5	-	40.3	39.8	39.2	38.6
Shinki	-	-	-	-	-	(7.1)	(7.0)	(6.9)
Others	(0.8)	-	(0.7)	-	(0.0)	(0.0)	(0.0)	(0.0)
Intangible Assets Related with Acquisitions	63.8	62.0	19.8	19.1	18.4	24.6	23.6	22.7
APLUS	55.7	-	12.2	-	11.3	10.9	10.5	10.1
Showa Leasing	8.1	-	7.6	-	7.0	6.8	6.6	6.3
Shinki Other	- 67.7	- 65.7	-	- 647	- 66.2	6.7 67.7	6.4	6.1 28.8
Intangible Assets	351.0	65.7 344.0	66.2 244.1	64.7 240.4	238.8	67.7 236.8	67.2 233.1	191.5
	001.0	J-7-1.U	277.1	270.7	200.0	200.0	200.1	131.3
Tax Loss Carryforwards	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Shinsei Bank	-	-	150.0	-	-	-	39.8	-
APLUS	-	-	195.6	-	-	-	207.5	-
Showa Leasing	-	-	41.0	-	-	-	37.6	-
11 Marcan Law		-	-	-	-	-	19.4	-
Shinki								
	_2006_0	2006 42	2007.2	2007.0	2007.0	2007.49	2009-0	_2000.0
Dividends Per Share (JPY)	2006.9	2006.12	<b>2007.3</b>	2007.6	2007.9	2007.12	2008.3 2 94	2008.6
Dividends Per Share (JPY) Common share	1.66	2006.12 - -	1.00	2007.6	-	-	2008.3 2.94 no outstanding	-
Dividends Per Share (JPY)				2007.6 - -	2007.9 - 6.50	-	2.94 no outstanding	-

						U	naudited (Billi	ions of Yen)
Risk Monitored Loans	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Loans to Bankrupt Obligors	2.0	-	1.7	-	0.8	-	2.1	2.7
Non-Accrual Delinquent Loans	19.4	-	21.8	-	41.6	-	42.5	53.9
Loans Past Due Three Months or More	4.1	-	4.7	-	9.9	-	4.7	5.1
Restructured Loans	38.2	-	36.4	-	25.5	-	54.9	31.2
Total (A)	63.8	-	64.8	-	77.9	-	104.4	93.0
Loans and Bills Discounted (B)	4,781.4	4,977.0	5,146.3	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1
(A)/(B) X 100 (%)	1.34%	-	1.26%	-	1.43%	-	1.86%	1.64%
Reserve for Credit Losses (C)	133.8	139.8	147.2	146.0	141.7	141.6	145.9	128.4
Reserve Ratios (C)/(A) X 100 (%)	208.6%		227.2%	-	181.7%	-	139.7%	138.0%
Reserve for Credit Losses	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
General Reserve for Loan Losses	90.9	-	101.2	-	83.1	-	96.6	82.1
Specific Reserve for Loan Losses	42.8	-	45.9	-	58.5	-	49.3	46.2
Reserve for Loans to Restructuring Countries	0.0	-	0.0	-	0.0	-	0.0	0.0
Total	133.8	139.8	147.2	146.0	141.7	141.6	145.9	128.4
Overall Funding Composition*	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Total Customer Based Funding	5,704.6	5,771.8	6,124.2	6,235.7	6,557.2	6,868.7	6,469.0	6,793.7
Institutional Deposits	1,558.3	1,529.2	1,847.1	1,982.7	2,306.6	2,371.7	1,812.8	1,993.3
Institutional Debentures	353.0	316.9	321.3	321.0	324.3	315.9	320.2	351.4
Retail Deposits	3,387.3	3,529.9	3,573.8	3,559.2	3,563.9	3,826.6	3,993.7	4,115.7
Structured Deposits	1,383.3	1,420.3	1,457.9	1,499.1	1,558.5	1,556.2	1,564.6	1,574.0
Retail Debentures	405.8	395.6	381.9	372.7	362.2	354.4	342.2	333.1
Commercial Paper	168.7	241.0	171.3	-	-	-	-	-
Borrowed Money	1,213.9	1,139.2	1,122.6	1,099.4	1,092.7	1,111.9	1,127.2	1,060.0
Corporate Bonds	300.6	400.0	400.4	625.3	547.7	570.0	499.8	532.7
Total	7,387.8	7,552.0	7,818.5	7,960.4	8,197.6	8,551.0	8,096.0	8,386.4

#### Section 2. Shinsei Bank Consolidated Business Line Data

Section 2.1 Overall

Unaudited (Billions of Yen)

Overall*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6				
Total Revenue	70.3	77.2	52.6	76.5	62.2	70.2	53.8	61.0				
General and Administrative Expenses	38.4	36.7	37.4	37.3	39.9	40.2	40.2	40.9				
Ordinary Business Profit	31.9	40.4	15.1	39.1	22.2	29.9	13.6	20.0				
Net Credit Costs (Recoveries)	1.4	14.4	32.2	9.5	21.1	10.0	32.8	8.3				
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	30.5	26.0	(17.1)	29.6	1.0	19.8	(19.1)	11.6				
Amortization of Goodwill and Other Intangible Assets	4.3	4.9	5.3	3.0	3.0	3.3	3.0	2.9				
Minority Interests in Net Income of Subsidiaries	4.0	4.2	4.0	4.8	5.8	4.9	2.4	4.2				
Income Taxes and Others	2.4	8.5	81.5	(9.5)	0.2	1.2	(51.2)	6.4				
Net Income (Loss)	19.6	8.2	(108.1)	31.2	(8.0)	10.3	26.5	10.8				
Cash Basis Net Income (Loss)	23.1	12.4	(24.8)	33.9	(5.2)	13.2	29.2	13.4				
		-	-			-	-	-				
Institutional Group*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6				
Total Revenue	38.7	44.9	28.7	40.9	31.8	29.0	15.2	22.7				
General and Administrative Expenses	14.2	14.1	13.3	15.8	16.9	15.7	14.3	16.6				
Ordinary Business Profit	24.4	30.8	15.3	25.1	14.8	13.2	0.9	6.1				
Net Credit Costs (Recoveries)	(10.2)	3.7	11.4	(2.3)	9.5	1.2	19.9	(0.6)				
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	34.7	27.0	3.9	27.5	5.3	12.0	(18.9)	6.8				
Note: Previous periods have been adjusted to conform to current period presentation.		lote: Previous periods have been adjusted to conform to current period presentation.										

Individual Group*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Total Revenue	29.9	32.6	23.7	33.2	27.2	38.2	36.8	36.0
General and Administrative Expenses	24.4	22.3	23.1	21.6	22.7	24.2	24.5	23.8
Ordinary Business Profit	5.5	10.3	0.5	11.5	4.5	13.9	12.2	12.2
Net Credit Costs (Recoveries)	9.5	10.5	21.2	12.0	10.0	8.6	13.1	9.0
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	(4.0)	(0.1)	(20.6)	(0.4)	(5.4)	5.2	(0.9)	3.2

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

ALM/Corporate/Other*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Total Revenue	1.6	(0.4)	0.1	2.3	3.1	2.9	1.7	2.2
General and Administrative Expenses	(0.3)	0.3	1.0	(0.1)	0.2	0.2	1.3	0.5
Ordinary Business Profit (Loss)	1.9	(0.7)	(0.8)	2.4	2.8	2.6	0.3	1.6
Net Credit Costs (Recoveries)	2.0	0.1	(0.3)	(0.1)	1.6	0.1	(0.3)	0.0
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	(0.1)	(0.8)	(0.5)	2.5	1.2	2.5	0.6	1.6

#### Section 2.2 Business Line Total Revenue

Section 2.2 Dusiness Line Total Revenue								
Institutional Group Total Revenue*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Net Interest Income	7.6	4.4	6.6	9.1	7.6	8.4	14.9	8.1
Institutional Banking	8.6	5.2	7.5	9.8	10.0	9.8	16.6	9.5
Showa Leasing	(1.0)	(0.7)	(0.8)	(0.6)	(2.4)	(1.4)	(1.7)	(1.4)
Non-Interest Income	31.1	40.4	22.0	31.7	24.1	20.6	0.3	14.5
Institutional Banking	22.3	33.7	15.5	23.8	14.9	12.6	(6.6)	7.2
Showa Leasing	8.7	6.7	6.5	7.9	9.2	7.9	7.0	7.3
Institutional Group Total Revenue	38.7	44.9	28.7	40.9	31.8	29.0	15.2	22.7
Foreign Exchange, Derivatives, Equity-Related	2.5	3.3	2.5	5.1	3.2	2.6	1.5	1.5
Non-Recourse Real Estate Finance	4.7	4.6	4.5	4.8	4.6	4.7	5.0	5.2
Basic Banking	5.0	4.7	4.4	4.1	3.9	3.7	4.5	3.8
Credit Trading	6.1	3.7	3.0	4.7	7.9	5.3	3.9	4.6
Securitization	1.3	6.5	0.9	1.5	(1.4)	0.8	(0.4)	(3.7)
Principal Investments	5.0	2.5	3.0	7.3	4.8	1.6	(2.3)	4.5
Other Capital Markets	4.1	(1.1)	3.0	1.3	(0.2)	1.6	(1.6)	0.0
Others	1.9	14.4	1.5	4.4	1.9	1.7	(0.6)	0.7
Leasing (Showa Leasing)	7.7	5.9	5.6	7.2	6.7	6.5	5.2	5.9
Institutional Group Total Revenue	38.7	44.9	28.7	40.9	31.8	29.0	15.2	22.7
The second se								

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

Individual Group Total Revenue*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Net Interest Income	17.3	15.6	14.5	16.5	16.6	24.5	23.1	22.0
Retail Banking	4.4	4.2	4.5	4.7	5.0	5.5	5.6	5.7
APLUS	11.4	9.7	8.2	10.7	10.5	10.5	9.9	9.2
Shinki	-	-	-	(0.0)	(0.0)	7.3	6.4	5.9
Other Subsidiaries	1.5	1.6	1.7	1.0	1.0	1.0	1.1	1.0
Non-Interest Income	12.5	17.0	9.1	16.7	10.6	13.6	13.6	14.0
Retail Banking	4.6	3.4	4.2	4.3	3.9	2.2	2.5	3.6
APLUS	13.1	13.5	13.4	11.8	13.8	11.3	11.1	10.3
Shinki	(5.6)	(0.6)	(8.5)	0.5	(7.3)	(0.3)	(0.2)	(0.2)
Other Subsidiaries	0.4	0.7	(0.0)	0.0	0.2	0.4	0.1	0.2
Individual Group Total Revenue	29.9	32.6	23.7	33.2	27.2	38.2	36.8	36.0
Retail Banking	9.0	7.7	8.8	9.1	8.9	7.7	8.2	9.4
Deposits and Debentures Net Interest Income	3.5	3.7	3.9	4.0	4.1	4.5	4.5	4.5
Deposits and Debentures Non-Interest Income	3.2	1.3	1.3	0.7	1.3	0.1	0.9	1.0
Asset Management	1.6	2.3	3.1	3.0	2.6	2.1	1.7	1.7
Loans	0.6	0.3	0.4	1.3	0.6	0.8	0.8	2.0
(Ref) Revenue from Structured Deposits	3.8	1.7	1.6	1.4	2.1	0.8	1.3	1.3
APLUS	24.5	23.2	21.7	22.5	24.3	21.9	21.1	19.6
Shinki	(5.6)	(0.6)	(8.5)	0.4	(7.3)	7.0	6.2	5.6
Other Subsidiaries	1.9	2.3	1.7	1.0	1.3	1.4	1.2	1.2
Individual Group Total Revenue	29.9	32.6	23.7	33.2	27.2	38.2	36.8	36.0

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

						U	naudited (Bill	ions of Yen)
ALM/Corporate/Other Total Revenue*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Net Interest Income	2.1	2.2	0.1	1.1	5.4	7.6	2.4	5.5
Non-Interest Income	(0.5)	(2.6)	0.0	1.1	(2.3)	(4.7)	(0.6)	(3.3)
ALM/Corporate/Other Total Revenue	1.6	(0.4)	0.1	2.3	3.1	2.9	1.7	2.2
Total Revenue*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Net Interest Income	27.1	22.3	21.3	26.8	29.6	40.6	40.5	35.7
Non-Interest Income	43.2	54.8	31.2	49.6	32.5	29.5	13.2	25.2
Total Revenue	70.3	77.2	52.6	76.5	62.2	70.2	53.8	61.0
Institutional Group	38.7	44.9	28.7	40.9	31.8	29.0	15.2	22.7
Institutional Banking	31.0	38.9	23.0	33.6	25.0	22.4	9.9	16.8
Showa Leasing	7.7	5.9	5.6	7.2	6.7	6.5	5.2	5.9
Individual Group	29.9	32.6	23.7	33.2	27.2	38.2	36.8	36.0
Retail Banking	9.0	7.7	8.8	9.1	8.9	7.7	8.2	9.4
APLUS	24.5	23.2	21.7	22.5	24.3	21.9	21.1	19.6
Shinki	(5.6)	(0.6)	(8.5)	0.4	(7.3)	7.0	6.2	5.6
Other Subsidiaries	1.9	2.3	1.7	1.0	1.3	1.4	1.2	1.2
ALM/Corporate/Other Total Revenue	1.6	(0.4)	0.1	2.3	3.1	2.9	1.7	2.2
Total Revenue	70.3	77.2	52.6	76.5	62.2	70.2	53.8	61.0

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

General and Administrative Expenses*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Institutional Group	14.2	14.1	13.3	15.8	16.9	15.7	14.3	16.6
Institutional Banking	11.4	11.2	10.4	12.6	13.4	12.6	11.2	13.4
Showa Leasing	2.8	2.8	2.8	3.2	3.4	3.0	3.0	3.1
Individual Group	24.4	22.3	23.1	21.6	22.7	24.2	24.5	23.8
Retail Banking	9.5	9.0	9.2	9.6	10.6	10.0	9.7	9.7
APLUS	14.2	12.5	13.1	11.3	11.5	10.6	11.5	10.7
Shinki	-	-	-	0.0	0.0	3.0	2.5	2.8
Other Subsidiaries	0.6	0.6	0.8	0.6	0.4	0.5	0.6	0.5
ALM/Corporate/Other	(0.3)	0.3	1.0	(0.1)	0.2	0.2	1.3	0.5
General and Administrative Expenses	38.4	36.7	37.4	37.3	39.9	40.2	40.2	40.9

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

Ordinary Business Profit (Loss)*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Institutional Group	24.4	30.8	15.3	25.1	14.8	13.2	0.9	6.1
Institutional Banking	19.6	27.7	12.6	21.0	11.5	9.8	(1.2)	3.3
Showa Leasing	4.8	3.1	2.7	4.0	3.2	3.4	2.2	2.8
Individual Group	5.5	10.3	0.5	11.5	4.5	13.9	12.2	12.2
Retail Banking	(0.4)	(1.2)	(0.3)	(0.5)	(1.6)	(2.2)	(1.5)	(0.3)
APLUS	10.3	10.6	8.6	11.2	12.7	11.2	9.5	8.9
Shinki	(5.6)	(0.6)	(8.5)	0.4	(7.4)	4.0	3.7	2.8
Other Subsidiaries	1.3	1.6	0.9	0.4	0.8	0.9	0.5	0.7
ALM/Corporate/Other	1.9	(0.7)	(0.8)	2.4	2.8	2.6	0.3	1.6
Ordinary Business Profit (Loss)*	31.9	40.4	15.1	39.1	22.2	29.9	13.6	20.0

