

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

四半期データブック 2011年9月末  
(2011年11月10日)

Quarterly Data Book for the First Half Period  
Ended September 30, 2011  
(November 10, 2011)



目次	頁	Contents	Page
<b>Section 1. 新生銀行 連結財務関連データ</b>	1	<b>Section 1. Shinsei Bank Consolidated P/L and B/S Data</b>	1
財務の概要	1	Results of Operations	1
連結損益計算書	1	Consolidated Statements of Operations	1
連結包括利益計算書	2	Consolidated Statements of Comprehensive Income	2
非金利利益	2	Non-Interest Income	2
経費	2	General and Administrative Expenses	2
与信関連費用	2	Net Credit Costs	2
のれん及び無形資産償却額	2	Amortization of Goodwill and Other Intangible Assets	2
その他利益(損失)	3	Other Gains(Losses)	3
少数株主利益	3	Minority Interests in Net Income of Subsidiaries	3
資金運用/調達(リース・割賦売掛金を含む)の状況(平均残高)	3	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance)	3
資金運用/調達(リース・割賦売掛金を含む)の状況(利息)	4	Interest-Earning Assets and Interest-Bearing Liabilities (Interest)	4
資金運用/調達(リース・割賦売掛金を含む)の状況(利回り(%))	5	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%))	5
連結貸借対照表	6	Consolidated Balance Sheets	6
買入金銭債権	7	Other Monetary Claims Purchased	7
金銭の信託	7	Monetary Asset Held in Trust	7
有価証券	7	Securities	7
有価証券保有区分別残高	7	Securities by Category	7
有価証券満期別残高	8	Securities by Maturity	8
業種別貸出内訳	8	Loans by Borrower Industry	8
無形固定資産	8	Intangible Assets	8
繰越欠損金	8	Tax Loss Carryforwards	8
1株当たり配当金(円)	8	Dividends Per Share (JPY)	8
リスク管理債権	9	Risk Monitored Loans	9
子会社別連結リスク管理債権	9	Risk Monitored Loans Breakdown for Large Entities	9
連結リスク管理債権に準ずる割賦売掛金	9	Risk Monitored Installment Receivables Included in Other Assets	9
貸倒引当金	9	Reserve for Credit Losses	9
資金調達内訳	9	Overall Funding Composition	9
預金期末残高	9	Deposits and Negotiable Certificates of Deposits (NCDs)	9
定期預金の残存期間別残高	9	Time Deposits by Maturity	9
債券の残存期間別残高	10	Maturity Schedule of Debentures	10
借入金の残存期間別残高	10	Maturity Schedule of Borrowed Money	10
社債の残存期間別残高	10	Maturity Schedule of Corporate Bonds	10
<b>Section 2. 新生銀行 連結部門別データ</b>	11	<b>Section 2. Shinsei Bank Consolidated Business Line Data</b>	11
<b>Section 2.1 概要</b>	11	<b>Section 2.1 Overall</b>	11
概要	11	Overall	11
法人部門	11	Institutional Group	11
金融市場部門	11	Global Markets Group	11
個人部門	11	Individual Group	11
経営勘定/その他	11	Corporate/Other	11
<b>Section 2.2 部門別業務粗利益</b>	12	<b>Section 2.2 Business Line Total Revenue</b>	12
法人部門 業務粗利益	12	Institutional Group Total Revenue	12
金融市場部門 業務粗利益	12	Global Markets Group Total Revenue	12
個人部門 業務粗利益	13	Individual Group Total Revenue	13
経営勘定/その他 業務粗利益	13	Corporate/Other Total Revenue	13
業務粗利益	13	Total Revenue	13
経費	14	General and Administrative Expenses	14
実質業務純益(損失)	14	Ordinary Business Profit (Loss)	14
与信関連費用	15	Net Credit Costs	15
与信関連費用加算後 実質業務純益(損失)	15	Ordinary Business Profit (Loss) after Net Credit Costs	15
<b>Section 2.3 部門別主要データ</b>	16	<b>Section 2.3 Business Line Key Data</b>	16
法人部門、金融市場部門	16	Institutional Group, Global Markets Group	16
個人部門	16	Individual Group	16

貸出残高	17	Total Loans and Bills Discounted	17
部門別、配賦リスク資本	17	Risk Capital Allocation by Business	17
<b>Section 3. 連結財務諸比率、自己資本、1株当たり数値、格付け情報他</b>	<b>18</b>	<b>Section 3. Shinsei Bank Consolidated Financial Ratios, Capital Adequacy and Per Share Data, and Credit Ratings</b>	<b>18</b>
財務比率	18	Financial Ratios	18
リスク分類別リスク資本の配賦	18	Risk Capital Allocation by Risk Categories	18
自己資本関連情報	18	Capital Adequacy Data	18
1株当たり数値(円)	18	Per Share Data (JPY)	18
株式数	18	Share Data	18
格付け(新生銀行)	19	Credit Ratings (Shinsei Bank)	19
格付け(シンキ)	19	Credit Ratings (Shinki)	19
格付け(アプラスフィナンシャル)	19	Credit Ratings (APLUS FINANCIAL)	19
格付け(昭和リース)	19	Credit Ratings (Showa Leasing)	19
連結対象会社数	19	Subsidiaries and Affiliates Data	19
その他主要データ	20	Other Key Data	20
<b>Section 4. 主要子会社の財務データ他</b>	<b>21</b>	<b>Section 4. Subsidiaries' Financial and Business Data</b>	<b>21</b>
<b>新生フィナンシャルの、銀行の勘定科目体系に組替後の、連結損益計算書、貸借対照表データ(新生銀行への連結会計処理前)</b>	<b>21</b>	<b>Shinsei Financial Consolidated P/L and B/S Data, after reclassification to conform to Bank's Financial Statements, before Consolidating to Shinsei Bank</b>	<b>21</b>
連結損益計算書	21	Consolidated Statements of Income	21
連結貸借対照表	21	Consolidated Balance Sheets	21
利息返還関連	21	Grey Zone Related Information	21
<b>新生フィナンシャル主要係数</b>	<b>22</b>	<b>Shinsei Financial Summary of Major Business Information</b>	<b>22</b>
営業債権残高	22	Principal Balance	22
顧客数(千人)	22	Number of Customers (Thousands)	22
店舗・チャンネル	22	Number of Branches and Channels	22
<b>新生フィナンシャル 無担保パーソナルローンビジネス計数</b>	<b>22</b>	<b>Shinsei Financial Unsecured Personal Loans (UPL) Business Information</b>	<b>22</b>
新規獲得顧客数(千人)	22	Number of Newly Acquired Customers (Thousands)	22
成約率	22	Approval Rate	22
平均貸出金利	22	Average Lending Rates	22
貸出金利帯別残高	23	Breakdown of Loans by Lending Rates	23
延滞残高、比率	23	Balance and Ratio of Delinquent Unsecured Personal Loans	23
年齢別残高構成比	23	Balance by Age	23
性別、既婚・未婚別残高構成比	23	Balance by Gender and Marital Status	23
実行残高別残高構成比	23	Balance by Amount of Origination	23
年収別残高構成比	23	Balance by Annual Income	23
<b>シンキ株式会社の、銀行の勘定科目体系に組替後の、連結損益計算書、貸借対照表データ(新生銀行への連結会計処理前)</b>	<b>24</b>	<b>Shinki Consolidated P/L and B/S Data, after Reclassification to Conform to Bank's Financial Statements, before Consolidating to Shinsei Bank</b>	<b>24</b>
連結損益計算書	24	Consolidated Statements of Income	24
連結貸借対照表	24	Consolidated Balance Sheets	24
利息返還関連	24	Grey Zone Related Information	24
<b>シンキ開示のデータ</b>	<b>25</b>	<b>Shinki Data Disclosed by Shinki</b>	<b>25</b>
貸付金残高	25	Loan Receivables	25
顧客数(千人)	25	Number of Customers (Thousands)	25
店舗・チャンネル	25	Number of Branches and Channels	25
成約率	25	Approval Rate	25
加重平均約定金利(単体)	25	Weighted Average Loan Interest Rate (Non-Consolidated)	25
貸出金利帯別残高	25	Breakdown of Loans by Lending Rates	25
延滞残高、比率	25	Balance and Ratio of Delinquent Unsecured Personal Loans	25
加重平均借入金利(単体)	26	Weighted Average Funding Rate (Non-Consolidated)	26
年齢別残高構成比	26	Balance by Age	26
性別、既婚・未婚別残高構成比	26	Balance by Gender and Marital Status	26
実行残高別残高構成比	26	Balance by Amount of Origination	26
年収別残高構成比	26	Balance by Annual Income	26