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

Net Credit Costs (Recoveries)*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Institutional Group	(10.2)	3.7	11.4	(2.3)	9.5	1.2	19.9	(0.6)
Institutional Banking	(11.8)	3.3	10.2	(3.0)	7.1	(1.4)	16.9	(2.0)
Showa Leasing	1.6	0.3	1.1	0.6	2.3	2.7	2.9	1.3
Individual Group	9.5	10.5	21.2	12.0	10.0	8.6	13.1	9.0
Retail Banking	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0
APLUS	9.2	10.4	21.1	9.8	9.9	8.5	9.8	7.3
Shinki	-	-	-	2.1	(0.1)	(0.0)	2.6	1.0
Other Subsidiaries	0.3	0.0	0.0	0.0	0.0	0.0	0.6	0.5
ALM/Corporate/Other	2.0	0.1	(0.3)	(0.1)	1.6	0.1	(0.3)	0.0
Net Credit Costs (Recoveries)*	1.4	14.4	32.2	9.5	21.1	10.0	32.8	8.3

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

OBP (Loss) After Net Credit Costs (Recoveries)*	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Institutional Group	34.7	27.0	3.9	27.5	5.3	12.0	(18.9)	6.8
Institutional Banking	31.4	24.3	2.3	24.0	4.4	11.2	(18.2)	5.3
Showa Leasing	3.2	2.7	1.5	3.4	0.8	0.7	(0.7)	1.4
Individual Group	(4.0)	(0.1)	(20.6)	(0.4)	(5.4)	5.2	(0.9)	3.2
Retail Banking	(0.4)	(1.2)	(0.4)	(0.5)	(1.7)	(2.3)	(1.6)	(0.4)
APLUS	1.0	0.2	(12.5)	1.3	2.8	2.6	(0.2)	1.5
Shinki	(5.6)	(0.6)	(8.5)	(1.6)	(7.3)	4.0	1.0	1.7
Other Subsidiaries	1.0	1.5	0.9	0.3	0.7	0.9	(0.0)	0.2
ALM/Corporate/Other	(0.1)	(0.8)	(0.5)	2.5	1.2	2.5	0.6	1.6
OBP (Loss) After Net Credit Costs (Recoveries)*	30.5	26.0	(17.1)	29.6	1.0	19.8	(19.1)	11.6

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

Section 2.3 Business Line Key Data						U	naudited (Bil	lions of Yen)
Institutional Group*	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Corporate Loans (Basic Banking)	3,006.4	2,886.3	2,827.3	2,842.4	2,871.0	2,723.1	2,856.1	2,796.3
Non-Recourse Lending (Loans and Bonds)	795.5	863.1	922.2	1,016.4	1,062.5	919.8	974.8	966.8
Non-Recourse Loans	665.8	707.6	769.5	823.8	873.4	713.4	695.6	676.0
Non-Recourse Bonds	129.7	155.4	152.6	192.5	189.0	206.3	279.2	290.7
Specialty Finance Loans	96.8	69.3	158.2	231.4	215.9	283.9	257.1	303.3
Other Product Loans	202.2	442.7	446.4	465.5	458.5	536.2	479.6	501.0
CLO (Off Balance)	(154.7)	(141.9)	(119.9)	(128.2)	(75.0)	-	-	-
Loans to Commercial Finance Subsidiary's Customers	6.5	18.7	17.1	24.6	23.0	22.7	26.2	23.7
Total Loans and Non-Recourse Bonds	3,952.9	4,138.3	4,251.4	4,452.2	4,556.1	4,485.8	4,594.0	4,591.4
Tangible Leased Assets	309.2	304.2	294.4	294.2	284.4	273.8	264.9	-
Intangible Leased Assets	42.2	41.0	41.9	40.5	41.2	40.5	39.6	-
Total Leased Assets	351.4	345.2	336.3	334.8	325.6	314.4	304.6	-
Lease Receivables and Leased Investment Assets	-	-	-	-	-	-	-	249.9
Installment Receivables (Commercial Finance)	158.0	157.1	171.7	183.9	180.7	179.5	184.2	170.3
Institutional Deposits and Negotiable Certificates of Deposit	1,558.3	1,529.2	1,847.1	1,982.7	2,306.6	2,371.7	1,812.8	1,993.3
Institutional Debentures	353.0	316.9	321.3	321.0	324.3	315.9	320.2	351.4
Total Deposits and Debentures	1,911.4	1,846.2	2,168.5	2,303.7	2,631.0	2,687.6	2,133.0	2,344.8

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	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Retail Banking Loans Outstanding	548.6	584.6	639.5	697.6	778.3	821.2	907.4	974.6
Housing Loan Balance	497.2	515.4	562.2	619.3	692.4	730.8	811.2	876.9
Loans to Consumer Finance Subsidiaries' Customers	409.5	409.5	407.8	321.1	311.1	402.9	400.0	388.7
Total Loans	958.2	994.1	1,047.4	1,018.8	1,089.5	1,224.1	1,307.4	1,363.4
Installment Receivables (Consumer Finance)	325.9	325.8	269.0	265.2	257.8	256.2	237.6	238.3
Customers' Liabilities for Acceptances and Guarantees	789.4	773.8	754.4	745.1	725.5	713.0	701.7	705.5
Assets Under Management (AUM)	4,372.4	4,544.9	4,622.7	4,641.6	4,670.0	4,936.0	5,092.2	5,214.2
Retail Deposits	3,387.3	3,529.9	3,573.8	3,559.2	3,563.9	3,826.6	3,993.7	4,115.7
Structured Deposits	1,383.3	1,420.3	1,457.9	1,499.1	1,558.5	1,556.2	1,564.6	1,574.0
Retail Debentures	405.8	395.6	381.9	372.7	362.2	354.4	342.2	333.1
Mutual Funds and Variable Annuities	544.7	585.9	634.2	678.1	713.7	725.2	727.8	737.5
Mutual Funds	370.8	401.1	437.3	468.2	492.6	493.6	487.6	488.0
Variable Annuities	173.8	184.7	196.8	209.4	221.1	231.5	240.1	249.4
Acceptances and Guarantees	789.4	773.8	754.4	745.1	725.5	713.0	701.7	705.5
Total Number of Retail Accounts (Thousands)	1,861	1,923	1,994	2,047	2,089	2,137	2,197	2,234
Total Number of PowerSmart Housing Loan Customers	22,543	23,686	25,842	28,393	31,703	33,568	37,015	43,229
APLUS' Total Available Cardholders (Thousands)	8,203	8,349	8,442	8,539	8,634	8,685	8,687	8,581
Shinki's Number of Customers (Thousands)	347	330	312	296	280	263	252	241

Note: 1. AUM includes unclaimed debentures

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

3. Variable annuities for 2008.6 is flash base.

Total Loans and Bills Discounted	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Loans in Institutional Group	3,823.1	3,982.8	4,098.8	4,259.6	4,367.0	4,279.4	4,314.7	4,300.6
Corporate Loans (Basic Banking)	3,006.4	2,886.3	2,827.3	2,842.4	2,871.0	2,723.1	2,856.1	2,796.3
Non-Recourse Loans	665.8	707.6	769.5	823.8	873.4	713.4	695.6	676.0
Specialty Finance Loans	96.8	69.3	158.2	231.4	215.9	283.9	257.1	303.3
Other Product Loans	202.2	442.7	446.4	465.5	458.5	536.2	479.6	501.0
CLO (Off Balance)	(154.7)	(141.9)	(119.9)	(128.2)	(75.0)	-	-	-
Loans to Commercial Finance Subsidiaries' Customers	6.5	18.7	17.1	24.6	23.0	22.7	26.2	23.7
Loans in Individual Group	958.2	994.1	1,047.4	1,018.8	1,089.5	1,224.1	1,307.4	1,363.4
Retail Banking Loans Outstanding	548.6	584.6	639.5	697.6	778.3	821.2	907.4	974.6
Housing Loan Balance	497.2	515.4	562.2	619.3	692.4	730.8	811.2	876.9
Loans to Consumer Finance Subsidiaries' Customers	409.5	409.5	407.8	321.1	311.1	402.9	400.0	388.7
Total Loans and Bills Discounted	4,781.4	4,977.0	5,146.3	5,278.5	5,456.5	5,503.6	5,622.2	5,664.1

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

Risk Capital Allocation by Business	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Institutional Group	-	-	310	-	327	-	359	-
Individual Group	-	-	116	-	102	-	126	-
ALM/Corporate/Other	-	-	29	-	46	-	49	-
Excess Capital	-	-	163	-	171	-	144	-
Tier I Capital	646.8	-	620.8	649.8	647.6	651.3	679.7	699.9