株式会社アプラスフィナンシャルの、銀行の勘定科目体系に組替後の、 連結損益計算書、貸借対照表データ(新生銀行への連結会計処理前)	27	<b>APLUS FINANCIAL Consolidated P/L and B/S Data, after reclassification to conform to Bank's Financial Statements, before Consolidating to Shinsei Bank</b>	27
連結損益計算書	27	Consolidated Statements of Operations	27
連結貸借対照表	27	Consolidated Balance Sheets	27
<b>アプラスフィナンシャル開示の連結データ</b>	28	<b>APLUS FINANCIAL Consolidated Data Disclosed by APLUS</b>	28
連結損益の概要	28	Summary of Income Statement	28
利息返還関連	28	Grey Zone Related Information	28
営業債権残高	29	Account Receivables	29
顧客数(千人)	29	Number of Customers (Thousands)	29
店舗・チャネル	29	Number of Branches and Channels	29
平均貸出金利	29	Average Lending Rates	29
融資残高内訳	30	Breakdown of Loan Receivables	30
延滞残高、比率	30	Balance and Ratio of Delinquent Unsecured Personal Loans	30
加重平均借入金利	30	Weighted Average Funding Rate	30
1口座あたり残高(千円)	30	Credit Outstanding Per Account (Thousands of Yen)	30
年齢別残高構成比	30	Balance by Age	30
性別残高構成比	30	Balance by Gender	30
実行残高別残高構成比	30	Balance by Amount of Origination	30
<b>昭和リース株式会社の、銀行の勘定科目体系に組替後の、連結損益計算書、 貸借対照表データ(新生銀行への連結会計処理前)</b>	31	<b>Showa Leasing Consolidated P/L and B/S Data, after reclassification to conform to Bank's Financial Statements, before Consolidating to Shinsei Bank</b>	31
連結損益計算書	31	Consolidated Statements of Income	31
連結貸借対照表	31	Consolidated Balance Sheets	31
<b>Section 5. 新生銀行 単体財務関連データ</b>	32	<b>Section 5. Shinsei Bank Non-Consolidated P/L and B/S Data</b>	32
単体損益の概要	32	Results of Operations (Non-Consolidated)	32
単体損益計算書	32	Non-Consolidated Statements of Operations	32
与信関連費用(単体)	32	Net Credit Costs (Non-Consolidated)	32
資金運用/調達状況(平均残高)(単体)	33	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)	33
資金運用/調達状況(利息)(単体)	33	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated)	33
資金運用/調達状況(利回り(%))(単体)	34	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Non-Consolidated)	34
単体貸借対照表	35	Non-Consolidated Balance Sheets	35
貸出金の残存期間別残高(単体)	36	Loan Maturity (Non-consolidated)	36
リスク管理債権(単体)	36	Risk Monitored Loans (Non-Consolidated)	36
業種別貸出残高(単体)	36	Loans by Borrower Industry (Non-Consolidated)	36
業種別リスク管理債権残高(単体)	37	Risk Monitored Loans by Borrower Industry (Non-Consolidated)	37
地域別 海外・オフショアローン残高(単体)	37	Overseas and Offshore Loans by Region (Non-Consolidated)	37
地域別 海外・オフショアローン リスク管理債権残高(単体)	37	Risk Monitored Overseas and Offshore Loans by Region (Non-Consolidated)	37
金融再生法の開示基準に基づく債権(単体)	38	Claims Classified under the Financial Revitalization Law (Non-Consolidated)	38
金融再生法の開示債権の保全率(単体)	38	Coverage Ratios for Non-Performing Claims Disclosed under the Financial Revitalization Law (Non-Consolidated)	38
貸倒引当金(単体)	38	Reserve for Credit Losses (Non-Consolidated)	38
債務者区分別の引当率(単体)	38	Reserve Ratios for Borrowers' Category (Non-Consolidated)	38
住宅ローン残高(単体)	38	Housing Loans (Non-Consolidated)	38
中小企業等に対する貸出金及び比率(単体)	38	Loans to Small- and Medium-Sized Entities (Non-Consolidated)	38
預金残高(単体)	38	Balance of Deposits (Non-Consolidated)	38
<b>Section 6. 米国住宅ローン市場関連投融資および 証券化商品などのエクスポージャー</b>	39	<b>Section 6. Exposure to U.S. Residential Mortgage, Securitized Products and Related Investments</b>	39
米国住宅ローン市場関連エクスポージャー	39	U.S. Residential Mortgage Exposure	39
証券化商品の商品別、地域別残高(単体)	39	Balance of Securitized Products (Non-Consolidated)	39
LBO、モノライン、SIV、ABCP(単体)	39	LBO, Monoline, SIV, ABCP (Non-Consolidated)	39
(参考)	39	(Reference)	39
換算為替レート	39	Exchange Rate Information	39

本データブックは、四半期財務情報に基づいて作成されています。通期、中間期の財務情報や、より詳細な四半期財務情報、また、その他の財務関連情報については、以下のサイトをご覧ください：<http://www.shinseibank.com/investors/ir/index.html>

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>

**株式会社 新生銀行**

〒103-8303 東京都中央区日本橋室町2-4-3 日本橋室町野村ビル  
電話番号: 03-6880-8303  
Fax番号: 03-4560-1706

**IR・広報部**

レイモンド・スペンサー 部長 チーフIR・PRオフィサー

Raymond.Spencer@shinseibank.com

大高英二 部長 (特命)

Eiji.Ootaka@shinseibank.com

藤木康寛 次長

Yasuhiro.Fujiki@shinseibank.com

石井博司 次長

Hiroshi.Ishii02@shinseibank.com

高松由依 次長

Yui.Takamatsu@shinseibank.com

江口静代 次長

Shizuyo.Eguchi@shinseibank.com

James Seddon 部長代理

James.Seddon@shinseibank.com

**Shinsei Bank, Limited**

Nihonbashi Muromachi Nomura Building  
4-3, Nihonbashi-muromachi 2-chome, Chuo-ku, Tokyo 103-8303  
Tel: +81-3-6880-8303  
Fax: +81-3-4560-1706

**Investor Relations & Corporate Communications Division**

Raymond Spencer, GM and Chief IR & PR Officer

Raymond.Spencer@shinseibank.com

Eiji Ootaka, GM (S.A.)

Eiji.Ootaka@shinseibank.com

Yasuhiro Fujiki, Deputy General Manager

Yasuhiro.Fujiki@shinseibank.com

Hiroshi Ishii, Deputy General Manager

Hiroshi.Ishii02@shinseibank.com

Yui Takamatsu, Deputy General Manager

Yui.Takamatsu@shinseibank.com

Shizuyo Eguchi, Deputy General Manager

Shizuyo.Eguchi@shinseibank.com

James Seddon, Manager

James.Seddon@shinseibank.com

**免責条項**

**Disclaimer**

本資料には、当行および当行の子会社に関連する見通し、将来に関する計画、経営目標などが記載されています。これらの将来の見通しに関する記述は、将来の事象や動向に関する現時点での仮定に基づくものであり、当該仮定は不正確であることがあり得ます。様々な要因により、実際の業績が本書の記載と著しく異なる可能性があります。別段の記載がない限り、本資料に記載されている財務データは日本において一般に認められている会計原則に従って表示されています。当行は、将来の事象などの発生にかかわらず、必ずしも今後の見通しに関する発表を修正するとは限りません。尚、特別な注記がない場合、財務データは連結ベースで表示しております。

当行以外の金融機関とその子会社に関する情報は、一般に公知の情報に依拠しています。

本資料はいかなる有価証券の申込みもしくは購入の案内、あるいは勧誘を含むものではなく、本資料および本資料に含まれる内容のいずれも、いかなる契約、義務の根拠となり得るものではありません。

This databook contains statements that constitute forward-looking statements, plans for the future, management targets, etc. relating to the Company and its subsidiaries. These forward-looking statements are based on current assumptions of future events and trends, which may be incorrect and are subject to risks and uncertainties. Actual results may differ materially from those in such forward-looking statements as a result of various factors. Unless otherwise noted, the financial data contained in these materials are presented under Japanese GAAP. The Company disclaims any obligation to update or to announce any revision to forward-looking statements to reflect future events or developments. Unless otherwise specified, all the financial information is shown on a consolidated basis.

Information concerning financial institutions other than the Company and its subsidiaries are based on publicly available information.

These materials do not constitute an invitation or solicitation of an offer to subscribe for or purchase any securities and neither this document nor anything contained herein shall form the basis for any contract or commitment whatsoever.

本資料の財務データ、記述における単位は、1億円未満切捨て、パーセンテージは小数点第2位以下、四捨五入で記載しております。

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

本資料の財務データは決算発表時において開示可能な数字を記載しております。

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

\* の項目は経営管理ベースで表示をしております。

\* Management accounting basis

## Section 1. 新生銀行 連結財務関連データ

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

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

財務の概要*	Results of Operations*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
資金利益	Net Interest Income	52.9	45.5	44.6	41.5	36.6	33.8	31.2	29.4
非資金利益	Non-Interest Income	30.3	(9.3)	25.8	43.5	49.8	16.1	26.1	18.7
役務取引等利益	Net Fees and Commissions	6.3	7.8	6.0	6.2	6.0	7.7	7.1	6.7
特定取引利益	Net Trading Income	2.3	3.5	3.8	3.3	0.7	3.7	3.5	3.0
その他業務利益	Net Other Business Income	21.7	(20.7)	16.0	33.9	43.0	4.7	15.4	9.0
業務粗利益	Total Revenue	83.3	36.2	70.4	85.1	86.4	50.0	57.4	48.2
経費	General and Administrative Expenses	41.0	40.7	36.4	36.3	35.6	34.3	31.1	32.1
実質業務純益(損失)	Ordinary Business Profit (Loss)	42.3	(4.4)	34.0	48.8	50.8	15.6	26.2	16.0
与信関連費用	Net Credit Costs	23.1	49.9	13.8	38.5	(3.0)	19.0	2.1	6.6
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	19.1	(54.4)	20.1	10.2	53.8	(3.4)	24.0	9.4
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	5.0	5.0	3.4	3.4	3.1	3.0	3.1	3.1
その他利益(損失)	Other Gains (Losses)	(0.0)	(97.8)	(0.6)	1.7	0.8	(11.9)	(0.7)	(0.7)
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	14.0	(157.3)	16.1	8.5	51.5	(18.5)	20.2	5.5
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.4	0.5	0.2	0.9	0.4	0.3	1.0	0.6
法人税等調整額	Deferred Income Tax (Benefit)	(0.5)	3.8	(0.5)	2.2	1.6	1.8	0.0	1.7
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.9	0.6	2.5	2.3	2.3	0.7	1.0	0.9
四半期純利益(損失)	Net Income (Loss)	11.1	(162.4)	13.8	3.0	47.2	(21.4)	18.1	2.1
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	15.5	(89.5)	16.7	5.9	49.8	(18.7)	20.8	4.8

連結損益計算書	Consolidated Statements of Operations	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
資金運用収益	Total Interest Income	71.1	61.0	58.3	54.4	48.6	45.6	42.6	40.4
貸出金利息	Interest on Loans and Bills Discounted	60.5	54.5	50.0	46.5	42.1	39.8	37.0	35.5
有価証券利息配当金	Interest and Dividends on Securities	8.3	5.3	6.6	6.0	5.1	5.9	5.1	4.5
その他の資金運用収益	Other Interest Income	2.2	1.1	1.6	1.8	1.4	(0.2)	0.4	0.3
役務取引等収益	Fees and Commissions Income	12.3	13.9	12.3	12.0	11.3	13.2	12.7	12.4
特定取引収益	Trading Profits	3.8	1.0	8.0	4.5	(0.4)	2.3	4.9	4.3
その他業務収益	Other Business Income	52.6	47.1	40.7	56.3	40.6	42.4	45.0	40.3
その他経常収益	Other Ordinary Income	3.8	1.5	3.5	4.2	6.0	1.0	13.0	7.7
経常収益	Ordinary Income	143.8	124.7	123.1	131.6	106.3	104.7	118.3	105.3
資金調達費用	Total Interest Expenses	18.1	15.4	13.7	12.8	12.0	11.8	11.3	11.0
預金利息	Interest on Deposits	12.8	10.8	9.7	8.5	8.1	7.5	7.4	7.5
借入金利息	Interest on Borrowings	2.2	1.9	1.8	1.9	1.5	1.7	1.4	1.4
社債利息	Interest on Corporate Bonds	1.5	1.2	1.1	1.3	1.3	1.6	1.4	1.3
その他の資金調達費用	Other Interest Expenses	1.5	1.3	1.1	1.0	0.9	0.8	1.0	0.6
役務取引等費用	Fees and Commissions Expenses	5.9	6.0	6.3	5.7	5.3	5.5	5.6	5.6
特定取引費用	Trading Losses	1.5	(2.5)	4.2	1.2	(1.1)	(1.4)	1.4	1.3
その他業務費用	Other Business Expenses	34.5	62.8	26.7	29.0	26.0	36.6	37.4	29.2
営業経費	Total General and Administrative Expenses	46.8	46.1	40.5	40.4	39.4	38.1	34.8	35.9
営業経費(のれん及び無形資産償却を除く)	General and Administrative Expenses	41.7	41.0	37.1	36.9	36.2	35.0	31.7	32.7
のれん償却額	Amortization of Goodwill	3.2	3.2	2.1	2.1	2.0	1.9	1.9	2.0
無形資産償却額	Amortization of Intangible Assets	1.8	1.8	1.2	1.2	1.1	1.1	1.1	1.1
その他経常費用	Other Ordinary Expenses	26.4	85.1	15.3	40.2	0.0	32.3	7.3	15.5
貸倒引当金繰入額	Provision of Reserve for Loan Losses	19.4	40.7	10.7	34.4	(2.3)	18.8	4.5	7.0
その他	Others	7.0	44.4	4.5	5.7	2.3	13.4	2.8	8.5
経常費用	Ordinary Expenses	133.5	213.0	106.9	129.6	81.7	123.0	98.0	98.8
経常利益(損失)	Net Ordinary Income (Loss)	10.2	(88.3)	16.1	2.0	24.5	(18.3)	20.3	6.5
特別利益	Special Gains	6.4	10.5	4.0	7.8	28.1	5.9	0.1	0.3
特別損失	Special Losses	2.6	79.5	4.0	1.3	1.1	6.0	0.2	1.3
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	14.0	(157.3)	16.1	8.5	51.5	(18.5)	20.2	5.5
税金	Income Taxes (Benefit):								
法人税、住民税及び事業税	Current	0.4	0.5	0.2	0.9	0.4	0.3	1.0	0.6
法人税等調整額	Deferred	(0.5)	3.8	(0.5)	2.2	1.6	1.8	0.0	1.7
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.9	0.6	2.5	2.3	2.3	0.7	1.0	0.9
四半期純利益(損失)	Net Income (Loss)	11.1	(162.4)	13.8	3.0	47.2	(21.4)	18.1	2.1

連結包括利益計算書	Consolidated Statements of Comprehensive Income	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
少数株主損益調整前当期純利益	Income before Minority Interests	6.3		16.3	n/a	n/a	n/a	19.1	3.0
その他の包括利益	Other Comprehensive Income			(11.5)	n/a	n/a	n/a	2.7	0.3
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-sale Securities			(0.5)	n/a	n/a	n/a	3.9	3.7
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting			(3.0)	n/a	n/a	n/a	(1.1)	(1.4)
為替換算調整勘定	Foreign Currency Translation Adjustments			(7.4)	n/a	n/a	n/a	(0.0)	(1.3)
持分法適用会社に対する持分相当額	Share of Other Comprehensive Income in Affiliates			(0.3)	n/a	n/a	n/a	(0.0)	(0.5)
包括利益	Comprehensive Income			4.8	n/a	n/a	n/a	21.8	3.4
親会社株主に係る包括利益	Owners of the Parent			8.0	n/a	n/a	n/a	20.9	3.6
少数株主に係る包括利益	Minority Interests			(3.1)	n/a	n/a	n/a	0.9	(0.1)

非金利利益*	Non-Interest Income*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
役員取引等利益	Net Fees and Commissions	6.3	7.8	6.0	6.2	6.0	7.7	7.1	6.7
特定取引利益	Net Trading Income	2.3	3.5	3.8	3.3	0.7	3.7	3.5	3.0
その他業務利益	Net Other Business Income	21.7	(20.7)	16.0	33.9	43.0	4.7	15.4	9.0
うちリース収益・割賦収益	Income on Leased Assets and Installment Receivables, Net	10.6	10.0	9.8	9.8	9.7	9.2	9.3	9.3
非資金利益	Non-Interest Income	30.3	(9.3)	25.8	43.5	49.8	16.1	26.1	18.7

経費*	General and Administrative Expenses*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
人件費	Personnel Expenses	15.9	13.6	13.4	14.2	13.7	13.5	12.5	12.9
店舗関連費用	Premises Expenses	6.5	6.9	5.8	5.7	6.0	5.5	5.0	5.2
通信・データ費、システム費	Technology and Data Processing Expenses	5.7	5.9	5.1	4.7	4.6	4.6	4.1	4.2
広告費	Advertising Expenses	3.1	2.9	2.5	2.6	2.4	1.6	2.1	2.3
消費税・固定資産税等	Consumption and Property Taxes	2.0	2.3	2.3	1.8	1.9	1.6	1.4	1.4
預金保険料	Deposit Insurance Premium	1.1	1.0	1.3	1.3	1.3	1.3	1.1	1.1
その他	Other General and Administrative Expenses	6.5	7.9	5.7	5.6	5.3	5.9	4.6	4.9
経費	General and Administrative Expenses	41.0	40.7	36.4	36.3	35.6	34.3	31.1	32.1

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

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

与信関連費用	Net Credit Costs	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	4.1	9.7	3.0	4.4	(0.1)	0.2	1.3	2.7
貸倒引当金繰入	Net (Reversal) Provision of Reserve for Loan Losses	19.3	40.7	10.7	34.4	(2.3)	18.8	4.5	7.0
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	18.0	9.6	3.2	24.7	(3.1)	5.5	(0.1)	4.2
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	1.3	31.0	7.5	9.6	0.7	13.2	4.6	2.8
特定海外債権引当勘定繰入	Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	-	(0.0)	-	(0.0)	(0.0)	-	-	(0.0)
その他貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Other Credit Losses	0.0	-	0.0	-	-	-	-	-
リース業務関連のその他与信関連費用	Other Credit Costs Relating to Leasing Business	(0.4)	(0.5)	0.0	(0.3)	(0.5)	0.0	(0.7)	(0.2)
償却債権取立益	Recoveries of Written-off Claims	-	-	-	-	-	-	(3.0)	(2.9)
与信関連費用	Net Credit Costs	23.1	49.9	13.8	38.5	(3.0)	19.0	2.1	6.6

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

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

のれん及び無形資産償却額	Amortization of Goodwill and Other Intangible Assets	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
新生フィナンシャル	Shinsei Financial	2.5	2.5	2.5	2.5	2.2	2.2	2.2	2.2
シンキ	Shinki	0.1	0.1	(0.0)	(0.1)	(0.0)	(0.0)	(0.0)	(0.0)
アプラスフィナンシャル	APLUS FINANCIAL	1.6	1.6	0.2	0.2	0.2	0.2	0.2	0.2
昭和リース	Showa Leasing	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
その他	Others	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
のれん及び無形資産償却額	Amortization of Goodwill and Other Intangible Assets	5.0	5.0	3.4	3.4	3.1	3.0	3.1	3.1