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

Section 3. Shinsei Bank Consolidated Financial Ratios, Capital Ade			i, and Credit			U	Inaudited (Bil	
Financial Ratios Return on Assets (Annualized)		2006.10-12	2007.1-3	2007.4-6		2007.10-12	2008.1-3	2008.4-6
Return on Assets (Annualized) Return on Equity (Fully Diluted) (Annualized)	0.8%	0.3%	(4.3%) (56.8%)	1.1% 19.3%	0.3% (4.8%)	0.4%	1.0% 15.0%	0.4%
Cash Basis Return on Assets (Annualized)	0.9%	0.4%	(1.0%)	1.3%	(0.3%)	0.5%	1.1%	0.5%
Cash Basis Return on Equity (Fully Diluted) (Annualized)	12.2%	6.0%	(11.2%)	21.0%	(3.1%)	8.1%	16.4%	7.6%
Expense-to-Revenue Ratio	54.6%	47.5%	71.1%	48.8%	64.3%	57.4%	74.7%	67.2%
Risk Capital Allocation by Risk Categories	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Credit Risk	-	-	234	-	215	-	230	-
Structured Credit and Other Investment Risk Market Risk	-	-	170 4	-	178 5	-	208 8	-
Interest Rate Risk		-	5	-	7	-	11	-
Liquidity Risk	-	-	19	-	30	-	33	-
Operational Risk	-	-	22	-	39	-	43	-
Excess Capital	-	-	163	-	171	-	144	-
Tier I Capital	646.8	-	620.8	649.8	647.6	651.3	679.7	699.9
Capital Adequacy Data	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Basic Items (Tier I)	646.8	-	620.8	649.8	647.6	651.3	679.7	699.9
Supplementary Items (Tier II) Deduction	475.6 (73.4)	-	522.0	547.4 (124.5)	537.0 (131.0)	536.7 (130.3)	530.2 (128.0)	544.5 (135.3)
Fotal Capital	1,049.0	-	(137.7) 1,005.0	1.072.2	1,053.5	1,057.6	1,081.9	1,109.1
Risk Assets	7,782.7	-	7,652.0	8,230.3	8,494.1	8,738.5	9,212.5	9,231.9
Capital Adequacy Ratio	13.47%	-	13.13%	13.03%	12.40%	12.10%	11.74%	12.01%
ier I Capital Ratio	8.31%	-	8.11%	7.89%	7.62%	7.45%	7.37%	7.58%
Risk Capital Risk Capital as a Percentage of Tier I Capital	-	-	457 73.6%	-	476 73.5%	-	535 79.0%	-
the capital as a releasing of her reapital		l	10.070	L	10.070		10.070	
er Share Data (JPY)	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Common Equity Per Share	383.20 411.58	390.37 416.47	308.60 355.09	322.44 365.25	352.71 354.04	354.44 355.25	364.35 364.35	363.15 363.15
ally Diluted Equity Per Share	411.58	416.47	(79.17)	22.68	(6.96)	355.25	364.35	363.15
Diluted Net Income Per Share	10.07	4.74	(56.09)	17.26	(4.53)	5.60	14.11	5.53
Cash Basis:								
Basic Net Income (Loss) Per Share	15.46	9.09	(18.82)	24.68	(5.11)	8.34	18.39	6.86
Diluted Net Income (Loss) Per Share	11.87	7.01	(12.56)	18.78	(3.01)	7.19	15.53	6.86
Share Data	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
ully Diluted Number of Shares Outstanding at End of Period	1,812,055,676	1,811,582,326	1,811,061,968	1,809,537,979	1,846,272,673		1,963,910,456	1,963,909,876
Number of Common Shares	1,377,120,055	1,377,140,253	1,377,145,285		1,577,143,785		1,963,910,456	1,963,909,876
Number of Class A Preferred Shares After Conversion (*) Number of Class B Preferred Shares After Conversion (*)	269,128,888 163,265,306	269,128,888 163,265,306	269,128,888 163,265,306	269,128,888 163,265,306	269,128,888	269,128,888	-	-
Number of Fully Diluted Stock Options	2,541,427	2,047,879	1,522,489	163,265,306	-	-	-	-
Ref) Treasury Shares at End of Period (not included in the above)	181,450,889	96,430,691	96,425,659	96,427,159	96,427,159	96,434,448	96,436,435	96,437,015
Veighted Average Fully Diluted Number of Shares Outstanding	1,988,114,411	1,941,080,746	1,917,803,242		1,821,783,261	1,829,973,801		1,963,909,970
Weighted Average Number of Common Shares Outstanding	1,384,101,579	1,381,768,242	1,380,628,230	1,377,144,557	1,443,810,836	1,488,414,487	1,529,530,977	1,963,909,970
(*) Based on conversion price at the beginning of each fiscal year								
	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Credit Ratings Moody's Chart Torm								
Noody's Short-Term	P-2	P-2	P-2	P-1	P-1	P-1	P-1	P-1
Moody's								
Moody's Short-Term Long-Term Standard and Poor's (S&P) Short-Term	P-2 A3 A-2	P-2 A3 A-2	P-2 A3 A-2	P-1	P-1	P-1	P-1 A2 A-2	P-1
Moody's Short-Term Long-Term Standard and Poor's (S&P) Short-Term Long-Term	P-2 A3	P-2 A3	P-2 A3	P-1 A2	P-1 A2	P-1 A2	P-1 A2	P-1 A2
Moody's Short-Term Long-Term Standard and Poor's (S&P) Short-Term Long-Term Eitch Ratings	P-2 A3 A-2 BBB+	P-2 A3 A-2 BBB+	P-2 A3 A-2 BBB+	P-1 A2 A-2 A-	P-1 A2 A-2 A-	P-1 A2 A-2 A-	P-1 A2 A-2 A-	P-1 A2 A-2 A-
Noody's Short-Term Long-Term Standard and Poor's (S&P) Short-Term Long-Term Short-Term Short-Term	P-2 A3 A-2 BBB+ F2	P-2 A3 A-2 BBB+ F2	P-2 A3 A-2 BBB+ F2	P-1 A2 A-2 A- F2	P-1 A2 A-2 A- F2	P-1 A2 A-2 A- F2	P-1 A2 A-2 A- F2	P-1 A2 A-2 A- F2
Moody's           Short-Term           Long-Term           Standard and Poor's (S&P)           Short-Term           Long-Term           Short-Term           Short-Term           Long-Term           Long-Term           Long-Term           Long-Term	P-2 A3 A-2 BBB+	P-2 A3 A-2 BBB+	P-2 A3 A-2 BBB+	P-1 A2 A-2 A-	P-1 A2 A-2 A-	P-1 A2 A-2 A-	P-1 A2 A-2 A-	P-1 A2 A-2 A-
Moody's           Short-Term           Long-Term           Standard and Poor's (S&P)           Short-Term           Long-Term           Short-Term           Long-Term           Short-Term           Long-Term           Short-Term           Long-Term           Short-Term           Long-Term           Short-Term           Short-Term           Short-Term           Short-Term           Short-Term           Short-Term	P-2 A3 A-2 BBB+ F2 BBB+	P-2 A3 A-2 BBB+ F2 BBB+	P-2 A3 A-2 BBB+ F2 BBB+ -	P-1 A2 A-2 A- F2 BBB+	P-1 A2 A-2 A- F2 BBB+	P-1 A2 A-2 A- F2 BBB+	P-1 A2 A-2 A- F2 BBB+	P-1 A2 A-2 A- F2 BBB+
Moody's Short-Term Long-Term Short-Term Long-Term Cong-Term Short-Term Long-Term Long-Term Long-Term Long-Term Long-Term Long-Term Long-Term Long-Term Long-Term Long-Term Long-Term	P-2 A3 A-2 BBB+ F2	P-2 A3 A-2 BBB+ F2	P-2 A3 A-2 BBB+ F2	P-1 A2 A-2 A- F2	P-1 A2 A-2 A- F2	P-1 A2 A-2 A- F2	P-1 A2 A-2 A- F2	P-1 A2 A-2 A- F2
Moody's Short-Term Long-Term Standard and Poor's (S&P) Short-Term Long-Term Fitch Ratings Short-Term Long-Term Long-Term Long-Term Long-Term Rating Agency, Ltd. (JCR) Short-Term Long-Term Rating and Investment Information, Inc. (R&I)	P-2 A3 A-2 BBB+ F2 BBB+ - A	P-2 A3 A-2 BBB+ F2 BBB+ - A	P-2 A3 A-2 BBB+ F2 BBB+ - A	P-1 A2 A-2 A- F2 BBB+ - A	P-1 A2 A-2 A- F2 BBB+ - A	P-1 A2 A-2 A- F2 BBB+ - A	P-1 A2 A-2 A- F2 BBB+ - A	P-1 A2 A-2 A- F2 BBB+ - A
Ioody's Short-Term Long-Term Short-Term Long-Term itch Ratings Short-Term Long-Term apan Credit Rating Agency, Ltd. (JCR) Short-Term Long-Term Long-Term Long-Term	P-2 A3 A-2 BBB+ F2 BBB+	P-2 A3 A-2 BBB+ F2 BBB+	P-2 A3 A-2 BBB+ F2 BBB+	P-1 A2 A-2 A- F2 BBB+	P-1 A2 A-2 A- F2 BBB+	P-1 A2 A-2 A- F2 BBB+	P-1 A2 A-2 A- F2 BBB+	P-1 A2 A-2 A- F2 BBB+
Noody's Short-Term Long-Term Standard and Poor's (S&P) Short-Term Long-Term itch Ratings Short-Term Long-Term apan Credit Rating Agency, Ltd. (JCR) Short-Term Long-Term Long-Term Exting and Investment Information, Inc. (R&I) Short-Term Long-Term	P-2 A3 A-2 BBB+ F2 BBB+ - A A A	P-2 A3 A-2 BBB+ F2 BBB+ - A A A-	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A-	P-1 A2 A-2 A- BBB+ - A A - A-	P-1 A2 A-2 A- BBB+ - A A A-	P-1 A2 A-2 A- BBB+ - A A A-	P-1 A2 A-2 A- BBB+ - A A - A-	P-1 A2 A-2 A- BBB+ - A A - A-
loody's         Short-Term         Long-Term         tandard and Poor's (S&P)         Short-Term         Long-Term         itch Ratings         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         ating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         ubage and Affiliates Data	P-2 A3 A-2 BBB+ F2 BBB+ - A A A A- 2006.9	P-2 A3 A-2 BBB+ F2 BBB+ - A A	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2007.3	P-1 A2 A-2 A- F2 BBB+ - A	P-1 A2 A-2 A- BBB+ - A A - A- 2007.9	P-1 A2 A-2 A- BBB+ - A A A-	P-1 A2 A-2 A- BBB+ - A A - A- 2008.3	P-1 A2 A-2 A- F2 BBB+ - A
Ioody's Short-Term Long-Term Short-Term Long-Term	P-2 A3 A-2 BBB+ F2 BBB+ - A A A	P-2 A3 A-2 BBB+ F2 BBB+ - A A A-	P-2 A3 A-2 BBB+ F2 BBB+ - A A A- 2007.3 95	P-1 A2 A-2 A- BBB+ - A A - A-	P-1 A2 A-2 A- BBB+ - A A - A- 2007.9 98	P-1 A2 A-2 A- BBB+ - A A A-	P-1 A2 A-2 A- BBB+ - A A - A- 2008.3 104	P-1 A2 A-2 A- BBB+ - A A - A-
Ioody's         Short-Term         Long-Term         Short-Term         Long-Term         itch Ratings         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         tating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         Consolidated Subsidiaries         Affiliates Accounted for Using the Equity Method	P-2 A3 A-2 BBB+ F2 BBB+ - A A A- 2006.9 89	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2006.12	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2007.3	P-1 A2 A-2 A- BBB+ - A A - A-	P-1 A2 A-2 A- BBB+ - A A - A- 2007.9	P-1 A2 A-2 A- BBB+ - A A A-	P-1 A2 A-2 A- BBB+ - A A - A- 2008.3	P-1 A2 A-2 A- BBB+ - A A - A-
Moody's         Short-Term         Long-Term         Short-Term         Long-Term         Citch Ratings         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         Short-Term         Long-Term         Short-Term         Long-Term         Consolidated Subsidiaries         Affiliates Accounted for Using the Equity Method         fortal Number of Consolidated Subsidiaries and Affiliates	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A - A- 2006.9 89 27 116	P-2 A3 A-2 BBB+ F2 BBB+ - A A 2006.12 - - A-	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2007.3 95 27 122	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.9 98 29 127	P-1 A2 A-2 A-2 BBB+ - - A - - A- 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- F2 BBB+ - A - A- 2008.3 104 30 134	P-1 A2 A-2 A- F2 BBB+ - A - A- 2008.6 - - - - - - - - - - - - - - - - - - -
Ioody's         Short-Term         Long-Term         Short-Term         Long-Term         Short-Term         Long-Term         itch Ratings         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         Short-Term         Long-Term         Consolidated Subsidiaries         Affiliates Accounted for Using the Equity Method         'otal Number of Consolidated Subsidiaries and Affiliates         Dther Key Data	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2006.9 89 27 116	P-2 A3 A-2 BBB+ F2 BBB+ - A A 2006.12 -	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2007.3 95 27 122 2007.3	P-1 A2 A-2 A- BBB+ - A A- 2007.6 - -	P-1 A2 A-2 A- BBB+ - A A- 2007.9 98 29 127 2007.9	P-1 A2 A-2 A- F2 BBB+ - A A- 2007.12 -	P-1 A2 A-2 A- BBB+ - A - A- 2008.3 104 30 134	P-1 A2 A-2 A- BBB+ - A A - A-
<tbody s<="" th="">      Short-Term      Long-Term      Short-Term      Long-Term      itch Ratings      Short-Term      Long-Term      apan Credit Rating Agency, Ltd. (JCR)      Short-Term      Long-Term      ating and Investment Information, Inc. (R&amp;I)      Short-Term      Long-Term      ating and Investment Information, Inc. (R&amp;I)      Short-Term      Long-Term      italings      Short-Term      Long-Term      Consolidated Subsidiaries      Affiliates Accounted for Using the Equity Method      otal Number of Consolidated Subsidiaries and Affiliates</tbody>	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A - A- 2006.9 89 27 116	P-2 A3 A-2 BBB+ F2 BBB+ - A A 2006.12 - - A-	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2007.3 95 27 122	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.9 98 29 127	P-1 A2 A-2 A-2 BBB+ - - A - - A- 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- F2 BBB+ - A - A- 2008.3 104 30 134	P-1 A2 A-2 A- F2 BBB+ - A - A- 2008.6 - - - - - - - - - - - - - - - - - - -
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Image: Short-Term         Long-Term         tandard and Poor's (S&P)         Short-Term         Long-Term         itch Ratings         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         ating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         ating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         Ubsidiaries and Affiliates Data         Consolidated Subsidiaries         Affiliates Accounted for Using the Equity Method         otal Number of Consolidated Subsidiaries and Affiliates         Wher Key Data         Iumber of ATMs         otal Number of Outlets         Shinsei Financial Center (Head Office and Branch)         Shinsei Financial Center (Annex)	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A A- 2006.9 89 277 116 2006.9 355 42 2006.9 355 42 29 6	P-2 A3 A-2 BBB+ F2 BBB+ - A A - 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - A A- 2007.3 95 277 122 2007.3 369 42 29 7	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- F2 BBB+ - A A- 2007.9 98 29 127 2007.9 372 43 30 6	P-1 A2 A-2 A- BBB+ - A - A - A- 2007.12 - 2007.12 - -	P-1 A2 A-2 A- F2 BBB+ - A A- 2008.3 104 30 134 2008.3 380 42 30 6	P-1 A2 A-2 A- F2 BBB+ - A - A- 2008.6 - - - - - - - - - - - - - - - - - - -
Image: Short-Term         Long-Term         tandard and Poor's (S&P)         Short-Term         Long-Term         itch Ratings         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         ating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         Atfiliates Accounted for Using the Equity Method         otal Number of Consolidated Subsidiaries and Affiliates         ther Key Data         lumber of ATMs         otal Number of Outlets         Shinsei Financial Center (Head Office and Branch)         Shinsei Financial Center (Annex)         Platinum Center (Located within Branch or Annex)	P-2 A3 A-2 BBB+ F2 BBB+ A A A- 2006.9 89 27 116 2006.9 355 42 29 6 6	P-2 A3 A-2 BBB+ F2 BBB+ - A A- 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - A A- 2007.3 95 27 122 2007.3 369 42 29 7 7 2	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- F2 BBB+ - A A - A- 2007.9 98 29 127 2007.9 372 43 300 6 6 2	P-1 A2 A-2 A-2 BBB+ - - A - - A- 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A - A- 2008.3 104 300 134 2008.3 380 42 300 6 6 2	P-1 A2 A-2 A- F2 BBB+ - A - A- 2008.6 - - - - - - - - - - - - - - - - - - -
body's         Short-Term         Long-Term         tandard and Poor's (S&P)         Short-Term         Long-Term         itch Ratings         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         ating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         dung-Term         Consolidated Subsidiaries         Affiliates Accounted for Using the Equity Method         otal Number of Consolidated Subsidiaries and Affiliates         ther Key Data         umber of ATMs         otal Number of Outlets         Shinsei Financial Center (Head Office and Branch)         Shinsei Financial Center (Annex)         Platinum Center (Located within Branch or Annex)         BankSpots	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A A- 2006.9 89 277 116 2006.9 355 42 2006.9 355 42 29 6	P-2 A3 A-2 BBB+ F2 BBB+ - A A - 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - A A- 2007.3 95 277 122 2007.3 369 42 29 7	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- F2 BBB+ - A A- 2007.9 98 29 127 2007.9 372 43 30 6	P-1 A2 A-2 A- BBB+ - A - A - A- 2007.12 - 2007.12 - -	P-1 A2 A-2 A- F2 BBB+ - A A- 2008.3 104 30 134 2008.3 380 42 30 6	P-1 A2 A-2 A- F2 BBB+ - A - A- 2008.6 - - - - - - - - - - - - - - - - - - -
<tbody s<="" th="">      Short-Term      Long-Term      short-Term      Long-Term      itch Ratings      Short-Term      Long-Term      apan Credit Rating Agency, Ltd. (JCR)      Short-Term      Long-Term      apan Credit Rating Agency, Ltd. (JCR)      Short-Term      Long-Term      apan Credit Rating Agency, Ltd. (JCR)      Short-Term      Long-Term      ating and Investment Information, Inc. (R&amp;I)      Short-Term      Long-Term      dom-Term      Consolidated Subsidiaries      Affiliates Accounted for Using the Equity Method      otal Number of Consolidated Subsidiaries and Affiliates      ther Key Data      lumber of ATMs      otal Number of Outlets      Shinsei Financial Center (Head Office and Branch)      Shinsei Financial Center (Annex)      Platinum Center (Located within Branch or Annex)      BankSpots</tbody>	P-2 A3 A-2 BBB+ F2 BBB+ A A A 2006.9 89 27 116 2006.9 355 42 29 6 6 22 5	P-2 A3 A-2 BBB+ F2 BBB+ - A A 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2007.3 95 27 122 2007.3 369 42 29 7 22 4	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A - A- 2007.9 98 29 127 2007.9 372 43 300 6 2 2 5	P-1 A2 A-2 A-2 BBB+ - A A - 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A - A- 2008.3 104 300 134 2008.3 380 42 300 6 6 2 4	P-1 A2 A-2 A-2 BBB+ - A - A - 2008.6 - - - - - - - - - - - - - - - - - - -
Image: Second Stress         Image: Second Stress         Short-Term         Long-Term         itch Ratings         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         ating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         ating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         dog-Term         dog-Term         dog-Term         Long-Term         Long-Term         Ubsidiaries and Affiliates Data         Consolidated Subsidiaries         Affiliates Accounted for Using the Equity Method         otal Number of Consolidated Subsidiaries and Affiliates         Wher Key Data         Iumber of ATMs         otal Number of Outlets         Shinsei Financial Center (Head Office and Branch)         Shinsei Financial Center (Annex)         Platinum Center (Located within Branch or Annex)         BankSpots         Iumber of Employees (Consolidated Basis) <td< td=""><td>P-2 A3 A-2 BBB+ F2 BBB+ - A A - A A- 2006.9 889 27 116 2006.9 889 277 116 2006.9 355 422 29 6 6 22 5,281 1,550 92</td><td>P-2 A3 A-2 BBB+ F2 BBB+ - A A 2006.12 - 2006.12 - - - - - - - - - - - - - - - - - - -</td><td>P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2007.3 95 27 122 2007.3 369 42 29 7 22 2007.3 369 42 29 7 7 22 4 4 5,364 1,664 106</td><td>P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -</td><td>P-1 A2 A-2 A- BBB+ - A A- 2007.9 988 29 127 2007.9 988 29 127 2007.9 372 433 300 6 6 2 5 4,750 1,832 145</td><td>P-1 A2 A-2 A- F2 BBB+ - A A- 2007.12 - - - - - - - - - - - - - - - - - - -</td><td>P-1 A2 A-2 A- BBB+ - A A - A- 2008.3 104 300 134 2008.3 380 42 300 6 6 2 4 4 5,245 5,245 5 1,922 144</td><td>P-1 A2 A-2 A- BBB+ - A A - 2008.6 - - - - - - - - - - - - - - - - - - -</td></td<>	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A A- 2006.9 889 27 116 2006.9 889 277 116 2006.9 355 422 29 6 6 22 5,281 1,550 92	P-2 A3 A-2 BBB+ F2 BBB+ - A A 2006.12 - 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2007.3 95 27 122 2007.3 369 42 29 7 22 2007.3 369 42 29 7 7 22 4 4 5,364 1,664 106	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A A- 2007.9 988 29 127 2007.9 988 29 127 2007.9 372 433 300 6 6 2 5 4,750 1,832 145	P-1 A2 A-2 A- F2 BBB+ - A A- 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A A - A- 2008.3 104 300 134 2008.3 380 42 300 6 6 2 4 4 5,245 5,245 5 1,922 144	P-1 A2 A-2 A- BBB+ - A A - 2008.6 - - - - - - - - - - - - - - - - - - -