その他利益(損失)	Other Gains (Losses)	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
特別損益	Extraordinary Income(Loss)	0.4	(75.0)	(1.2)	3.4	2.3	(4.2)	(0.0)	(1.0)
固定資産処分損益	Net Gain on Disposal of Premises and Equipment	(0.2)	(0.1)	(0.1)	(0.0)	(0.1)	(0.2)	0.0	(0.1)
固定資産処分損失引当金繰入額	Provision for Loss on Disposition of Premises and Equipment	-	(0.2)	-	-	-	-	-	-
償却債権取立益	Recoveries of Write-off Claims	2.2	4.1	2.5	4.5	3.2	4.5	-	-
資産除去債務会計適用期首時点影響額	Losses on Application of New Accounting Standard for Asset Retirement Obligations	-	-	(3.5)	-	-	-	-	-
その他の特別利益	Other Extraordinary Income(Loss)	(1.5)	(78.8)	(0.1)	(0.9)	(0.8)	(8.5)	(0.1)	(0.8)
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	(0.0)	(19.7)	0.9	(0.9)	-	(10.1)	(0.8)	-
新生フィナンシャル	Shinsei Financial	0.4	(0.5)	0.9	(0.9)	-	(4.7)	(0.8)	-
シンキ	Shinki	-	(9.3)	-	-	-	(2.1)	-	-
アプラスフィナンシャル	PLUS FINANCIAL	(0.4)	(9.8)	-	-	-	(3.2)	-	-
その他	Other	-	-	-	-	-	-	-	-
その他	Other	(0.4)	(3.0)	(0.3)	(0.7)	(1.4)	(1.1)	0.1	0.3
<b>その他利益(損失)</b>	<b>Other Gains (Losses)</b>	<b>(0.0)</b>	<b>(97.8)</b>	<b>(0.6)</b>	<b>1.7</b>	<b>0.8</b>	<b>(15.5)</b>	<b>(0.7)</b>	<b>(0.7)</b>

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

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

少数株主利益	Minority Interests in Net Income of Subsidiaries	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
当行子会社SPCが発行する優先出資証券への利払い	Dividends on Perpetual Preferred Securities (Hybrid Tier I Capital) issued by Foreign SPCs	2.6	2.5	2.4	2.2	2.1	0.8	0.7	0.7
アプラスフィナンシャル発行の優先株への配当金	Dividends on PLUS FINANCIAL's Preferred Stock	0.1	0.1	-	-	-	-	-	-
その他	Others	0.1	(2.0)	0.1	0.1	0.2	(0.1)	0.2	0.1
<b>少数株主利益</b>	<b>Minority Interests in Net Income of Subsidiaries</b>	<b>2.9</b>	<b>0.6</b>	<b>2.5</b>	<b>2.3</b>	<b>2.3</b>	<b>0.7</b>	<b>1.0</b>	<b>0.9</b>

資金運用/調達(リース・割賦売掛金を含む)の状況(平均残高)*	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance)*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	5,410.2	5,303.4	5,036.7	4,705.1	4,534.3	4,446.7	4,259.6	4,181.0
リース債権およびリース投資資産・割賦売掛金	Leased Assets and Installment Receivables	613.1	581.3	591.4	559.8	566.1	549.5	547.9	540.1
有価証券	Securities	3,235.7	3,220.1	3,139.7	2,744.0	2,768.4	3,573.6	3,019.1	2,504.8
その他資金運用勘定	Other Interest-Earning Assets	695.1	513.7	513.7	760.8	448.2	438.8	282.1	381.7
<b>資金運用勘定合計(A)</b>	<b>Total Revenue on Interest-Earning Assets (A)</b>	<b>9,954.1</b>	<b>9,618.7</b>	<b>9,281.5</b>	<b>8,769.8</b>	<b>8,317.2</b>	<b>9,008.9</b>	<b>8,108.8</b>	<b>7,607.7</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	6,776.1	6,751.5	6,329.7	5,925.0	5,791.1	5,740.7	5,686.5	5,652.6
債券	Debentures	515.5	497.7	476.0	444.1	411.2	373.9	339.6	327.1
借入金	Borrowed Money	852.4	1,016.2	1,238.9	1,364.1	1,316.9	1,768.6	1,003.1	625.8
劣後借入	Subordinated Debt	102.0	102.0	102.0	102.0	102.0	101.9	98.4	93.7
その他借入金	Other Borrowed Money	750.4	914.2	1,136.9	1,262.1	1,214.9	1,666.6	904.6	532.0
社債	Corporate Bonds	205.0	208.1	196.0	178.3	190.9	197.9	178.1	158.8
劣後社債	Subordinated Bonds	152.2	159.0	152.9	158.2	153.9	163.1	149.4	134.5
その他社債	Other Corporate Bonds	52.8	49.1	43.0	20.0	37.0	34.8	28.7	24.2
その他資金調達勘定	Other Interest-Bearing Liabilities	867.1	791.0	699.7	386.6	389.9	608.5	736.9	533.2
<b>資金調達勘定合計(B)</b>	<b>Total Expense on Interest-Bearing Liabilities (B)</b>	<b>9,216.4</b>	<b>9,264.7</b>	<b>8,940.5</b>	<b>8,298.3</b>	<b>8,100.3</b>	<b>8,689.8</b>	<b>7,944.5</b>	<b>7,297.7</b>
<b>純資金利鞘(ネットインタレストマージン) (A)-(B)</b>	<b>Net Interest Margin (A)-(B)</b>								
<b>非金利負債</b>	<b>Non Interest-Bearing Sources of Funds:</b>								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	119.2	(186.7)	(121.6)	9.0	(261.9)	(204.4)	(392.4)	(257.6)
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	618.5	540.6	462.7	462.5	478.8	523.5	556.7	567.6
<b>非金利負債合計(C)</b>	<b>Total Non Interest-Bearing Sources of Funds(C)</b>	<b>737.7</b>	<b>353.9</b>	<b>341.1</b>	<b>471.5</b>	<b>216.9</b>	<b>319.1</b>	<b>164.3</b>	<b>309.9</b>
<b>資金調達勘定・非金利負債合計(D)=(B)+(C)</b>	<b>Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds (D)=(B)+(C)</b>	<b>9,954.1</b>	<b>9,618.7</b>	<b>9,281.5</b>	<b>8,769.8</b>	<b>8,317.2</b>	<b>9,008.9</b>	<b>8,108.8</b>	<b>7,607.7</b>
<b>資金利益/資金運用利回り(リース・割賦売掛金を含む) (A)-(D)</b>	<b>Net Revenue/Yield on Interest-Earning Assets (A)-(D)</b>								
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	9,954.1	9,618.7	9,281.5	8,769.8	8,317.2	9,008.9	8,108.8	7,607.7
差引:リース債権およびリース投資資産・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	613.1	581.3	591.4	559.8	566.1	549.5	547.9	540.1
<b>経常収益ベース資金運用勘定</b>	<b>Total Interest Income</b>	<b>9,341.0</b>	<b>9,037.4</b>	<b>8,690.1</b>	<b>8,210.0</b>	<b>7,751.0</b>	<b>8,459.3</b>	<b>7,560.9</b>	<b>7,067.6</b>
資金調達費用	Total Interest Expenses	-	-	-	-	-	-	-	-
<b>資金利益</b>	<b>Net Interest Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

注記: 前期の数値については、有価証券の平均残高と利回りの訂正による修正を行っております。

: 前期の数値は今期の表記に調整されています。

Note: Previous period figures for average balance and yield are adjusted to conform to recalculation of the average balance of securities.

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



資金運用/調達(リース・割賦売掛金を含む)の状況 (利息)*	Interest-Earning Assets and Interest-Bearing Liabilities (Interest)*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	60.5	54.5	50.0	46.5	42.1	39.8	37.0	35.5
リース債権およびリース投資資産・割賦売掛金	Leased Assets and Installment Receivables	10.6	10.0	9.8	9.8	9.7	9.2	9.3	9.3
有価証券	Securities	8.3	5.3	6.6	6.0	5.1	5.9	5.1	4.5
その他資金運用勘定	Other Interest-Earning Assets	2.2	1.1	1.6	1.8	1.4	(0.2)	0.4	0.3
<b>資金運用勘定合計(A)</b>	<b>Total Revenue on Interest-Earning Assets (A)</b>	<b>81.8</b>	<b>71.0</b>	<b>68.2</b>	<b>64.3</b>	<b>58.4</b>	<b>54.8</b>	<b>51.9</b>	<b>49.8</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	13.1	11.0	9.8	8.7	8.2	7.6	7.5	7.6
債券	Debentures	0.8	0.7	0.7	0.6	0.5	0.4	0.4	0.3
借入金	Borrowed Money	2.2	1.9	1.8	1.9	1.5	1.7	1.4	1.4
劣後借入	Subordinated Debt	0.2	0.2	0.2	0.2	0.2	0.2	0.3	0.4
その他借入金	Other Borrowed Money	1.9	1.7	1.5	1.7	1.3	1.5	1.1	1.0
社債	Corporate Bonds	1.5	1.2	1.1	1.3	1.3	1.6	1.4	1.3
劣後社債	Subordinated Bonds	1.3	1.2	1.0	1.3	1.2	1.5	1.3	1.2
その他社債	Other Corporate Bonds	0.1	0.0	0.0	0.0	0.1	0.1	0.1	0.0
その他資金調達勘定	Other Interest-Bearing Liabilities	0.4	0.3	0.2	0.2	0.2	0.2	0.4	0.1
<b>資金調達勘定合計(B)</b>	<b>Total Expense on Interest-Bearing Liabilities (B)</b>	<b>18.1</b>	<b>15.4</b>	<b>13.7</b>	<b>12.8</b>	<b>12.0</b>	<b>11.8</b>	<b>11.3</b>	<b>11.0</b>
<b>純資金利鞘(ネットインタレストマージン) (A)-(B)</b>	<b>Net Interest Margin (A)-(B)</b>	<b>63.6</b>	<b>55.6</b>	<b>54.4</b>	<b>51.4</b>	<b>46.4</b>	<b>43.0</b>	<b>40.5</b>	<b>38.7</b>
<b>非金利負債</b>	<b>Non Interest-Bearing Sources of Funds:</b>								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
<b>非金利負債合計(C)</b>	<b>Total Non Interest-Bearing Sources of Funds (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>資金調達勘定・非金利負債合計(D)=(B)+(C)</b>	<b>Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds (D)=(B)+(C)</b>	<b>18.1</b>	<b>15.4</b>	<b>13.7</b>	<b>12.8</b>	<b>12.0</b>	<b>11.8</b>	<b>11.3</b>	<b>11.0</b>
<b>資金利益/資金運用利回り(リース・割賦売掛金を含む) (A)-(D)</b>	<b>Net Revenue/Yield on Interest-Earning Assets (A)-(D)</b>	<b>63.6</b>	<b>55.6</b>	<b>54.4</b>	<b>51.4</b>	<b>46.4</b>	<b>43.0</b>	<b>40.5</b>	<b>38.7</b>
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	81.8	71.0	68.2	64.3	58.4	54.8	51.9	49.8
差引:リース債権およびリース投資資産・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	10.6	10.0	9.8	9.8	9.7	9.2	9.3	9.3
<b>経常収益ベース資金運用勘定</b>	<b>Total Interest Income</b>	<b>71.1</b>	<b>61.0</b>	<b>58.3</b>	<b>54.4</b>	<b>48.6</b>	<b>45.6</b>	<b>42.6</b>	<b>40.4</b>
資金調達費用	Total Interest Expenses	18.1	15.4	13.7	12.8	12.0	11.8	11.3	11.0
<b>資金利益</b>	<b>Net Interest Income</b>	<b>52.9</b>	<b>45.5</b>	<b>44.6</b>	<b>41.5</b>	<b>36.6</b>	<b>33.8</b>	<b>31.2</b>	<b>29.4</b>

注記: 前期の数値については、有価証券の平均残高と利回りの訂正による修正を行っております。

: 前期の数値は今期の表記に調整されています。

Note: Previous period figures for average balance and yield are adjusted to conform to recalculation of the average balance of securities.

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

資金運用/調達(リース・割賦売掛金を含む)の状況 (利回り(%))*	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%))*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	4.44	4.17	3.99	3.92	3.68	3.64	3.49	3.37
リース・割賦売掛金	Leased Assets and Installment Receivables	6.92	7.02	6.71	6.97	6.85	6.79	6.82	6.84
有価証券	Securities	1.03	0.67	0.86	0.88	0.74	0.68	0.69	0.72
その他資金運用勘定	Other Interest-Earning Assets	...	...	...	...	...	...	...	...
<b>資金運用勘定合計(A)</b>	<b>Total Revenue on Interest-Earning Assets (A)</b>	<b>3.26</b>	<b>3.00</b>	<b>2.95</b>	<b>2.91</b>	<b>2.79</b>	<b>2.47</b>	<b>2.57</b>	<b>2.60</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.77	0.67	0.63	0.58	0.57	0.54	0.53	0.53
債券	Debentures	0.64	0.62	0.61	0.57	0.54	0.51	0.51	0.48
借入金	Borrowed Money	1.04	0.78	0.58	0.57	0.48	0.40	0.58	0.94
劣後借入	Subordinated Debt	1.07	0.96	0.92	0.90	0.88	0.83	1.29	2.04
その他借入金	Other Borrowed Money	1.04	0.76	0.56	0.54	0.45	0.37	0.50	0.75
社債	Corporate Bonds	2.91	2.53	2.26	3.07	2.85	3.38	3.23	3.48
劣後社債	Subordinated Bonds	3.62	3.13	2.72	3.37	3.21	3.81	3.56	3.82
その他社債	Other Corporate Bonds	0.86	0.60	0.62	0.71	1.35	1.41	1.52	1.60
その他資金調達勘定	Other Interest-Bearing Liabilities	...	...	...	...	...	...	...	...
<b>資金調達勘定合計(B)</b>	<b>Total Expense on Interest-Bearing Liabilities (B)</b>	<b>0.78</b>	<b>0.67</b>	<b>0.62</b>	<b>0.62</b>	<b>0.59</b>	<b>0.55</b>	<b>0.57</b>	<b>0.60</b>
<b>純資金利鞘(ネットインタレストマージン) (A)-(B)</b>	<b>Net Interest Margin (A)-(B)</b>	<b>2.48</b>	<b>2.32</b>	<b>2.33</b>	<b>2.29</b>	<b>2.20</b>	<b>1.92</b>	<b>2.00</b>	<b>2.00</b>
<b>非金利負債</b>	<b>Non Interest-Bearing Sources of Funds:</b>								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
<b>非金利負債合計</b>	<b>Total Non Interest-Bearing Sources of Funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>資金調達勘定・非金利負債合計</b>	<b>Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds</b>	<b>0.72</b>	<b>0.65</b>	<b>0.59</b>	<b>0.58</b>	<b>0.57</b>	<b>0.53</b>	<b>0.56</b>	<b>0.57</b>
<b>資金利益/資金運用利回り(リース・割賦売掛金を含む)</b>	<b>Net Revenue/Yield on Interest-Earning Assets</b>	<b>2.54</b>	<b>2.35</b>	<b>2.36</b>	<b>2.33</b>	<b>2.22</b>	<b>1.94</b>	<b>2.01</b>	<b>2.02</b>
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	3.26	3.00	2.95	2.91	2.79	2.47	2.57	2.60
差引:リース債権およびリース投資資産・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	6.92	7.02	6.71	6.97	6.85	6.79	6.82	6.84
<b>経常収益ベース資金運用勘定</b>	<b>Total Interest Income</b>	<b>3.02</b>	<b>2.74</b>	<b>2.69</b>	<b>2.63</b>	<b>2.49</b>	<b>2.19</b>	<b>2.26</b>	<b>2.27</b>
資金調達費用	Total Interest Expenses	-	-	-	-	-	-	-	-
<b>資金利益</b>	<b>Net Interest Income</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

注記: 前期の数値については、有価証券の平均残高と利回りの訂正による修正を行っております。

: 前期の数値は当期の表記に調整されています。

Note: Previous period figures for average balance and yield are adjusted to conform to recalculation of the average balance of securities.

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

連結貸借対照表	Consolidated Balance Sheets	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	430.4	493.1	655.4	469.8	519.0	452.7	371.4	329.4
コールローン及び買入手形	Call Loans	25.9	19.1	13.9	31.5	8.6	-	12.0	30.1
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	-	-
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	4.9	2.8	5.1	33.3	33.5	10.3	36.0	52.4
買入金銭債権	Other Monetary Claims Purchased	320.6	252.7	228.8	178.4	163.7	157.0	135.8	147.0
特定取引資産	Trading Assets	239.2	223.2	217.9	246.9	210.6	195.3	210.7	239.1
金銭の信託	Monetary Assets Held in Trust	317.8	292.2	281.9	278.6	262.0	253.6	241.4	276.4
有価証券	Securities	3,147.8	3,233.3	2,832.9	2,639.9	3,153.8	3,286.3	2,703.3	2,220.1
貸出金	Loans and Bills Discounted	5,134.6	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0	4,125.5
外国為替	Foreign Exchanges	13.1	10.9	17.4	12.3	15.0	42.0	29.7	22.2
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	217.2	213.7	208.8	204.7	203.5	206.2	199.5	198.3
その他資産	Other Assets	936.4	863.2	1,124.9	1,204.8	869.4	794.7	779.5	772.3
割賦売掛金	Installment Receivables	362.7	347.8	344.8	347.7	340.8	330.4	325.1	324.4
有形固定資産	Premises and Equipment	53.9	52.1	51.5	51.2	54.5	50.0	50.5	48.6
有形リース資産	Tangible Leased Assets	16.2	15.4	17.3	17.2	16.7	13.7	14.2	13.8
無形固定資産	Intangible Fixed Assets	186.8	109.9	106.0	102.9	98.8	96.0	92.8	89.4
のれん	Goodwill, Net	117.0	57.8	55.6	53.5	51.5	49.5	47.5	45.5
無形資産	Other Intangible Assets	38.9	25.2	24.0	22.7	21.6	20.5	19.4	18.2
債券繰延資産	Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	21.3	18.9	17.2	16.4	20.3	18.6	18.0	16.0
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	650.4	623.7	609.7	606.1	593.9	575.7	570.9	557.2
貸倒引当金	Reserve for Credit Losses	(194.8)	(196.6)	(197.7)	(218.1)	(190.7)	(199.2)	(192.5)	(184.3)
<b>資産の部合計</b>	<b>Total Assets</b>	<b>11,506.3</b>	<b>11,376.7</b>	<b>10,947.0</b>	<b>10,464.0</b>	<b>10,428.2</b>	<b>10,231.5</b>	<b>9,473.9</b>	<b>8,940.5</b>
<b>負債及び純資産の部</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
預金	Deposits	6,463.5	6,190.4	5,812.3	5,570.5	5,451.7	5,436.6	5,469.2	5,384.3
譲渡性預金	Negotiable Certificates of Deposit	240.4	284.9	284.1	319.6	232.7	174.0	308.1	152.9
債券	Debentures	503.1	483.7	457.8	425.2	384.4	348.2	329.7	313.1
コールマネー及び売渡手形	Call Money	310.4	310.4	180.4	160.4	165.4	160.3	140.3	140.2
売現先勘定	Payables under Repurchase Agreements	-	8.4	-	-	-	-	-	-
債券貸借取引受入担保金	Collateral Related to Securities Lending Transactions	504.8	548.4	399.8	140.8	315.4	269.6	468.0	223.0
コマーシャルペーパー	Commercial Paper	0.0	-	0.0	-	-	-	-	-
特定取引負債	Trading Liabilities	195.3	177.8	180.2	196.9	167.4	147.7	160.4	191.2
借入金	Borrowed Money	783.0	1,186.8	1,234.3	1,336.1	1,291.2	1,672.7	594.3	547.2
外国為替	Foreign Exchanges	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0
短期社債	Short-Term Corporate Bonds	30.5	17.7	25.5	20.4	28.1	22.8	39.6	43.6
社債	Corporate Bonds	194.8	188.2	163.4	180.8	176.9	179.6	177.1	163.6
その他負債	Other Liabilities	707.4	619.2	894.0	830.5	1,002.6	569.3	538.7	551.7
賞与引当金	Accrued Employees' Bonuses	7.4	8.8	3.0	4.9	5.8	8.0	2.3	4.3
役員賞与引当金	Accrued Directors' Bonuses	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0
退職給付引当金	Reserve for Employees' Retirement Benefits	7.6	7.7	7.0	7.4	7.2	11.0	8.2	7.0
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	0.1	0.2	0.2	0.2	0.2	0.2	0.2	0.1
利息返還損失引当金	Reserve for Losses on Interest Repayments	81.7	70.0	54.3	46.7	39.4	43.1	36.0	29.9
固定資産処分損失引当金	Reserve for Losses on Disposal of Premises and Equipment	6.9	7.2	0.0	-	-	-	-	-
訴訟損失引当金	Reserve for Losses on Litigation	5.4	5.8	-	-	-	-	-	-
特別法上の引当金	Reserve under Special Law	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
繰延税金負債	Deferred Tax Liabilities	1.2	1.5	0.5	2.6	0.5	0.6	0.6	0.3
支払承諾	Acceptances and Guarantees	650.4	623.7	609.7	606.1	593.9	575.7	570.9	557.2
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>10,695.3</b>	<b>10,741.8</b>	<b>10,307.5</b>	<b>9,849.8</b>	<b>9,863.5</b>	<b>9,620.3</b>	<b>8,844.2</b>	<b>8,310.4</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本合計	Total Shareholders' Equity	622.1	459.7	473.6	476.6	523.8	574.1	589.7	591.8
資本金	Capital Stock	476.2	476.2	476.2	476.2	476.2	512.2	512.2	512.2
資本剰余金	Capital Surplus	43.5	43.5	43.5	43.5	43.5	79.4	79.4	79.4
利益剰余金	Retained Earnings	174.8	12.4	26.3	29.3	76.5	55.0	70.5	72.7
自己株式	Treasury Stock, at Cost	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
その他の包括利益累計額合計	Total Accumulated Other Comprehensive Income	(1.1)	(2.6)	(8.5)	(19.9)	(25.9)	(27.9)	(25.1)	(23.7)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	4.9	1.3	0.8	(8.2)	(10.4)	(15.2)	(11.2)	(7.4)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(4.9)	(3.3)	(6.4)	(7.9)	(12.6)	(10.1)	(11.3)	(12.8)
為替換算調整勘定	Foreign Currency Translation Adjustments	(1.0)	(0.7)	(2.9)	(3.6)	(2.8)	(2.5)	(2.5)	(3.4)
新株予約権	Stock Acquisition Rights	1.6	1.6	1.5	1.6	1.5	1.4	1.3	1.3
少数株主持分	Minority Interests in Subsidiaries	188.3	176.2	172.8	155.8	65.2	63.4	63.8	60.6
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>811.0</b>	<b>634.9</b>	<b>639.5</b>	<b>614.1</b>	<b>564.6</b>	<b>611.1</b>	<b>629.7</b>	<b>630.1</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>11,506.3</b>	<b>11,376.7</b>	<b>10,947.0</b>	<b>10,464.0</b>	<b>10,428.2</b>	<b>10,231.5</b>	<b>9,473.9</b>	<b>8,940.5</b>