body's         Short-Term         Long-Term         tandard and Poor's (S&P)         Short-Term         Long-Term         itch Ratings         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         ating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         ubsidiaries and Affiliates Data         Consolidated Subsidiaries         Affiliates Accounted for Using the Equity Method         otal Number of Consolidated Subsidiaries and Affiliates         ther Key Data         ubmber of ATMs         otal Number of Outlets         Shinsei Financial Center (Head Office and Branch)         Shinsei Financial Center (Annex)         Platinum Center (Located within Branch or Annex)         BankSpots         lumber of Employees (Consolidated Basis)         Institutional Group         Shinsei Securities         Shinsei Securities         Shinsei Trust & Banking	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2006.9 89 27 116 2006.9 89 27 116 2006.9 355 42 27 116 2006.9 6 5,281 5,281 1,550 92 87	P-2 A3 A-2 BBB+ F2 BBB+ A A A- 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - - A - A- 2007.3 95 27 122 2007.3 369 42 2007.3 369 5 2007.3 369 42 2007.3 369 5 2007.3 2007.3 369 5 2007.3 369 5 2007.3 369 5 2007.3 2007.3 2007.3 369 5 2007.3 2007.5 2000.5 2007.5 2000.5 2000.5 2000.5 2000.5 2000.5 2000.5 2000.5 2000.5 2000.5 20000	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - - A A- 2007.9 98 29 127 2007.9 98 29 127 2007.9 372 43 300 6 2 5 4,750 1,832 1,832 1,832 145 98	P-1 A2 A-2 A- F2 BBB+ - A A - 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - - A A- - A- 2008.3 104 300 134 2008.3 380 42 300 6 6 2 4 5,245 1,922 1,922 144	P-1 A2 A-2 A- BBB+ - - A A- 2008.6 - - - - - - - - - - - - - - - - - - -
loody's         Short-Term         Long-Term         tandard and Poor's (S&P)         Short-Term         Long-Term         itch Ratings         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         ating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         ubsidiaries and Affiliates Data         Consolidated Subsidiaries         Affiliates Accounted for Using the Equity Method         otal Number of Consolidated Subsidiaries and Affiliates         ther Key Data         lumber of ATMs         otal Number of Outlets         Shinsei Financial Center (Head Office and Branch)         Shinsei Financial Center (Annex)         Platinum Center (Located within Branch or Annex)         BankSpots         lumber of Employees (Consolidated Basis)         Institutional Group         Shinsei Securities         Shinsei Trust & Banking         Showa Leasing	P-2 A3 A-2 BBB+ F2 BBB+ A A A 2006.9 89 277 116 2006.9 89 277 116 2006.9 355 42 209 6 22 5 5,281 1,550 92 87 703	P-2 A3 A-2 BBB+ F2 BBB+ - A A 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2007.3 95 27 122 2007.3 369 42 299 77 122 2007.3 369 42 299 77 22 44 5,364 1,664 1066 95 757	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A A - A- 2007.9 98 29 127 2007.9 372 43 300 6 6 2 2 5 4,750 1,832 145 5 98 8841	P-1 A2 A-2 A-2 BBB+ - A A - 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A A- - A- 2008.3 104 300 134 2008.3 380 422 300 6 6 2 4 4 5,245 1,922 1144 99 828	P-1 A2 A-2 A- BBB+ - A A- 2008.6 - - - - - - - - - - - - - - - - - - -
Ioody's         Short-Term         Long-Term         Short-Term         Long-Term         itch Ratings         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         ating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         ating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         Aumog-Term         Consolidated Subsidiaries         Affiliates Accounted for Using the Equity Method         otal Number of Consolidated Subsidiaries and Affiliates         Wher Key Data         lumber of ATMs         otal Number of Outlets         Shinsei Financial Center (Head Office and Branch)         Shinsei Financial Center (Annex)         Platinum Center (Located within Branch or Annex)         BankSpots         lumber of Employees (Consolidated Basis)         Institutional Group         Shinsei Securities         Shinsei Securities         Shinsei Tust & Banking <td< td=""><td>P-2 A3 A-2 BBB+ F2 BBB+ A A A 2006.9 89 27 116 2006.9 89 27 116 2006.9 355 42 29 6 6 22 5,281 1,550 92 87 703 668</td><td>P-2 A3 A-2 BBB+ F2 BBB+ A A A- 2006.12 - - - - - - - - - - - - - - - - - - -</td><td>P-2 A3 A-2 BBB+ F2 BBB+ - A A- 2007.3 95 27 122 2007.3 369 42 29 7 7 22 4 4 5,364 1,664 106 95 757 706</td><td>P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -</td><td>P-1 A2 A-2 A- BBB+ - A - A- 2007.9 98 29 127 2007.9 372 43 300 6 6 22 5 4,750 1,832 145 5 4,750 1,832 145 5 98 8 841</td><td>P-1 A2 A-2 A- F2 BBB+ - A A - 2007.12 - - - - - - - - - - - - - - - - - - -</td><td>P-1 A2 A-2 A- BBB+ - A - A- 2008.3 104 300 104 300 104 300 104 300 104 300 104 42 300 6 6 2 2 4 4 5,245 1,922 144 99 9828 851</td><td>P-1 A2 A-2 A-2 BBB+ - A - - A - 2008.6 - - - - - - - - - - - - - - - - - - -</td></td<>	P-2 A3 A-2 BBB+ F2 BBB+ A A A 2006.9 89 27 116 2006.9 89 27 116 2006.9 355 42 29 6 6 22 5,281 1,550 92 87 703 668	P-2 A3 A-2 BBB+ F2 BBB+ A A A- 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - A A- 2007.3 95 27 122 2007.3 369 42 29 7 7 22 4 4 5,364 1,664 106 95 757 706	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A - A- 2007.9 98 29 127 2007.9 372 43 300 6 6 22 5 4,750 1,832 145 5 4,750 1,832 145 5 98 8 841	P-1 A2 A-2 A- F2 BBB+ - A A - 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A - A- 2008.3 104 300 104 300 104 300 104 300 104 300 104 42 300 6 6 2 2 4 4 5,245 1,922 144 99 9828 851	P-1 A2 A-2 A-2 BBB+ - A - - A - 2008.6 - - - - - - - - - - - - - - - - - - -
Ioody's         Short-Term         Long-Term         Short-Term         Long-Term         itch Ratings         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         tating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         tating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         Consolidated Subsidiaries         Affiliates Accounted for Using the Equity Method         Total Number of Consolidated Subsidiaries and Affiliates         Wher Key Data         lumber of ATMs         total Number of Outlets         Shinsei Financial Center (Head Office and Branch)         Shinsei Financial Center (Annex)         Platinum Center (Located within Branch or Annex)         BankSpots         lumber of Employees (Consolidated Basis)         Institutional Group         Shinsei Securities	P-2 A3 A-2 BBB+ F2 BBB+ A A A 2006.9 89 277 116 2006.9 89 277 116 2006.9 355 42 209 6 22 5 5,281 1,550 92 87 703	P-2 A3 A-2 BBB+ F2 BBB+ A A 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2007.3 95 27 122 2007.3 369 42 299 77 122 2007.3 369 42 299 77 22 44 5,364 1,664 1066 95 757	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A A - A- 2007.9 98 29 127 2007.9 372 43 300 6 6 2 2 5 4,750 1,832 145 5 98 8841	P-1 A2 A-2 A-2 BBB+ - - A- 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A A- - A- 2008.3 104 300 134 2008.3 380 422 300 6 6 2 4 4 5,245 1,922 1144 99 828	P-1 A2 A-2 A- BBB+ - A A- 2008.6 - - - - - - - - - - - - - - - - - - -
Moody's         Short-Term         Long-Term         Short-Term         Long-Term         Titch Ratings         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         tating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         Consolidated Subsidiaries         Affiliates and Affiliates Data         Consolidated Subsidiaries         Affiliates Accounted for Using the Equity Method         Total Number of Consolidated Subsidiaries and Affiliates         Dther Key Data         Jumber of ATMs         otal Number of Outlets         Shinsei Financial Center (Head Office and Branch)         Shinsei Financial Center (Annex)         Platinum Center (Located within Branch or Annex)         BankSpots         Jumber of Employees (Consolidated Basis)         Institutional Group         Shinsei Securities         Shinsei Trust & Banking         Showa Leasing         Others         Individual Group	P-2 A3 A-2 BBB+ F2 BBB+ A A A- 2006.9 89 277 116 2006.9 355 42 29 6 6 22 5,281 1,550 92 2 5,281 1,550 92 87 7703 668 3,087	P-2 A3 A-2 BBB+ F2 BBB+ - A A - 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2007.3 95 27 122 2007.3 369 42 29 7 7 22 4 5,364 1,664 106 95 5,757 706 3,027	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A A - A- 2007.9 98 29 98 29 127 2007.9 98 209 127 2007.9 98 209 127 2007.9 98 209 127 2007.9 98 209 127 2007.9 98 372 43 300 6 6 2 5 4,750 1,832 145 98 8 841 748 2,218	P-1 A2 A-2 A-2 BBB+ - - A- 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A A- - A A- 2008.3 104 380 42 300 134 2008.3 380 42 300 6 6 2 2 4 4 5,245 1,922 144 99 828 851 1,2617 709 1,148	P-1 A2 A-2 A- BBB+ - A A - 2008.6 - - - - - - - - - - - - - - - - - - -
Moody's         Short-Term         Long-Term         Short-Term         Long-Term         Cong-Term         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         apan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         Rating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         Consolidated Subsidiaries         Affiliates Accounted for Using the Equity Method         Yotal Number of Consolidated Subsidiaries and Affiliates         Dther Key Data         Number of ATMs         Yotal Number of Outlets         Shinsei Financial Center (Head Office and Branch)         Shinsei Financial Center (Annex)         Platinum Center (Located within Branch or Annex)         BankSpots         Jumber of Employees (Consolidated Basis)         Institutional Group         Shinsei Securities         Shinsei Trust & Banking         Showa Leasing         Others         Individual Group         Retail Banking         APLUS         Shinki	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2006.9 889 27 116 2006.9 355 42 2006.9 355 42 2006.9 355 42 2006.9 355 5,281 1,550 92 87 703 668 3,087 705 1,922	P-2 A3 A-2 BBB+ F2 BBB+ - A A - 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - - A - A- 2007.3 95 27 122 2007.3 369 42 29 7 7 22 4 4 5,364 1,664 1,664 1,664 1,664 1,834	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - - A A- 2007.9 98 29 127 2007.9 98 29 127 2007.9 372 43 300 6 2 2 5 4,750 1,832 145 98 841 748 2,218 703 1,161	P-1 A2 A-2 A- F2 BBB+ - A A- 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - - A A- - A- 2008.3 104 300 134 2008.3 380 42 300 6 6 2 4 4 5,245 1,922 1,922 1,922 1,922 1,922 1,922	P-1 A2 A-2 A- BBB+ - - A - - A- 2008.6 - - - - - - - - - - - - - - - - - - -
Iboody's           Short-Term           Long-Term           Short-Term           Long-Term           itch Ratings           Short-Term           Long-Term           apan Credit Rating Agency, Ltd. (JCR)           Short-Term           Long-Term           apan Credit Rating Agency, Ltd. (JCR)           Short-Term           Long-Term           ating and Investment Information, Inc. (R&I)           Short-Term           Long-Term           Consolidated Subsidiaries           Affiliates Accounted for Using the Equity Method           Total Number of Consolidated Subsidiaries and Affiliates           Wher Key Data           lumber of ATMs           Total Number of Outlets           Shinsei Financial Center (Head Office and Branch)           Shinsei Financial Center (Annex)           Platinum Center (Located within Branch or Annex)           BankSpots           lumber of Employees (Consolidated Basis)           Institutional Group           Shinsei Trust & Banking           Showa Leasing           Others           Individual Group           Retail Banking           APLUS           Shininki	P-2 A3 A-2 BBB+ F2 BBB+ A A A 2006.9 89 277 116 2006.9 89 207 116 2006.9 89 20 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	P-2 A3 A-2 BBB+ F2 BBB+ A A 2006.12 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - A - A- 2007.3 95 277 122 2007.3 369 42 29 77 122 2007.3 369 42 29 77 122 2007.3 369 42 29 77 122 2007.3 369 42 29 77 72 2 4 4 5,364 1,664	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- F2 BBB+ - A A- 2007.9 98 29 127 2007.9 372 43 300 6 6 2 2 5 4,750 1,832 145 98 841 748 2,218 703 1,161 -	P-1 A2 A-2 A-2 BBB+ - A- - - A- 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A - A- 2008.3 104 300 134 2008.3 380 42 300 66 22 44 5,245 1,922 144 45,245 1,922 144 99 828 851 2,617 709 99 1,148 381 379	P-1 A2 A-2 A- BBB+ - A A- 2008.6 - - - - - - - - - - - - - - - - - - -
Iteration         Iteration           Interferent         Iteration           Short-Term         Iteration           Long-Term         Iteration           Short-Term         Iteration           Long-Term         Iteration           Short-Term         Iteration           Long-Term         Iteration           apan Credit Rating Agency, Ltd. (JCR)         Short-Term           Long-Term         Iteration           apan Credit Rating Agency, Ltd. (JCR)         Short-Term           Long-Term         Iteration           Short-Term         Iteration           Long-Term         Iteration           Short-Term         Iteration           Long-Term         Iteration           Short-Term         Iteration           Long-Term         Iteration           Stating and Investment Information, Inc. (R&I)         Short-Term           Long-Term         Iteration           Stating and Investment Information, Inc. (R&I)         Short-Term           Long-Term         Iteration           Stating and Investment Information, Inc. (R&I)         Short-Term           Long-Term         Iteration           Station         Iteration           Station	P-2 A3 A-2 BBB+ F2 BBB+ A A A 2006.9 89 27 116 2006.9 89 27 116 2006.9 355 42 29 6 22 5,281 1,550 9 26 5,281 1,550 9 27 5,281 1,550 9 287 703 668 3,087 705 1,922 -	P-2 A3 A-2 BBB+ F2 BBB+ A A 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - A A- 2007.3 95 27 122 2007.3 369 42 29 7 7 22 2007.3 369 42 29 7 7 22 4 4 5,364 1,664 106 95 757 706 3,027 682 1,834 -	P-1 A2 A-2 A- F2 BBB+ - A - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A A - A- 2007.9 98 29 127 2007.9 372 43 30 6 6 22 43 330 6 6 22 5 4,750 1,832 145 5 98 8841 748 2,218 703 1,161	P-1 A2 A-2 A- F2 BBB+ - A A- 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A-2 BBB+ - A - A- 2008.3 104 30 134 2008.3 380 42 30 6 6 2 2 4 4 5,245 1,922 144 99 828 851 2,617 709 1,148 381 3379 319	P-1 A2 A-2 A-2 BBB+ - A - - A - 2008.6 - - - - - - - - - - - - - - - - - - -
Moody's         Short-Term         Long-Term         Short-Term         Long-Term         Titch Ratings         Short-Term         Long-Term         Titch Ratings         Short-Term         Long-Term         Japan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         Rating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         Subsidiaries and Affiliates Data         Consolidated Subsidiaries         Subsidiaries and Affiliates Data         Consolidated Subsidiaries         Shinsei Financial Center (Head Office and Branch)         Shinsei Financial Center (Annex)         Platinum Center (Located within Branch or Annex)	P-2 A3 A-2 BBB+ F2 BBB+ A A A 2006.9 89 277 116 2006.9 89 207 116 2006.9 89 20 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7	P-2 A3 A-2 BBB+ F2 BBB+ A A 2006.12 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - A - A- 2007.3 95 277 122 2007.3 369 42 29 77 122 2007.3 369 42 29 77 122 2007.3 369 42 29 77 122 2007.3 369 42 29 77 72 2 4 4 5,364 1,66	P-1 A2 A-2 A-2 BBB+ - A- - - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- F2 BBB+ - A A- 2007.9 98 29 127 2007.9 372 43 300 6 6 2 2 5 4,750 1,832 145 98 841 748 2,218 703 1,161 -	P-1 A2 A-2 A-2 BBB+ - A- 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A - A- 2008.3 104 300 134 2008.3 380 42 300 66 2 2 4 4 5,245 1,922 144 99 828 851 2,617 709 828 851 2,617 709 91,148 381	P-1 A2 A-2 A-2 BBB+ - A- - A- 2008.6 - - - - - - - - - - - - - - - - - - -
Moody's         Short-Term         Long-Term         Short-Term         Long-Term         Fitch Ratings         Short-Term         Long-Term         Iapan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         Iapan Credit Rating Agency, Ltd. (JCR)         Short-Term         Long-Term         Rating and Investment Information, Inc. (R&I)         Short-Term         Long-Term         Subsidiaries and Affiliates Data         Consolidated Subsidiaries         Affiliates Accounted for Using the Equity Method         Total Number of Consolidated Subsidiaries and Affiliates         Dther Key Data         Number of ATMs         Total Number of Outlets         Shinsei Financial Center (Head Office and Branch)         Shinsei Financial Center (Annex)         Platinum Center (Located within Branch or Annex)         BankSpots         Jumber of Employees (Consolidated Basis)         Institutional Group         Shinsei Trust & Banking         Showa Leasing         Others         Individual Group         Retail Banking         APLUS         Shinki	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A A- 2006.9 89 27 116 2006.9 89 27 116 2006.9 89 27 116 2006.9 89 27 116 2006.9 89 27 5,281 1,550 92 66 2,25 5,281 1,550 92 87 703 668 3,087 705 1,922 - -	P-2 A3 A-2 BBB+ F2 BBB+ A A 2006.12 - - - - - - - - - - - - - - - - - - -	P-2 A3 A-2 BBB+ F2 BBB+ - A A - A- 2007.3 95 27 122 2007.3 95 27 122 2007.3 95 27 122 2007.3 95 27 7 22 2007.3 369 42 29 7 7 22 4 4 5,364 1,664 106 95 5 757 706 3,027 7 706 3,027 682 1,834 - 511 309 364	P-1 A2 A-2 A-2 BBB+ - A- - - A- 2007.6 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A A - A A- 2007.9 98 29 127 2007.9 98 29 127 2007.9 98 29 127 2007.9 98 29 127 2007.9 98 29 127 2007.9 98 40 372 43 30 6 6 2 5 4,750 1,832 145 988 841 703 1,161 748 2,218 703 1,161 748	P-1 A2 A-2 A-2 BBB+ - A A 2007.12 - - - - - - - - - - - - - - - - - - -	P-1 A2 A-2 A- BBB+ - A A - A A- 2008.3 104 300 134 2008.3 380 42 300 6 6 2 2 4 4 5,245 1,922 144 99 828 851 2,617 709 1,148 381 2,617	P-1 A2 A-2 A- BBB+ - A A - 2008.6 - - - - - - - - - - - - - - - - - - -