買入金銭債権	Other Monetary Claims Purchased	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
売買目的の買入金銭債権	Trading Purpose	n/a	157.9	n/a	120.6	n/a	105.3	n/a	79.7
その他の買入金銭債権	Other	n/a	94.8	n/a	57.7	n/a	51.6	n/a	67.2
<b>買入金銭債権</b>	<b>Total Other Monetary Claims Purchased</b>	<b>320.6</b>	<b>252.7</b>	<b>228.8</b>	<b>178.4</b>	<b>163.7</b>	<b>157.0</b>	<b>135.8</b>	<b>147.0</b>
金銭の信託	Monetary Assets Held in Trust	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
運用目的の金銭の信託	Trading Purpose	n/a	200.2	n/a	188.3	n/a	163.9	n/a	145.7
その他の金銭の信託	Other	n/a	92.0	n/a	90.3	n/a	89.7	n/a	130.7
<b>金銭の信託</b>	<b>Total Monetary Assets Held in Trust</b>	<b>317.8</b>	<b>292.2</b>	<b>281.9</b>	<b>278.6</b>	<b>262.0</b>	<b>253.6</b>	<b>241.4</b>	<b>276.4</b>
有価証券	Securities	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
国債	Japanese National Government Bonds	n/a	2,361.6	n/a	1,778.0	n/a	2,462.6	n/a	1,604.4
地方債	Japanese Local Government Bonds	n/a	1.7	n/a	1.8	n/a	1.7	n/a	1.7
社債	Japanese Corporate Bonds	n/a	392.3	n/a	388.7	n/a	344.0	n/a	271.0
株式	Japanese Equity Securities	n/a	27.2	n/a	25.1	n/a	26.0	n/a	24.8
その他の証券	Foreign Bonds and Other	n/a	450.3	n/a	446.2	n/a	451.9	n/a	317.9
<b>有価証券</b>	<b>Total Securities</b>	<b>3,147.8</b>	<b>3,233.3</b>	<b>2,832.9</b>	<b>2,639.9</b>	<b>3,153.8</b>	<b>3,286.3</b>	<b>2,703.3</b>	<b>2,220.1</b>
有価証券保有区別残高	Securities by Category	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
売買目的有価証券のうち有価証券に含まれるもの	Trading Securities	n/a	2.9	n/a	2.4	n/a	1.0	n/a	0.7
満期保有目的の債券	Securities Being Held to Maturity	n/a	479.5	n/a	413.0	n/a	553.9	n/a	669.1
満期保有目的の債券で時価のあるもの	Securities Being Held to Maturity with Readily Determinable Fair Value	499.4	479.5	434.9	413.0	411.7	553.9	650.3	669.1
国債	Japanese National Government Bonds	373.3	353.3	313.2	293.2	293.2	443.8	544.5	594.7
社債	Japanese Corporate Bonds	70.4	70.4	69.4	69.4	69.5	59.5	56.1	27.6
その他	Other	55.7	55.7	52.2	50.3	49.0	50.5	49.6	46.7
満期保有目的の債券で時価のないもの	Securities Being Held to Maturity whose Fair Value is not Readily Determinable	n/a							
社債	Japanese Corporate Bonds	n/a							
その他有価証券	Securities Available for Sale	n/a	2,714.2	n/a	2,186.9	n/a	2,695.6	n/a	1,516.3
その他有価証券で時価のあるもの	Marketable Securities, at Fair Value	2,178.2	2,617.5	2,271.3	2,099.0	2,607.8	2,600.0	1,924.0	1,428.5
株式	Equity Securities	16.0	15.7	14.1	13.7	15.1	14.8	15.1	13.7
国債	Japanese National Government Bonds	1,822.1	2,008.2	1,676.5	1,484.8	1,985.3	2,018.7	1,411.2	1,009.7
地方債	Japanese Local Government Bonds	1.7	1.7	1.8	1.8	1.7	1.7	1.7	1.7
社債	Japanese Corporate Bonds	17.6	321.8	320.8	319.2	318.7	284.4	275.1	243.3
その他	Other, Mainly Foreign Debt Securities	320.6	269.8	258.0	279.5	286.7	280.1	220.6	159.9
外国証券	Foreign Securities	319.4	267.5	255.8	277.3	284.5	277.9	218.4	158.2
外貨外国公社債	Foreign Currency Denominated Foreign Corporate and Government Bonds	187.5	145.4	138.9	161.7	183.0	182.3	126.2	69.5
邦貨外国公社債	Yen-Denominated Foreign Corporate and Government Bonds	121.8	111.7	109.4	107.8	94.7	89.0	86.6	83.7
外国株式・その他	Foreign Equity Securities and Others	7.4	7.5	7.4	7.7	6.7	6.6	5.5	4.9
その他証券	Other Securities	1.1	2.3	2.1	2.1	2.2	2.1	2.1	1.6
時価評価されていないその他有価証券	Book Value of Securities whose Fair Value is not Readily Determinable	n/a	96.6	n/a	87.8	n/a	95.5	n/a	87.8
非上場株式	Equity Securities	n/a	11.3	n/a	11.3	n/a	10.9	n/a	10.9
非上場地方債	Japanese Local Government Bonds	n/a							
非上場社債	Japanese Corporate Bonds	n/a							
非上場外国証券	Foreign Securities	n/a	52.2	n/a	45.7	n/a	55.3	n/a	48.4
その他	Other	n/a	33.0	n/a	30.7	n/a	29.2	n/a	28.4
非連結子会社・関連会社株式	Equity Securities of Unconsolidated Subsidiaries and Affiliates	n/a	36.5	n/a	37.6	n/a	35.7	n/a	33.7
<b>有価証券</b>	<b>Total Securities</b>	<b>3,147.8</b>	<b>3,233.3</b>	<b>2,832.9</b>	<b>2,639.9</b>	<b>3,153.8</b>	<b>3,286.3</b>	<b>2,703.3</b>	<b>2,220.1</b>

注記: 1. 「金融商品に関する会計基準」(平成20年3月10日改正)の適用に伴い、2010.3から、従来「時価評価されていないその他有価証券」に含まれていた非上場社債および非上場外国証券の一部を時価評価しております。

2. 「時価評価されていないその他有価証券」には、時価を把握することが極めて困難と認められる有価証券が含まれております。

Note: 1. In accordance with "Accounting for Financial Instruments" (amended in March 10, 2010), "Japanese Corporate Bonds" and "Foreign Securities", which were previously included in "Book Value of Securities whose Fair Value is not Readily Determinable", are measured at fair value since March 2010.

2. "Book Value of Securities whose Fair Value is not Readily Determinable" includes securities whose fair value cannot be reliably determined.

有価証券満期別残高	Securities by Maturity	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
1年以内	One Year or Less	n/a	327.4	n/a	n/a	n/a	1,190.1	n/a	n/a
1~3年	Over One Year to Three Years	n/a	1,812.0	n/a	n/a	n/a	1,240.5	n/a	n/a
3~5年	Over Three Years to Five Years	n/a	731.1	n/a	n/a	n/a	508.1	n/a	n/a
5~7年	Over Five Years to Seven Years	n/a	63.4	n/a	n/a	n/a	56.9	n/a	n/a
7~10年	Over Seven Years to Ten Years	n/a	67.3	n/a	n/a	n/a	136.1	n/a	n/a
10年超	Over Ten Years	n/a	98.4	n/a	n/a	n/a	20.2	n/a	n/a
期限なし	Unspecified Term	n/a	133.5	n/a	n/a	n/a	134.1	n/a	n/a
<b>有価証券</b>	<b>Total Securities</b>	<b>3,147.8</b>	<b>3,233.3</b>	<b>2,832.9</b>	<b>2,639.9</b>	<b>3,153.8</b>	<b>3,286.3</b>	<b>2,703.3</b>	<b>2,220.1</b>
<b>業種別貸出内訳</b>	<b>Loans by Borrower Industry</b>	<b>2009.12</b>	<b>2010.3</b>	<b>2010.6</b>	<b>2010.9</b>	<b>2010.12</b>	<b>2011.3</b>	<b>2011.6</b>	<b>2011.9</b>
国内(除く特別国際金融取引勘定)	Domestic Offices (excluding Japan Offshore Market Account):								
製造業	Manufacturing	262.7	249.0	248.7	252.0	233.4	231.5	235.2	246.9
農業、林業	Agriculture and Forestry	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.2
漁業	Fishery	2.5	2.5	2.4	2.4	2.2	2.2	2.2	1.0
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	2.9	2.7	2.4	2.2	2.0	0.4	0.4	0.4
建設業	Construction	9.8	8.7	5.8	5.6	5.2	8.3	16.9	16.1
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	39.2	32.3	30.1	25.9	24.6	27.1	27.1	37.6
情報通信業	Information and Communications	19.1	17.0	11.1	16.1	11.7	12.6	15.0	34.9
運輸業、郵便業	Transportation and Postal Service	298.5	293.6	282.7	272.7	299.2	284.3	288.7	276.0
卸売業、小売業	Wholesale and Retail	115.9	109.6	97.6	99.0	93.1	101.4	84.8	80.2
金融業、保険業	Finance and Insurance	836.4	1,095.9	922.7	892.6	785.6	722.6	704.7	680.0
不動産業	Real Estate	946.0	875.6	766.2	722.2	623.6	597.4	592.6	610.8
各種サービス業	Services	273.9	262.7	261.4	255.5	339.3	330.4	314.6	310.8
地方公共団体	Local Government	170.8	171.3	166.7	164.1	163.2	158.8	157.5	140.9
その他	Others	2,063.5	1,956.2	1,896.4	1,820.8	1,767.4	1,752.1	1,713.7	1,603.9
個人向け貸出(リテールバンキング、 新生フィナンシャル、シンキ及びアプラスフィナンシャル)	Loans to Individual Customers in Retail Banking, Shinsei Financial, Shinki and APLUS FINANCIAL	1,707.7	1,667.0	1,630.3	1,577.5	1,543.2	1,527.8	1,521.0	1,430.3
国内合計 (A)	Total Domestic (A)	5,041.7	5,077.6	4,694.9	4,531.7	4,351.1	4,229.7	4,154.1	4,041.4
海外及び特別国際金融取引勘定	Overseas Offices (including Japan Offshore Market Account):								
政府等	Governments	1.7	1.9	2.2	2.2	2.3	2.2	2.2	2.1
金融機関	Financial Institutions	-	1.8	2.2	2.1	1.6	1.6	1.6	1.1
その他	Others	91.2	82.2	73.1	68.4	56.2	57.7	56.0	80.7
海外合計 (B)	Total Overseas (B)	92.9	86.0	77.5	72.7	60.2	61.6	59.8	84.0
<b>合計 (A)+(B)</b>	<b>Total (A)+(B)</b>	<b>5,134.6</b>	<b>5,163.7</b>	<b>4,772.5</b>	<b>4,604.4</b>	<b>4,411.3</b>	<b>4,291.4</b>	<b>4,214.0</b>	<b>4,125.5</b>
<b>無形固定資産</b>	<b>Intangible Fixed Assets</b>	<b>2009.12</b>	<b>2010.3</b>	<b>2010.6</b>	<b>2010.9</b>	<b>2010.12</b>	<b>2011.3</b>	<b>2011.6</b>	<b>2011.9</b>
のれん	Goodwill, Net	117.0	57.8	55.6	53.5	51.5	49.5	47.5	45.5
新生フィナンシャル	Shinsei Financial	28.0	26.5	25.0	23.6	22.2	20.9	19.6	18.3
シンキ	Shinki	(6.4)	(6.3)	(6.2)	(6.1)	(6.0)	(5.9)	(5.8)	(5.7)
アプラスフィナンシャル	APLUS FINANCIAL	67.4	5.0	4.8	4.6	4.4	4.2	3.9	3.7
昭和リース	Showa Leasing	33.1	32.5	32.0	31.4	30.8	30.3	29.7	29.1
その他	Others	(5.1)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
連結に伴う無形資産	Intangible Assets Related with Acquisitions	38.9	25.2	24.0	22.7	21.6	20.5	19.4	18.2
新生フィナンシャル	Shinsei Financial	21.3	20.2	19.2	18.1	17.1	16.2	15.2	14.3
シンキ	Shinki	4.4	-	-	-	-	-	-	-
アプラスフィナンシャル	APLUS FINANCIAL	7.9	-	-	-	-	-	-	-
昭和リース	Showa Leasing	5.1	4.9	4.8	4.6	4.4	4.2	4.1	3.9
その他	Other	30.9	26.8	26.3	26.6	25.7	25.9	25.8	25.6
<b>無形固定資産</b>	<b>Intangible Fixed Assets</b>	<b>186.8</b>	<b>109.9</b>	<b>106.0</b>	<b>102.9</b>	<b>98.8</b>	<b>96.0</b>	<b>92.8</b>	<b>89.4</b>
<b>繰越欠損金</b>	<b>Tax Loss Carryforwards</b>	<b>2009.12</b>	<b>2010.3</b>	<b>2010.6</b>	<b>2010.9</b>	<b>2010.12</b>	<b>2011.3</b>	<b>2011.6</b>	<b>2011.9</b>
新生銀行	Shinsei Bank	n/a	108.0	n/a	n/a	n/a	126.0	n/a	n/a
新生フィナンシャル	Shinsei Financial	n/a	263.6	n/a	n/a	n/a	264.9	n/a	n/a
シンキ	Shinki	n/a	33.8	n/a	n/a	n/a	47.9	n/a	n/a
アプラスフィナンシャル	APLUS FINANCIAL	n/a	192.6	n/a	n/a	n/a	191.1	n/a	n/a
昭和リース	Showa Leasing	n/a	14.6	n/a	n/a	n/a	8.9	n/a	n/a
<b>1株当たり配当金(円)</b>	<b>Dividends Per Share (JPY)</b>	<b>2009.12</b>	<b>2010.3</b>	<b>2010.6</b>	<b>2010.9</b>	<b>2010.12</b>	<b>2011.3</b>	<b>2011.6</b>	<b>2011.9</b>
普通株	Common Share	-	-	-	-	-	1.0	-	-

リスク管理債権	Risk Monitored Loans	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
破綻先債権額	Loans to Bankrupt Obligors	32.1	21.5	20.4	18.5	16.9	13.9	14.9	14.9
延滞債権額	Non-Accrual Delinquent Loans	196.2	346.7	334.4	357.2	330.2	317.9	295.6	274.1
3か月以上延滞債権額	Loans Past Due Three Months or More	15.6	2.7	2.9	2.2	3.7	2.2	7.0	1.7
貸出条件緩和債権額	Restructured Loans	61.9	61.3	61.0	61.5	59.9	60.9	58.7	54.9
合計 (A)	Total (A)	306.0	432.3	418.9	439.5	410.7	395.0	376.4	345.9
貸出金残高 (B)	Loans and Bills Discounted (B)	5,134.6	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0	4,125.5
貸出残高比 (A)/(B)	(A)/(B)	5.96%	8.37%	8.78%	9.55%	9.31%	9.21%	8.93%	8.39%
貸倒引当金 (C)	Reserve for Credit Losses (C)	194.8	196.6	197.7	218.1	190.7	199.2	192.5	184.3
引当率 (C)/(A)	Reserve Ratios (C)/(A)	63.7%	45.5%	47.2%	49.6%	46.4%	50.4%	51.1%	53.3%

子会社別連結リスク管理債権	Risk Monitored Loans Breakdown for Large Entities	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
新生銀行単体	Shinsei Bank	n/a	306.2	n/a	289.6	n/a	251.3	n/a	227.1
新生フィナンシャル	Shinsei Financial	n/a	62.1	n/a	59.6	n/a	55.0	n/a	46.5
シンキ	Shinki	n/a	9.4	n/a	8.5	n/a	7.4	n/a	5.7
アプラスフィナンシャル	APLUS FINANCIAL	n/a	27.4	n/a	25.0	n/a	24.6	n/a	23.8
その他子会社	Other Subsidiaries	n/a	26.9	n/a	56.7	n/a	56.5	n/a	42.6
合計	Risk-Monitored Loans Breakdown For Large Entities	306.0	432.3	418.9	439.5	410.7	395.0	376.4	345.9