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

APLUS Consolidated P/L and B/S Data, after Reclassification to Co before Consolidating to Shinsei Bank		is i manolar	otatemento,			U	naudited (Bill	ions of Yen)
Consolidated Statements of Operations	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Total Interest Income	12.7	11.2	9.8	12.7	12.6	12.6	11.6	11.5
Fees and Commissions Income	8.4	8.2	7.9	7.6	7.3	7.0	6.9	6.6
Other Business Income	7.4	7.3	8.0	6.4	6.3	6.2	6.5	6.0
Other Ordinary Income	0.9	0.7	0.7	0.6	3.0	0.6	0.6	0.5
Ordinary Income	29.6	27.5	26.5	27.5	29.3	26.6	25.7	24.7
Total Interest Expenses	1.3	1.5	1.5	1.7	1.7	1.7	1.7	1.7
Fees and Commissions Expenses	3.0	2.5	2.6	2.7	2.7	2.4	2.5	2.5
Other Business Expenses	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0	0.0
Total General and Administrative Expenses	14.1	12.5	13.0	11.1	11.4	10.4	11.7	10.5
Other Ordinary Expenses	9.7	18.8	21.3	10.3	11.1	9.5	11.0	7.9
Provision of Reserve for Loan Losses	15.8	10.0	21.3	9.8	9.9	8.5	9.8	7.3
Others	(6.0)	8.4	0.1	9.8	9.9 1.1	1.0	9.0 1.2	0.6
	28.3	35.4	38.6	26.0	27.0	24.2	27.1	22.8
Ordinary Expenses Net Ordinary Income (Loss)	1.2	(7.8)	(12.0)	1.4	27.0	24.2	(1.4)	1.8
Special Gains	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Special Cosses	1.4	0.0	5.9	0.0	0.0	0.0	0.0	0.0
Income (Loss) before Income Taxes and Minority Interests	(0.1)	(7.8)	5.9 (18.0)	0.0	- 2.3	- 2.3	(1.3)	0.7
Income Taxes (Benefit)	(0.1)	(7.8)	(18.0)	0.0	2.3	2.3	(1.3)	0.0
	-		-				1 -7	
Minority Interests in Net Income of Subsidiaries	(0.0)	0.0	(0.0)	0.0	0.0	0.0	0.0	0.0
Net Income (Loss)	(1.7)	(7.8)	(22.0)	1.5	2.2	2.3	0.0	1.1
Consolidated Balance Sheets	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Assets:	2000.3	2000.12	2007.5	2007.0	2007.5	2007.12	2000.3	2000.0
Cash and Due From Banks	141.7	149.2	219.6	192.4	124.3	121.2	198.0	137.6
Other Monetary Claims Purchased	141.7	143.2	213.0	132.4	124.0	121.2	10.5	9.5
Monetary Assets Held in Trust	87.8	88.1	82.5	84.0	80.6	76.1	60.7	61.6
Securities	3.8	3.8	2.2	2.2	1.8	1.6	1.5	1.5
Loans and Bills Discounted	250.4	249.9	238.3	233.5	227.2	220.1	215.3	211.9
Other Assets	407.8	407.2	328.1	329.0	370.4	375.3	301.6	361.5
Installment Sales Credit	336.0	334.6	276.6	271.8	263.6	261.3	242.0	242.2
Premises and Equipment	9.5	9.3	9.2	9.0	9.2	9.5	10.0	10.4
Intangible Assets	17.9	17.3	16.2	15.9	15.8	15.5	15.6	15.4
Goodwill, Net	7.9	7.7	7.5	7.3	7.1	6.9	6.7	6.5
Deferred Tax Assets	14.2	14.2	10.2	10.2	10.2	10.3	11.7	11.7
Customers' Liabilities for Acceptances and Guarantees	724.3	711.4	694.2	687.2	669.2	658.2	654.6	652.3
Reserve for Credit Losses	(49.4)	(49.8)	(50.1)	(48.1)	(46.5)	(44.5)	(46.5)	(44.5)
Total Assets	1,608.2	1,601.1	1,550.7	1,515.8	1,462.4	1,443.6	1,433.3	1,429.1
Liabilities and Equity	1,000.2	1,001.1	1,550.7	1,515.0	1,402.4	1,443.0	1,433.3	1,423.1
Liabilities:								
Commercial Paper	95.7	121.0	89.3	_	-		-	-
Borrowed Money	501.6	493.0	507.3	485.7	452.8	454.5	416.3	403.8
Short-Term Corporate Bonds	501.0	433.0	301.3	61.8	432.8	52.3	43.6	403.8
Corporate Bonds	-	-		25.0	25.0	25.0	25.0	25.0
Other Liabilities	207.5	199.8	188.4	185.9	185.8	181.6	171.6	180.8
Reserve for Losses on Interest Repayments	2.4	199.8	100.4	9.7	9.4	9.0	8.6	7.5
Deferred Tax Liabilities	0.1	0.1	0.1	9.7	9.4	9.0	0.0	0.0
Acceptances and Guarantees	724.3	711.4	694.2	687.2	669.2	658.2	654.6	652.3
Total Liabilities	1,534.2	1,537.8	1,491.2	1,456.5	1,400.9	1,381.9	1,321.7	1,318.1
	1,004.2	1,337.8	1,491.2	1,400.0	1,400.9	1,301.9	1,321.7	1,310.1
Equity: Total Shareholders' Equity	74.2	63.3	59.7	59.2	61.5	61.9	111.9	111.1
	15.0	63.3 15.0	25.0	59.2 15.0	61.5 15.0	61.9 15.0	40.0	40.0
Capital Stock Total Equity	74.0	63.2	25.0 59.5	59.2	61.4	61.7	40.0	
	1,608.2	1,601.1	59.5		61.4 1,462.4	1,443.6	1,433.3	110.9
Total Liabilities and Equity	1,608.2	1,601.1	1,550.7	1,515.8	1,462.4	1,443.6	1,433.3	1,429.1

APLUS Consolidated Data Disclosed by APLUS Unaudited (Billions of Yer								
Summary of Income Statement (Consolidated)	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Credit Card Shopping (Sogo)	2.2	2.2	2.3	2.3	2.4	2.5	2.5	2.6
Installment Shopping Credit (Kohin)	5.0	4.8	5.4	3.9	3.7	3.5	3.6	3.1
Auto Credit	0.9	0.9	1.2	0.6	0.5	0.6	0.7	0.5
Other Shopping Credit	4.0	3.8	4.1	3.2	3.1	2.9	2.9	2.6
Credit Guarantee	6.7	6.4	6.1	5.7	5.4	5.1	4.8	4.6
Auto Credit	2.7	2.6	2.5	2.5	2.4	2.3	2.3	2.3
Other Shopping Credit	3.4	3.2	2.9	2.6	2.4	2.1	2.0	1.7
Others	0.4	0.6	0.5	0.5	0.5	0.5	0.5	0.5
Total Loans	12.7	11.2	9.8	12.7	12.5	12.6	11.6	11.4
Consumer Loans	12.7	11.1	9.7	12.6	12.5	12.5	11.6	11.3
Cashing by Credit Card	5.8	5.3	4.3	5.5	5.4	5.4	5.1	4.9
Loan Card	5.9	4.8	4.5	6.2	6.2	6.2	5.6	5.5
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	0.5	0.6	0.6	0.6	0.5	0.6	0.5	0.6
Others	1.9	2.1	2.1	2.0	2.1	2.1	2.3	2.2
Operating Revenue	29.2	27.5	26.4	27.5	26.9	26.6	25.7	24.7
Total SG&A	26.8	33.6	35.6	24.3	25.2	22.5	25.1	21.0
Net Provision of Allowance for Bad Debts	9.2	10.4	19.8	9.8	9.9	8.5	9.8	7.3
Personnel Expenses	3.7	3.2	3.0	2.4	2.2	2.2	2.5	2.3
Handling Charges	5.5	4.9	4.9	5.1	4.9	5.1	4.9	4.7
Sales Promotion Costs	1.7	1.4	2.2	1.5	1.6	0.9	1.6	1.1
Rent	1.0	1.0	0.9	0.8	0.7	0.7	0.7	0.5
Depreciation and Amortization	0.6	0.6	0.7	0.6	0.6	0.7	0.7	0.9
Communication Costs	1.0	0.9	0.9	0.9	0.9	0.9	0.9	0.9
Others	3.8	10.8	2.9	2.9	3.9	3.1	3.7	3.0
Financial Expenses	1.3	1.5	1.5	1.7	1.7	1.7	1.8	1.7
Interest Expenses	1.3	1.5	1.5	1.7	1.7	1.7	1.7	1.7
Others	0.0	(0.0)	0.0	0.0	0.0	0.0	0.1	0.0
Operating Expenses	28.1	35.2	37.2	26.0	27.0	24.2	26.9	22.8
Operating Income (Loss)	1.1	(7.6)	(10.7)	1.4	(0.1)	2.3	(1.2)	1.9
Ordinary Income (Loss)	1.2	(7.7)	(10.7)	1.5	(0.0)	2.3	(1.4)	1.9
Net Extraordinary Profit (Loss)	(1.4)	0.0	(7.2)	0.0	2.4	0.0	0.0	(0.7)
Net Income before Income Taxes and Minority Interests	(0.1)	(7.8)	(18.0)	1.5	2.3	2.3	(1.3)	1.1
Net Income (Loss)	(1.7)	(7.8)	(22.0)	1.5	2.2	2.3	(0.0)	1.1

						U	naudited (Billi	ons of Yen)
Summary of Major Business Information (Consolidated)	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Total Installment Receivables	604.7	603.3	530.1	520.8	505.3	496.2	471.8	467.8
Credit Card Shopping (Sogo)	39.4	44.0	42.1	43.8	42.8	48.3	46.6	46.2
Installment Shopping Credit (Kohin)	296.8	290.8	233.8	228.4	221.1	213.4	195.7	196.3
Auto Credit	88.8	87.4	42.5	44.8	47.3	49.2	37.1	43.3
Other Shopping Credit	208.0	203.3	191.3	183.5	173.8	164.1	158.5	152.9
Total Loans	268.2	268.3	253.9	248.3	241.2	234.4	229.4	225.2
Consumer Loans	253.3	252.7	241.8	236.2	229.9	222.6	217.7	214.3
Cashing by Credit Card	70.0	67.3	63.8	67.1	65.8	62.6	60.8	62.0
Loan Card	133.7	133.5	123.1	114.4	109.7	105.6	102.3	98.7
Other Consumer Loans	49.5	51.8	54.8	54.7	54.4	54.2	54.5	53.6
Other Loans Others	14.9 0.1	15.6 0.1	12.1 0.1	12.1 0.1	11.2	11.8 0.0	11.6 0.0	10.8 0.0
	-	711.4	-	-	0.1			
Customers' Liabilities for Acceptances and Guarantees Auto Credit	724.3 459.7	459.9	694.2 458.3	687.2 464.3	669.2 460.2	658.2 460.2	654.6 467.4	652.3 473.5
Off-Balance Receivables in Credit Guarantee Business	459.7	459.9	438.3	140.8	133.9	129.3	123.0	121.2
Other Shopping Credit	152.0	142.4	129.3	140.8	107.0	98.5	90.4	84.3
Off-Balance Receivables in Credit Guarantee Business	97.8	97.5	94.0	88.5	82.3	76.1	71.3	68.4
Others	111.7	109.0	106.6	104.5	101.9	99.5	96.7	94.4
Leased Investment Assets		-	-	-	-	-	-	9.5
Total Account Receivables	1,329.1	1,314.8	1,224.4	1,208.0	1,174.6	1,154.5	1,126.5	1,129.6
Number of New Transactions in Shopping Credit Business (Thousands)	-	-		91	90	91	92	93
Installment Shopping Credit	-	-	-	45	46	44	45	45
Credit Guarantee	-	-	-	46	44	47	47	48
Number of Merchants (Thousands)	897	-	832	-	841	-	848	-
Credit Card	427	-	375	-	378	-	381	-
Shopping Credit	470	-	457	-	462	-	466	-
Total Available Cardholders (Thousands)	8,203	8,349	8,442	8,539	8,634	8,685	8,687	8,581
Credit Card	7,324	7,507	7,644	7,791	7,930	8,021	8,055	7,988
Loan Card	879	842	797	748	704	664	631	593
Number of New Card Issuance (Thousands)	453	381	364	395	366	305	248	221
Credit Card	395	352	361	392	362	303	245	218
Loan Card	57	28	3	2	3	2	3	3
Loan Receivables Outstanding by Interest Rate Zone	233.3	-	219.6	218.0	216.5	-	203.4	199.3
~15.0%	3.3	-	3.4	3.3	3.7	-	4.5	4.8
~18.0%	33.7	-	31.4	31.6	31.9	-	32.8	35.3
~20.0%	15.9	-	16.0	15.8	15.5	-	14.2	13.7
~25.0%	57.8	-	55.8	56.0	54.8	-	50.0	47.8
~29.2%	122.3	-	112.8	111.0	110.5	-	101.8	97.5
Loan Receivables Outstanding by Card Type	233.3	-	219.6	218.0	216.5	-	203.4	199.3
Cashing by Credit Card	89.6	-	84.4	84.9	85.5	-	81.3	80.0
Loan Card	143.6	-	135.1	133.0	131.0	-	122.1	119.2
Number of Active Accounts (Thousands)	621	-	588	601	602	602	591	587
Cashing by Credit Card	352	-	342	353	361	361	362	364
Loan Card	268	-	246	247	240	240	229	222
Credit Outstanding Per Account (Thousands of Yen)	375	-	373	362	359	-	343	339
Cashing by Credit Card	254	-	246	240	236	-	224	219
Loan Card	534	-	549	537	543	-	532	535
Creve Zene Deleted Information (Concellulated)	2000-0	2000 40	2007.0	2007.0	2007.0	2007.40	2000.0	2000.0
Grey Zone Related Information (Consolidated)	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Amount of Refund for Grey Zone Claim Amount of Debt Write-Off	0.4	0.6 0.3	0.8	1.1 0.5	1.5 0.7	1.4 0.6	1.4 0.6	1.7 0.7
Amount of Debt Write-Off Amount of Interest Repayment	0.2	0.3	0.4	0.5	0.7	0.6	0.6	0.7
Reserve for Losses on Interest Repayment	2.4	10.8	10.3	9.7	0.8 9.4	9.0	8.6	7.5
Provisions of Reserve for Losses on Interest Repayment	0.7	9.0	0.2	9.7	9.4	9.0	1.0	0.6
Usage of Reserve for Losses on Interest Repayment	0.7	9.0	0.2	1.1	1.1	1.4	1.0	1.6
Number of Claims	- 0.4	2.107	2.068	2.676	2.691	2.740	2.737	3,467
	-	2,107	2,000	2,010	2,031	2,140	2,101	0,707

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.

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

before Consolidating to Shinsei Bank						U	naudited (Billi	ons of Yen)
Consolidated Statements of Income	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6
Total Interest Income	0.0	0.4	0.4	0.8	0.6	1.1	0.6	0.6
Fees and Commissions Income	0.3	0.1	0.0	0.3	0.2	0.4	0.3	0.3
Other Business Income	47.7	45.3	47.7	47.6	47.8	45.3	42.8	43.4
Other Ordinary Income	1.6	0.1	0.3	0.0	0.3	0.1	0.1	0.0
Ordinary Income	49.7	46.0	48.5	48.9	49.1	47.0	43.9	44.5
Total Interest Expenses	1.1	1.1	1.2	1.3	1.4	1.4	1.5	1.4
Fees and Commissions Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Business Expenses	42.1	38.8	42.3	40.1	40.2	38.6	36.5	36.2
Total General and Administrative Expenses	2.8	2.8	2.8	3.1	3.4	2.9	2.9	3.0
Other Ordinary Expenses	0.7	0.2	1.3	0.6	2.8	3.0	3.1	2.1
Provision of Reserve for Loan Losses	0.6	0.1	0.5	0.5	1.2	2.0	1.7	1.4
Others	0.1	0.0	0.7	0.1	1.6	0.9	1.4	0.6
Ordinary Expenses	46.9	43.2	47.8	45.3	47.9	46.1	44.2	42.8
Net Ordinary Income	2.7	2.8	0.6	3.6	1.1	0.8	(0.3)	1.6
Special Gains	0.0	0.0	0.3	0.0	0.0	0.1	0.0	0.2
Special Losses	0.0	0.0	0.7	0.0	0.0	0.0	0.0	0.0
Income (Loss) before Income Taxes and Minority Interests	2.8	2.8	0.3	3.6	1.2	1.0	(0.2)	1.9
Income Taxes (Benefit)	0.0	0.0	0.1	0.1	0.0	0.0	(0.3)	(1.9)
Minority Interests in Net Income of Subsidiaries	-	(0.0)	-	-	-	-	-	-
Net Income	2.8	2.8	0.2	3.5	1.1	1.0	0.0	3.8
Consolidated Balance Sheets	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Assets:								
Cash and Due From Banks	3.5	3.6	8.3	3.7	4.4	3.6	8.2	2.9
Securities	8.9	9.0	8.2	8.7	7.6	6.6	7.6	8.6
Loans and Bills Discounted	6.5	18.7	17.1	25.0	23.4	23.0	26.5	24.0
Lease Receivables and Leased Investment Assets								250.3
Other Assets	189.3	186.7	198.1	216.6	208.3	211.8	212.2	199.5
Installment Sales Credit	159.1	158.2	172.6	184.7	181.3	180.1	184.7	170.7
Premises and Equipment	308.4	303.7	294.3	294.3	284.4	273.7	264.7	42.0
Intangible Assets	43.5	42.3	43.2	41.8	42.5	42.0	41.3	3.0
Deferred Tax Assets	0.0	0.0	0.1	0.1	0.1	0.1	0.9	3.0
Reserve for Credit Losses	(2.7)	(5.3)	(4.1)	(5.1)	(4.8)	(6.1)	(10.3)	(5.9)
Total Assets	557.8	563.7	570.4	590.6	573.4	562.3	560.8	535.6
Liabilities and Equity	l	l						
Liabilities:		100.0						
Commercial Paper	73.0	120.0	82.0	-	-	-	-	-
Borrowed Money	378.3	341.8	375.9	348.9	390.3	366.8	413.0	368.0
Short-Term Corporate Bonds	-	-	-	119.5	58.0	74.0	30.0	54.0
Corporate Bonds	10.0	10.0	10.0	10.0	10.0	10.0	10.0	10.0
Other Liabilities	54.8	47.2	57.8	63.6	65.7	62.0	58.5	50.4
Deferred Tax Liabilities	1.0	1.1	1.0	1.2	0.9	0.5	0.3	0.4
Total Liabilities	519.2	522.3	528.9	545.3	527.3	515.7	514.5	485.3
Equity:	00.0	00.7	00.0	40.5	00.0	45.7	45.0	40.0
Total Shareholders' Equity	36.9	39.7	39.9	43.5	39.9	45.7	45.8	49.6
Capital Stock	24.3	24.3	24.3	24.3	24.3	24.3	24.3	24.3
Total Equity	38.5	41.3	41.4	45.3	46.0	46.5	46.2	50.3
Total Liabilities and Equity	557.8	563.7	570.4	590.6	573.4	562.3	560.8	535.6

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

before Consolidating to Shinsei Bank Unaudited (Billions of Yen)										
Consolidated Statements of Income	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-6		
Total Interest Income	-	-	-	-	-	7.8	6.9	6.4		
Fees and Commissions Income	-	-	-	-	-	0.0	0.0	0.0		
Other Business Income	-	-	-	-	-	-	-	0.0		
Other Ordinary Income	-	-	-	-	-	0.0	0.0	0.0		
Ordinary Income	-	-	-	-	-	7.9	7.0	6.4		
Total Interest Expenses	-	-	-	-	-	0.4	0.4	0.4		
Fees and Commissions Expenses	-	-	-	-	-	0.2	0.2	0.2		
Other Business Expenses	-	-	-	-	-	0.0	0.0	-		
Total General and Administrative Expenses	-	-	-	-	-	3.1	2.5	2.8		
Other Ordinary Expenses	-	-	-	-	-	2.1	2.5	1.0		
Provision of Reserve for Loan Losses	-	-	-	-	-	1.9	1.0	0.7		
Others	-	-	-	-	-	0.2	1.5	0.3		
Ordinary Expenses	-	-	-	-	-	5.9	5.8	4.6		
Net Ordinary Income	-	-	-	-	-	2.0	1.2	1.7		
Special Gains	-	-	-	-	-	0.2	0.3	0.3		
Special Losses	-	-	-	-	-	0.0	0.4	0.0		
Income (Loss) before Income Taxes and Minority Interests	-	-	-	-	-	2.2	1.1	2.1		
Income Taxes (Benefit)	-	-	-	-	-	0.3	0.3	0.3		
Minority Interests in Net Income of Subsidiaries	-	-	-	-	-	-	-	-		
Net Income	-	-	-	-	-	1.9	0.8	1.7		

Consolidated Balance Sheets	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Assets:								
Cash and Due from Banks	-	-	-	-	-	11.3	10.8	12.9
Securities	-	-	-	-	-	0.6	0.5	0.5
Loans and Bills Discounted	-	-	-	-	-	137.8	130.8	121.4
Other Assets	-	-	-	-	-	6.0	6.4	4.8
Premises and Equipment	-	-	-	-	-	7.3	7.1	7.9
Intangible Assets	-	-	-	-	-	2.1	1.8	1.9
Deferred Tax Assets	-	-	-	-	-	4.1	3.1	2.7
Reserve for Credit Losses	-	-	-	-	-	(27.8)	(26.7)	(24.6)
Total Assets	-	-	-	-	-	141.7	134.2	127.8
Liabilities and Equity								
Liabilities:								
Commercial Paper	-	-	-	-	-	-	-	-
Borrowed Money	-	-	-	-	-	65.7	61.9	68.1
Corporate Bonds	-	-	-	-	-	19.8	19.8	9.8
Other Liabilities	-	-	-	-	-	4.5	3.6	3.1
Reserve for Losses on Interest Repayments	-	-	-	-	-	34.3	30.6	26.8
Deferred Tax Liabilities	-	-	-	-	-	0.7	0.7	0.7
Total Liabilities	-	-	-	-	-	125.3	117.1	108.8
Equity:								
Total Shareholders' Equity	-	-	-	-	-	16.9	17.7	19.5
Capital Stock	-	-	-	-	-	16.7	16.7	16.7
Total Equity	-	-	-	-	-	16.4	17.1	19.0
Total Liabilities and Equity	-	-	-	-	-	141.7	134.2	127.8

### Shinki Data Disclosed by Shinki

2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
141.9	134.7	125.9	118.1	109.6	101.1	95.0	88.7
141.0	133.9	125.2	117.4	109.0	100.5	94.4	88.2
0.8	0.7	0.7	0.6	0.6	0.5	0.5	0.4
57.5	53.6	50.6	46.3	42.4	38.4	35.6	32.5
0.4	0.4	0.3	0.3	0.2	0.2	0.2	0.1
56.9	53.1	50.1	46.0	42.0	38.1	35.3	32.2
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
199.5	188.3	176.5	164.5	152.0	139.5	130.6	121.2
27.18	27.06	27.11	26.25	25.67	24.93	24.46	24.10
27.59	27.42	27.50	26.68	26.15	25.46	24.99	24.60
27.65	27.50	27.58	26.75	26.22	25.53	25.06	24.67
11.07	14.27	13.96	14.15	14.11	13.99	13.88	13.77
26.24	26.19	26.14	25.17	24.43	23.53	23.03	22.71
21.29	21.50	21.66	21.87	21.96	21.95	22.31	22.71
26.30	26.25	26.19	25.21	24.46	23.56	23.05	22.73
11.54	11.33	11.32	11.29	11.30	11.30	12.89	11.49
1.64	1.65	1.66	1.68	1.72	1.77	1.81	2.15
1.68	1.68	1.69	1.70	1.85	1.91	1.99	2.23
572	572	544	539	538	508	445	418
56,267	53,973	56,763	66,831	55,832	47,286	49,058	47,622
22.5	21.6	17.5	16.1	17.0	17.4	18.1	18.2
347	330	312	296	280	263	252	241
2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
-	1.7	2.4	3.2	3.4	3.9	3.6	3.9
-	0.9	1.2	1.5	1.5	1.6	1.4	1.5
0.6	0.8	1.1	1.6	1.8	2.2	2.1	2.3
18.0	19.7	36.4	33.1	38.2	34.3	30.6	26.8
16.0	3.4	19.1	0.0	8.4	0.0	0.0	0.0
0.6	1.7	2.4	3.2	3.4	3.9	3.6	3.9
-	-	-	13,466	11,397	11,669	10,256	9,829
	141.9 141.0 0.8 57.5 0.4 56.9 0.0 199.5 27.65 11.07 26.24 21.29 26.30 11.54 1.64 1.68 572 56,267 22.5 347 22.5 347	141.9         134.7           141.0         133.9           0.8         0.7           57.5         53.6           0.4         0.4           56.9         53.1           0.0         0.0           199.5         188.3           27.18         27.06           27.59         27.42           27.65         27.50           11.07         14.27           26.24         26.19           21.29         21.50           26.30         26.25           11.54         11.33           0         0           1.64         1.65           1.68         1.68           572         572           56,267         53,973           22.5         21.6           347         330           2006.9         2006.12           -         1.7           -         0.9           0.6         0.8           18.0         19.7           16.0         3.4	141.9         134.7         125.9           141.0         133.9         125.2           0.8         0.7         0.7           57.5         53.6         50.6           0.4         0.4         0.3           56.9         53.1         50.1           0.0         0.0         0.0           199.5         188.3         176.5           27.18         27.06         27.11           27.55         27.50         27.58           11.07         14.27         13.96           26.24         26.19         26.14           21.29         21.50         21.66           26.30         26.25         26.19           11.54         11.33         11.32           11.54         11.33         11.32           1.64         1.65         1.66           1.68         1.68         1.69           572         572         5444           56,267         53,973         56,763           22.5         21.6         17.5           347         330         312           2006.9         2006.12         2007.3           -         1.7	141.9         134.7         125.9         118.1           141.0         133.9         125.2         117.4           0.8         0.7         0.7         0.6           57.5         53.6         50.6         46.3           0.4         0.4         0.3         0.3           56.9         53.1         50.1         46.0           0.0         0.0         0.0         0.0           199.5         188.3         176.5         164.5           27.18         27.06         27.11         26.25           27.59         27.42         27.50         26.68           27.65         27.50         27.58         26.75           11.07         14.27         13.96         14.15           26.24         26.19         26.14         25.17           21.29         21.50         21.66         21.87      26.30         26.25         26.19         25.21           11.54         11.33         11.32         11.29           4         1.65         1.66         1.68           1.64         1.65         1.66         1.68           1.64         1.65         1.66         1.63	141.9         134.7         125.9         118.1         109.6           141.0         133.9         125.2         117.4         109.0           0.8         0.7         0.7         0.6         0.6           57.5         53.6         50.6         46.3         42.4           0.4         0.4         0.3         0.3         0.2           56.9         53.1         50.1         46.0         42.0           0.0         0.0         0.0         0.0         0.0           199.5         188.3         176.5         164.5         152.0           27.18         27.06         27.11         26.25         25.67           27.59         27.42         27.50         26.68         26.15           27.65         27.50         27.58         26.75         26.22           11.07         14.27         13.96         14.15         14.11           26.24         26.19         26.14         25.17         24.43           21.29         21.50         21.66         21.87         21.96           26.30         26.25         26.19         25.21         24.46           11.54         11.33	141.9 $134.7$ $125.9$ $118.1$ $109.6$ $101.1$ $141.0$ $133.9$ $125.2$ $117.4$ $109.0$ $100.5$ $0.8$ $0.7$ $0.7$ $0.6$ $0.6$ $0.5$ $57.5$ $53.6$ $50.6$ $46.3$ $42.4$ $38.4$ $0.4$ $0.4$ $0.3$ $0.3$ $0.2$ $0.2$ $56.9$ $53.1$ $50.1$ $46.0$ $42.0$ $38.1$ $0.0$ $0.0$ $0.0$ $0.0$ $0.0$ $0.0$ $199.5$ $188.3$ $176.5$ $164.5$ $152.0$ $199.5$ $188.3$ $176.5$ $164.5$ $152.0$ $27.18$ $27.06$ $27.11$ $26.25$ $25.67$ $24.93$ $27.59$ $27.42$ $27.50$ $26.68$ $26.15$ $27.59$ $27.42$ $27.50$ $26.68$ $26.15$ $25.53$ $21.05$ $27.58$ $26.75$ $26.22$ $25.53$ $21.07$ $14.27$ $13.96$ $14.15$ $14.11$ $13.99$ $26.24$ $26.19$ $26.14$ $25.17$ $24.43$ $23.53$ $21.29$ $21.50$ $21.66$ $21.87$ $21.96$ $21.95$ $26.30$ $26.25$ $26.19$ $25.21$ $24.46$ $23.56$ $11.54$ $11.33$ $11.32$ $11.29$ $11.30$ $11.30$ $11.54$ $16.65$ $1.66$ $1.68$ $1.72$ $1.77$ $1.68$ $1.68$ $1.69$ $1.70$ $1.85$ $1.91$ $572$ $572$ $5763$ $66,831$	141.9 $134.7$ $125.9$ $118.1$ $109.6$ $101.1$ $95.0$ $141.0$ $133.9$ $125.2$ $117.4$ $109.0$ $100.5$ $94.4$ $0.8$ $0.7$ $0.7$ $0.6$ $0.6$ $0.5$ $0.5$ $57.5$ $53.6$ $50.6$ $46.3$ $42.4$ $38.4$ $35.6$ $0.4$ $0.4$ $0.3$ $0.3$ $0.2$ $0.2$ $0.2$ $56.9$ $53.1$ $50.1$ $46.0$ $42.0$ $38.1$ $35.3$ $0.0$ $0.0$ $0.0$ $0.0$ $0.0$ $0.0$ $0.0$ $199.5$ $188.3$ $176.5$ $164.5$ $152.0$ $139.5$ $130.6$ $27.18$ $27.06$ $27.11$ $26.25$ $25.67$ $24.93$ $24.46$ $27.59$ $27.42$ $27.50$ $26.68$ $26.15$ $25.46$ $24.99$ $27.65$ $27.50$ $27.58$ $26.75$ $26.22$ $25.53$ $25.06$ $11.07$ $14.27$ $13.96$ $14.15$ $14.11$ $13.99$ $13.88$ $26.24$ $26.19$ $26.14$ $25.17$ $24.43$ $23.53$ $23.03$ $21.29$ $21.50$ $21.66$ $21.87$ $21.96$ $21.95$ $22.31$ $26.30$ $26.25$ $26.61$ $25.21$ $24.46$ $23.56$ $23.05$ $11.54$ $11.33$ $11.32$ $11.29$ $11.30$ $11.30$ $12.89$ $11.64$ $1.65$ $1.66$ $1.68$ $1.72$ $1.77$ $1.81$ $1.68$ $1.68$ $1.69$

Section 5. Shinsei Bank Non-Consolidated P/L and B/S Data Results of Operations (Non-Consolidated)	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9		naudited (Billi 2008,1-3	2008.4-6
Total Gross Business Profit	36.1	34.1	31.1	42.2	34.7	40.5	34.6	24.2
Net Interest Income	16.7	14.7	14.6	19.0	20.4	30.9	37.0	20.1
Net Fees and Commissions	12.4	13.8	10.3	15.6	13.6	10.1	9.4	11.4
Net Trading Income	3.9	3.1	2.7	3.0	1.8	1.2	0.8	0.9
Net Other Business Income	2.9	2.4	3.4	4.4	(1.2)	(1.8)	(12.6)	(8.3
Total Expenses	19.5	19.2	18.7	20.3	22.0	20.9	21.3	22.0
Net Business Profit (Jisshitsu Gyomu Jun-eki)	16.6	14.8	12.4	21.8	12.6	19.4	13.2	2.1
Other Operating Expenses, Net	(0.3)	(1.9)	(4.5)	(1.1)	(9.8)	(0.2)	(23.5)	(2.8
Net Ordinary Income (Loss)	16.3	12.8	7.8	20.7	2.8	19.2	(10.2)	(0.7
Extraordinary Income (Loss)	7.5	8.7	(123.3)	1.1	(27.7)	(35.0)	52.4	(0.6
Income (Loss) before Income Taxes	23.9	21.6	(115.4)	21.8	(24.9)	19.2	42.1	(1.3
Current Income Taxes (Benefit)	(0.3)	(0.6)	(0.5)	(8.5)	0.8	(0.4)	0.5	(3.1
Deferred Income Taxes Expense (Benefit)	(1.1)	-	(9.1)	6.5	0.2	0.0	6.0	-
Net Income (Loss)	25.4	22.2	(105.8)	23.8	(25.9)	19.7	35.6	1.8
Non-Consolidated Statements of Operations	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-
Total Interest Income	32.5	33.8	35.8	42.8	44.3	54.9	57.6	42.1
Interest on Loans and Bills Discounted	17.1	20.6	22.9	25.2	27.8	29.0	28.3	27.8
Interest and Dividends on Securities	11.9	10.2	9.4	14.4	13.2	21.9	27.3	12.1
Other Interest Income	3.3	2.9	3.4	3.2	3.2	3.8	1.9	2.1
Fees and Commissions Income	6.5	9.0	7.1	8.2	6.8	5.7	6.5	5.8
Trading Profits	4.1	3.0	2.7	3.0	1.8	1.2	0.9	2.9
Other Business Income	6.0	3.9	4.0	5.0	2.5	(0.8)	(2.9)	0.3
Other Ordinary Income	14.8	9.2	7.3	11.9	12.5	9.5	7.3	8.5
Ordinary Income	64.0	9.2 59.4	57.2	71.2	68.2	9.5	69.5	59.8
Total Interest Expenses	18.1	21.4	23.9	26.2	26.2	26.2	22.2	24.1
	-			-				
Interest on Deposits	7.9	9.1	10.6	10.1	11.1	11.1	11.1	10.9
Interest on Debentures	0.7	0.7	0.7	0.7	0.8	0.8	0.9	0.9
Other Interest Expenses	9.3	11.5	12.6	15.3	14.3	14.2	10.0	12.2
Fees and Commissions Expenses	3.4	3.4	3.9	2.7	4.6	4.6	3.9	2.5
Trading Losses	0.1	0.1	0.0	0.0	0.0	0.0	0.0	2.0
Other Business Expenses	3.0	1.4	0.6	0.5	3.8	1.0	9.6	8.6
General and Administrative Expenses	19.6	19.3	18.6	20.4	22.1	21.0	22.0	22.3
Other Ordinary Expenses	3.2	0.6	2.0	0.4	8.5	(1.6)	21.8	0.9
Provision of Reserve for Loan Losses	-	-	-	-	5.9	(1.3)	14.6	-
Others	3.2	1	2.0	0	2.5	(0.2)	7.1	0.9
Ordinary Expenses	47.7	46.5	49.3	50.5	65.4	51.3	79.8	60.5
Net Ordinary Income (Loss)	16.3	12.8	7.8	20.7	2.8	19.2	(10.2)	(0.7
Special Gains	7.9	8.8	(7.3)	1.1	0.0	0.0	66.5	2.5
Special Losses	0.3	0.1	116.0	0.0	27.7	0.0	14.0	3.1
Income (Loss) before Income Taxes	23.9	21.6	(115.4)	21.8	(24.9)	19.2	42.1	(1.3
Income Taxes (Benefit):								
Current	(0.3)	(0.6)	(0.5)	(8.5)	0.8	(0.4)	0.5	(3.1
Deferred	(1.1)	-	(9.1)	6.5	0.2	-	6.0	
Net Income (Loss)	25.4	22.2	(105.8)	23.8	(25.9)	19.7	35.6	1.8
Net Credit Costs (Recoveries) (Non-Consolidated)	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3	2008.4-
Losses on Write-Off of Loans	0.8	2006.10-12	1.0	2007.4-0	2007.7-9	2007.10-12	1.2	2008.4-
Net Provision (Reversal) of Reserve for Loan Losses		2.6	8.0	(0.0)		(1.2)	1.2	
	(7.9)			(0.9)	6.9	(1.3)	-	(2.1
Net (Reversal) Provision of General Reserve for Loan Losses	3.2	2.6	1.7	(0.8)	(4.1)	(1.5)	30.5	(1.5
Net (Reversal) Provision of Specific Reserve for Loan Losses	(11.1)	0.0	6.3	(0.0)	11.1	0.2	(15.8)	(0.6
Net (Reversal) Provision of Reserve for Loan Losses to	0.0	0.0	0.0	_	0.0	(0.0)	0.0	
Restructuring Countries				-		. ,		
Net credit costs (Recoveries)	(7.0)	2.6	9.1	(0.9)	6.9	(1.3)	15.9	(1.9

						U	naudited (Bil	lions of Yen)
	200	6.7-9	2006.	.10-12	200	7.1-3	200	7.4-6
Interest Ferming Access and Interest Require Liebilities	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate
Interest-Earning Assets and Interest-Bearing Liabilities	Balance	(%)	Balance	(%)	Balance	(%)	Balance	(%)
Interest-Earning Assets:								
Cash and Due From Banks	35.9	6.63	127.6	2.82	183.0	3.27	135.5	4.16
Call Loans	60.8	0.56	31.0	0.27	78.2	0.45	48.3	0.54
Receivables Under Resale Agreements	-	-	-	-	-	-	-	-
Collateral Related to Securities Borrowing Transactions	182.2	0.31	126.3	0.36	82.9	0.75	21.6	3.12
Securities	1,957.5	2.42	2,136.7	1.90	2,156.9	1.77	2,122.6	2.72
Loans and Bills Discounted	4,280.3	1.59	4,634.6	1.76	4,896.0	1.90	5,074.8	1.99
Other Interest-Earning Assets	62.4	2.42	75.8	2.67	78.5	2.65	108.6	3.31
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Earning Assets	6,579.5	1.96	7,132.2	1.88	7,475.7	1.94	7,511.7	2.29
Interest-Bearing Liabilities:								
Deposits	4,454.5	0.71	4,715.5	0.77	4,980.6	0.86	5,017.2	0.80
Negotiable Certificates of Deposit	306.4	0.30	391.3	0.38	425.7	0.49	539.1	0.60
Debentures	818.5	0.36	732.9	0.39	708.3	0.41	696.8	0.43
Call Money	245.4	1.39	613.6	1.36	689.5	1.48	690.5	2.35
Payable Under Repurchase Agreements	-	-	-	-	-	-	-	-
Collateral Related to Securities Lending Transactions	81.7	0.28	133.1	0.33	62.1	0.40	18.1	1.87
Borrowed Money	299.3	0.61	298.2	0.74	275.9	0.92	273.6	1.03
Corporate Bonds	453.5	4.12	487.8	4.37	562.3	4.45	572.4	5.02
Other Interest-Bearing Liabilities	0.2	n.m.	0.3	n.m.	0.3	n.m.	0.3	n.m.
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Bearing Liabilities	6,659.8	1.07	7,373.0	1.15	7,705.1	1.26	7,808.3	1.34
Net Interest Income/Yield on Interest-Earning Assets	6,579.5	0.87	7,132.2	0.69	7,475.7	0.64	7,511.7	0.88

	2007.7-9		2007.10-12		2008.1-3		2008.4-6	
Interact Forming Access and Interact Rearing Liphilities	Average	Yield/Rate	Average	Yield/Rate	Average	Average	Average	Average
Interest-Earning Assets and Interest-Bearing Liabilities	Balance	(%)	Balance	(%)	Balance	Balance	Balance	Balance
Interest-Earning Assets:								
Cash and Due From Banks	210.1	2.98	188.1	2.45	99.0	2.21	79.0	2.45
Call Loans	117.9	0.67	219.3	0.62	281.2	0.60	221.7	0.73
Receivables Under Resale Agreements	0.0	5.21	2.2	3.62	0.6	2.00	1.7	1.67
Collateral Related to Securities Borrowing Transactions	109.5	0.77	149.7	0.59	236.8	0.62	95.9	0.64
Securities	2,268.2	2.32	2,498.4	3.49	2,375.7	4.63	2,661.1	1.83
Loans and Bills Discounted	5,167.2	2.14	5,264.1	2.19	5,227.2	2.17	5,424.3	2.05
Other Interest-Bearing Assets	172.0	2.83	196.7	3.93	168.4	2.77	168.1	2.62
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Earning Assets	8,045.1	2.19	8,518.8	2.56	8,389.2	2.76	8,652.1	1.95
Interest-Bearing Liabilities:								
Deposits	5,076.8	0.86	5,196.0	0.85	5,425.7	0.83	5,336.1	0.82
Negotiable Certificates of Deposit	565.4	0.65	840.3	0.73	590.3	0.78	708.9	0.73
Debentures	691.4	0.46	661.5	0.51	671.8	0.57	664.3	0.59
Call Money	900.9	1.88	1,015.8	1.59	839.7	1.20	789.3	0.98
Payable Under Repurchase Agreements	-	-	0.1	3.73	0.3	3.64	0.6	2.29
Collateral Related to Securities Lending Transactions	177.4	1.03	143.5	1.14	104.6	0.87	293.9	0.85
Borrowed Money	295.9	1.20	276.3	1.43	300.2	1.60	301.4	1.55
Corporate Bonds	577.5	4.27	563.3	4.42	542.9	3.64	529.8	4.95
Other Interest-Bearing Liabilities	0.3	n.m.	0.2	n.m.	0.2	n.m.	0.2	n.m.
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Bearing Liabilities	8,286.1	1.25	8,697.5	1.20	8,476.2	1.05	8,625.0	1.12
Net Interest Income/Yield on Interest-Earning Assets	8,045.1	0.89	8,518.8	1.33	8,389.2	1.69	8,652.1	0.83

n.m. is not meaningful

							naudited (Bill	ions of Yen)
Non-Consolidated Balance Sheets	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Assets: Cash and Due From Banks	137.8	235.0	190.0	193.1	238.0	161.9	272.9	353.2
Cash and Due From Banks Call Loans	20.0	71.0	43.1	67.1	736.1	544.7	272.9	315.3
Receivables Under Resale Agreements	- 20.0	-	-		-	3.5	2.0	
Collateral Related to Securities Borrowing Transactions	27.2	103.9	11.0	47.6	73.4	92.5	13.8	99.6
Other Monetary Claims Purchased	63.7	68.0	69.8	161.6	171.1	151.0	161.3	159.2
Trading Assets	393.6	348.4	284.1	284.0	207.3	199.5	275.1	215.0
Monetary Assets Held in Trust	628.3	690.6	687.3	674.6	603.5	625.3	606.0	630.6
Securities	2,049.1	2,150.0	2,062.0	2,063.2	2,590.9	2,300.4	2,300.3	2,897.7
Valuation Allowance for Investments	-	-	(15.9)	(15.9)	-	-	(3.3)	(3.3)
Loans and Bills Discounted	4,683.7	4,847.0	5,075.2	5,178.7	5,335.1	5,273.4	5,356.3	5,447.1
Foreign Exchanges	13.9	10.7	15.0	30.5	26.7	18.8	17.8	13.5
Other Assets	238.5	284.1	325.6	373.6	437.7	429.7	577.8	516.9
Premises and Equipment	21.3	21.1	20.7	21.3	21.0	21.9	20.8	20.3
Intangible Fixed Assets	13.6	13.0	13.4	13.5	14.1	14.7	14.5	14.2
Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Deferred Tax Assets Customers' Liabilities for Acceptances and Guarantees	29.5	26.7	35.5	28.8	30.9	28.6	14.6	20.9
Reserve for Credit Losses	21.5 (98.4)	19.5 (101.1)	18.3 (106.9)	19.4 (105.9)	19.4 (100.5)	16.5 (99.6)	11.7 (93.6)	18.1 (81.0)
Total Assets	8,243.9	8,788.6	8,728.9	9,035.9	10,405.3	9,783.5	9,548.6	10,637.8
Liabilities and Equity	0,243.9	0,700.0	0,720.9	9,035.9	10,405.5	9,703.5	9,040.0	10,037.0
Liabilities:								
Deposits	4,665.6	4,807.9	4,991.2	5,101.5	5,192.8	5,300.8	5,287.9	5,479.8
Negotiable Certificates of Deposit	348.3	315.1	480.1	474.9	719.3	935.7	577.1	685.0
Debentures	759.5	713.2	703.9	694.3	687.8	671.6	663.1	685.3
Call Money	449.9	808.1	692.7	698.0	1,377.4	751.3	632.1	773.8
Collateral Related to Securities Lending Transactions	41.4	180.8	8.3	78.4	287.6	157.6	148.4	863.5
Trading Liabilities	98.0	94.7	87.3	117.5	99.5	124.6	203.7	161.9
Borrowed Money	320.8	287.3	276.7	295.9	293.2	294.0	304.0	302.1
Foreign Exchanges	0.2	0.6	0.3	0.3	0.2	0.3	0.2	0.2
Corporate Bonds	459.4	561.2	562.4	589.0	566.5	561.0	519.9	543.8
Other Liabilities	328.5	226.5	237.6	295.7	510.3	303.4	450.6	394.2
Accrued Employees' Bonuses	5.3	8.0	9.8	3.4	5.8	8.5	10.3	4.2
Reserve for Retirement Benefits	0.1	0.1	0.7	0.6	0.4	0.3	1.5	1.4
Reserve For Loss on Disposal of Premises and Equipment	-	-	-	-	-	-	4.9	7.8
Acceptances and Guarantees	21.5	19.5	18.3	19.4	19.4	16.5	11.7	18.1
Total Liabilities	7,499.3	8,023.6	8,070.0	8,369.5	9,760.8	9,126.3	8,815.9	9,921.5
Equity:								
Total Shareholders' Equity	751.4	770.2	664.4	685.6	659.6	678.9	764.5	760.6
Capital Stock	451.2	451.2	451.2	451.2	451.2	451.2	476.2	476.2
Capital Surplus	18.5	18.5	18.5	18.5	18.5	18.5	43.5	43.5
Additional Paid-in Capital	18.5	18.5	18.5	18.5	18.5	18.5	43.5	43.5
Retained Earnings Legal Reserve	418.1 8.5	372.9 9.2	267.1 9.2	288.3 9.7	262.4 9.7	281.6 9.8	317.2 9.8	<u>313.3</u> 11.0
Other Retained Earnings	409.5	363.6	257.8	278.5	252.6	271.7	307.3	302.3
Unappropriated Retained Earnings	409.5	363.6	257.8	278.5	252.6	271.7	307.3	302.3
Treasury Stock, at Cost	(136.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
Total Net Unrealized Gain (Loss)	(7.0)	(5.7)	(6.0)	(19.9)	(16.0)	(22.6)	(33.1)	(45.7)
Unrealized Gain (Loss) on Available-For-Sale Securities	(1.3)	3.6	4.1	5.0	(4.4)	(13.4)	(35.0)	(36.4)
Deferred Gain (Loss) on Derivatives Under Hedge Accounting	(5.6)	(9.4)	(10.2)	(25.0)	(11.6)	(9.2)	1.8	(9.2)
Stock Acquisition Rights	0.2	0.4	0.5	0.6	0.8	1.0	1.2	1.4
Total Equity	744.6	764.9	658.8	666.3	644.5	657.2	732.7	716.3
Total Liabilities and Equity	8,243.9	8,788.6	8,728.9	9,035.9	10,405.3	9,783.5	9,548.6	10,637.8
Claims Classified Under the Financial Revitalization Law	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Claims Against Bankrupt and Quasi-Bankrupt Obligors	0.3	0.9	0.9	0.6	9.9	9.9	8.0	17.1
Doubtful Claims	8.3	6.0	10.8	10.7	23.5	23.2	15.5	13.7
Substandard Claims	17.3	15.8	16.2	15.9	12.6	6.2	29.6	5.3
Total (A) Total Claims (B)	26.0	22.7	27.9	27.2	45.9	39.3	53.1	36.1
Total Claims (B) (A)/(B) X 100 (%)	4,806.5 0.54%	4,974.4 0.46%	5,294.6 0.53%	5,469.9 0.50%	5,630.1 0.82%	5,546.1 0.71%	5,566.0 0.95%	5,677.2 0.64%
Reserve for Credit Losses (C)	98.4	101.1	106.9	105.9	0.82%	99.6	93.6	0.64% 81.0
Reserve Ratios (C)/(A) X 100 (%)	98.4 378.5%	445.4%	383.2%	389.7%	219.1%	99.6 253.9%	93.6	224.7%
(Ref.) Amount of Write-Off	378.5%	445.4%	<u>383.2%</u> 6.4	<u> </u>	219.1% 15.8	253.9%	34.6	45.4
(Ref.) Below Need Caution Level	99.8	3.4	151.5	0.0	148.4	10.7	159.3	45.4
	33.0		101.0		1-10.4	-	100.0	1-10.7
Risk Monitored Loans (Non-Consolidated)	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Loans to Bankrupt Obligors	0.2	0.8	0.6	0.3	0.3	0.3	0.5	0.0
Non-Accrual Delinquent Loans	8.1	5.7	10.6	10.5	32.7	32.4	22.8	30.7
Loans Past Due Three Months or More	0.0	0.0	0.0	0.0	6.0	0.0	0.1	0.0
Restructured Loans	17.2	15.7	16.1	15.8	6.4	6.0	29.4	5.2
Total (A)	25.6	22.3	27.4	26.7	45.6	38.8	53.0	36.0
Loans and Bills Discounted (B)	4,683.7	4,847.0	5,075.2	5,178.7	5,335.1	5,273.4	5,356.3	5,447.1
(A)/(B) X 100 (%)	0.55%	0.46%	0.54%	0.52%	0.86%	0.74%	0.99%	0.66%
Reserve for Credit Losses (C)	98.4	101.1	106.9	105.9	100.5	99.6	93.6	81.0
Reserve Ratios (C)/(A) X 100 (%)	384.2%	452.2%	389.2%	396.0%	220.4%	256.4%	176.5%	225.0%
Reserve for Credit Losses (Non-Consolidated)	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Reserve for Loan Losses (A)	65.2	-	74.5	-	67.1	-	67.6	-
General Reserve for Loan Losses	61.0	-	65.4	-	48.0	-	57.9	-
Specific Reserve for Loan Losses	4.1	-	9.1	-	19.0	-	9.6	-
Deserve for Leans to Destructuring Oscilla	0.0	-	0.0	-	0.0 33.4	-	0.0 26.0	-
Reserve for Loans to Restructuring Countries			20.4			-	16.01	-
Specific Reserve for Other Credit Losses	33.2	-	32.4	105.0		00.6		04.0
Specific Reserve for Other Credit Losses Total Reserve for Credit Losses (B)	33.2 98.4	- 101.1	106.9	105.9	100.5	99.6	93.6	81.0
Specific Reserve for Other Credit Losses Total Reserve for Credit Losses (B) Total Claims (C)	33.2 98.4 4,806.4	- 101.1 -	106.9 5,294.6	- 105.9	100.5 5,630.0	99.6	93.6 5,566.0	81.0
Specific Reserve for Other Credit Losses Total Reserve for Credit Losses (B)	33.2 98.4 4,806.4 1.4%	- 101.1 - -	106.9	- 105.9 - -	100.5	99.6	93.6	81.0 - -

		Unaudited (Billions of Yen)						
Housing Loans (Non-Consolidated)	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Housing Loans	497.2	515.4	562.2	619.3	692.4	730.8	811.1	876.9
	-							
Loans to Small and Medium Sized Entities (SME)	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Loans to Small- and Medium-Sized Entities (SMEs)	2,587.6	-	2,881.2	-	3,046.6	-	3,001.6	-
% of Loans to Small- and Medium-Sized Entities	56.02	-	57.60	-	58.18	-	56.91	-
Balance of Deposits (Non-Consolidated)	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Balance of Deposits (Including NCDs)	5,014.0	5,123.1	5,471.4	5,576.5	5,912.1	6,236.6	5,865.1	6,164.8
Balance of Deposits from Individuals	3,363.9	3,504.3	3,545.8	3,530.5	3,537.2	3,798.2	3,960.1	4,081.8

Section 6. Exposure to U.S. Residential Mortgage, Securitized P	roducts and Pola	ted Investm	ante				naudited (Bill	ions of Ven)
U.S. Residential Mortgage Exposure (Consolidated)	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Net Exposure (After Mark-Downs and Credit Reserves)	2000.3	- 2000.12	2007.3	2007.0	- 2001.5	-	28.0	28.5
Net Exposure (Filter Mark Downs and Oreak Reserves)							20.0	20.0
Balance of Securitized Products (Non-Consolidated)	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
RMBS	-		-		98.7	93.8	76.2	77.3
Japan	-	-	-	-	55.4	54.7	45.6	48.5
U.S.	-	-	-	-	23.5	21.0	15.9	16.2
Europe	-	-	-	-	9.4	8.8	7.3	5.5
Other	-	-	-	-	10.2	9.1	7.2	6.9
CMBS	-	-	-	-	35.2	33.9	30.3	29.8
Japan	-	-	-	-	18.5	18.1	17.6	16.4
U.S.	-	-	-	-	-	-	-	-
Europe	-	-	-	-	13.3	12.4	10.0	10.5
Other	-	-	-	-	3.4	3.3	2.6	2.8
CLO	-	-	-	-	183.8	179.5	149.5	125.2
Japan	-	-	-	-	-	-	-	-
U.S.	-	-	-	-	116.8	112.3	87.6	93.9
Europe	-	-	-	-	63.6	63.9	59.1	28.3
Other	-	-	-	-	3.4	3.3	2.7	3.0
ABS CDO (Re-Securitized Products)	-	-	-	-	10.0	9.4	8.9	8.6
Japan	-	-	-	-	8.1	8.1	8.0	8.0
U.S.	-	-	-	-	1.8	1.2	0.8	0.5
Europe	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-
Total	-	-	-	-	327.9	316.7	265.1	241.0
Japan	-	-	-	-	82.1	81.1	71.4	73.0
U.S.	-	-	-	-	142.2	134.7	104.4	110.7
Europe	-	-	-	-	86.4	85.2	76.5	44.3
Other	-	-	-	-	17.0	15.7	12.7	12.9
	•							<b>·</b>
LBO, Monoline, SIV, ABCP (Non-Consolidated)	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3	2008.6
Total LBO	-	-	-	-	309.7	287.8	277.1	311.6
Japan	-	-	-	-	288.8	267.9	258.6	293.2
U.S.	-	-	-	-	4.4	4.1	3.6	3.7
Europe	-	-	-	-	-	-	-	-
Other	-	-	-	-	16.5	15.8	14.8	14.5
Total Monoline	-	-	-	-	2.0	1.8	1.4	1.3
Japan	-	-	-	-	-	-	-	-
U.S.	-	-	-	-	-	-	-	-
Europe	-	-	-	-	-	-	-	-
Other	-	-	-	-	2.0	1.8	1.4	1.3
SIV	-	-	-	-	-	-	-	-
ABCP	-	-	-	-	-	-	-	-