連結リスク管理債権に準ずる割賦売掛金	Risk Monitored Installment Receivables Included in Other Assets	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
新生フィナンシャル	Shinsei Financial	n/a	0.3	n/a	0.1	n/a	0.1	n/a	0.0
アプラスフィナンシャル	APLUS FINANCIAL	n/a	3.9	n/a	3.4	n/a	2.6	n/a	2.8
昭和リース	Showa Leasing	n/a	3.7	n/a	3.5	n/a	3.6	n/a	3.7
その他子会社	Other Subsidiaries	n/a	1.6	n/a	1.0	n/a	1.0	n/a	0.7
合計	Risk-Monitored Installment Receivables Included in Other Assets	n/a	9.5	n/a	8.2	n/a	7.3	n/a	7.4

貸倒引当金	Reserve for Credit Losses	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
一般貸倒引当金	General Reserve for Loan Losses	127.2	110.0	109.4	124.3	101.5	102.7	98.4	96.9
個別貸倒引当金	Specific Reserve for Loan Losses	67.6	86.5	88.2	93.8	89.2	96.4	94.0	87.4
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
貸倒引当金合計	Total	194.8	196.6	197.7	218.1	190.7	199.2	192.5	184.3

資金調達内訳*	Overall Funding Composition*	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
顧客からの資金調達	Total Customer Based Funding	7,207.1	6,959.1	6,554.3	6,315.4	6,068.8	5,959.0	6,107.1	5,850.5
法人預金	Institutional Deposits	1,197.7	1,170.3	1,033.8	1,083.5	901.7	858.4	983.1	755.8
法人債券	Institutional Debentures	195.5	183.5	162.5	135.7	97.8	68.3	51.4	38.3
リテール預金	Retail Deposits	5,506.2	5,305.0	5,062.6	4,806.6	4,782.6	4,752.2	4,794.2	4,781.5
仕組預金	Structured Deposits	1,427.7	1,324.8	1,172.4	971.6	888.7	828.1	792.0	745.0
リテール債券	Retail Debentures	307.6	300.1	295.3	289.5	286.5	279.9	278.3	274.8
コールマネー及び売渡手形	Call Money	310.4	310.4	180.4	160.4	165.4	160.3	140.3	140.2
売現先勘定	Payables under Repurchase Agreements	-	8.4	-	-	-	-	-	-
債券貸借取引受入担保金	Collateral Related Securities Lending Transactions	504.8	548.4	399.8	140.8	315.4	269.6	468.0	223.0
コマーシャル・ペーパー	Commercial Paper	0.1	-	-	-	-	-	-	-
借入金	Borrowed Money	783.0	1,186.8	1,234.3	1,336.1	1,291.2	1,672.7	594.3	547.2
社債及び短期社債	Corporate Bonds and Short-Term Corporate Bonds	225.3	205.9	188.9	201.2	205.0	202.4	216.7	207.2
合計	Total	9,031.0	9,219.3	8,558.0	8,154.2	8,046.2	8,264.2	7,526.5	6,968.3

注記: 前期の数字は今期の表記に調整されています。

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

預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
預金	Deposits	6,463.5	6,190.4	5,812.3	5,570.5	5,451.7	5,436.6	5,469.2	5,384.3
流動性預金	Liquid (Current, Ordinary, Note) Deposits	1,446.9	1,490.1	1,555.5	1,496.5	1,481.3	1,476.3	1,468.2	1,428.4
定期性預金	Time Deposits	4,747.2	4,420.7	3,971.8	3,743.2	3,625.8	3,602.9	3,637.9	3,584.4
その他	Other	269.3	279.5	284.9	330.7	344.5	357.2	363.0	371.4
譲渡性預金	Negotiable Certificates of Deposits (NCDs)	240.4	284.9	284.1	319.6	232.7	174.0	308.1	152.9
合計	Total	6,704.0	6,475.3	6,096.4	5,890.1	5,684.4	5,610.6	5,777.3	5,537.3

定期預金の残存期間別残高	Time Deposits by Maturity	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
3か月未満	Less than Three Months	n/a	1,430.6	n/a	n/a	n/a	1,373.3	n/a	n/a
3か月以上6か月未満	Three Months or More, but Less than Six Months	n/a	590.7	n/a	n/a	n/a	246.7	n/a	n/a
6か月以上1年未満	Six Months or More, but Less than One Year	n/a	452.8	n/a	n/a	n/a	405.2	n/a	n/a
1年以上2年未満	One Year or More, but Less than Two Years	n/a	515.4	n/a	n/a	n/a	470.4	n/a	n/a
2年以上3年未満	Two Years or More, but Less than Three Years	n/a	452.1	n/a	n/a	n/a	593.9	n/a	n/a
3年以上	Three Years or More	n/a	978.9	n/a	n/a	n/a	513.2	n/a	n/a
合計	Total	4,747.2	4,420.7	3,971.8	3,743.2	3,625.8	3,602.9	3,637.9	3,584.4

債券の残存期間別残高	Maturity Schedule of Debentures	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
1年以下	One Year or Less	n/a	173.4	n/a	152.4	n/a	92.5	n/a	n/a
1年超2年以下	Over One Year to Two Years	n/a	100.9	n/a	74.7	n/a	66.7	n/a	n/a
2年超3年以下	Over Two Years to Three Years	n/a	74.7	n/a	71.3	n/a	58.5	n/a	n/a
3年超4年以下	Over Three Years to Four Years	n/a	66.9	n/a	56.5	n/a	57.1	n/a	n/a
4年超	Over Four Years	n/a	67.6	n/a	70.1	n/a	73.2	n/a	n/a
<b>合計</b>	<b>Total</b>	503.1	483.7	457.8	425.2	384.4	348.2	329.7	313.1

借入金の残存期間別残高	Maturity Schedule of Borrowed Money	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
1年以下	One Year or Less	n/a	878.6	n/a	1,060.1	n/a	1,413.2	n/a	n/a
1年超2年以下	Over One Year to Two Years	n/a	89.7	n/a	84.0	n/a	69.9	n/a	n/a
2年超3年以下	Over Two Years to Three Years	n/a	49.5	n/a	38.5	n/a	29.8	n/a	n/a
3年超4年以下	Over Three Years to Four Years	n/a	17.7	n/a	6.9	n/a	13.4	n/a	n/a
4年超	Over Four Years	n/a	151.1	n/a	146.3	n/a	146.3	n/a	n/a
<b>合計</b>	<b>Total</b>	783.0	1,186.8	1,234.3	1,336.1	1,291.2	1,672.7	594.3	547.2

社債の残存期間別残高	Maturity Schedule of Corporate Bonds	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
1年以下	One Year or Less	n/a	13.1	n/a	4.7	n/a	3.3	n/a	n/a
1年超2年以下	Over One Year to Two Years	n/a	0.3	n/a	2.0	n/a	1.9	n/a	n/a
2年超3年以下	Over Two Years to Three Years	n/a	0.1	n/a	1.7	n/a	1.7	n/a	n/a
3年超4年以下	Over Three Years to Four Years	n/a	-	n/a	1.7	n/a	34.9	n/a	n/a
4年超	Over Four Years	n/a	174.7	n/a	170.4	n/a	137.6	n/a	n/a
<b>合計</b>	<b>Total</b>	194.8	188.2	163.4	180.8	176.9	179.6	177.1	163.6

Section 2. 新生銀行 連結部門別データ  
Section 2.1 概要

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

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

概要*	Overall*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
業務粗利益	Total Revenue	83.3	36.2	70.4	85.1	86.4	50.0	57.4	48.2
経費	General and Administrative Expenses	41.0	40.7	36.4	36.3	35.6	34.3	31.1	32.1
実質業務純益(損失)	Ordinary Business Profit (Loss)	42.3	(4.4)	34.0	48.8	50.8	15.6	26.2	16.0
与信関連費用	Net Credit Costs	23.1	49.9	13.8	38.5	(3.0)	19.0	2.1	6.6
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	19.1	(54.4)	20.1	10.2	53.8	(3.4)	24.0	9.4
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	5.0	5.0	3.4	3.4	3.1	3.0	3.1	3.1
その他利益(損失)	Other Gains (Losses)	(0.0)	(97.8)	(0.6)	1.7	0.8	(11.9)	(0.7)	(0.7)
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.4	0.5	0.2	0.9	0.4	0.3	1.0	0.6
法人税等調整額	Deferred Income Tax (Benefit)	(0.5)	3.8	(0.5)	2.2	1.6	1.8	0.0	1.7
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.9	0.6	2.5	2.3	2.3	0.7	1.0	0.9
四半期純利益(損失)	Net Income (Loss)	11.1	(162.4)	13.8	3.0	47.2	(21.4)	18.1	2.1
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	15.5	(89.5)	16.7	5.9	49.8	(18.7)	20.8	4.8

法人部門*	Institutional Group*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
業務粗利益	Total Revenue			17.8	24.4	18.8	12.4	20.3	12.2
経費	General and Administrative Expenses			6.9	6.9	6.7	6.6	6.2	6.2
実質業務純益	Ordinary Business Profit			10.9	17.4	12.1	5.7	14.1	5.9
与信関連費用	Net Credit Costs			3.6	28.0	(3.5)	9.7	(0.4)	3.6
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs			7.3	(10.5)	15.6	(3.9)	14.5	2.3

注記:前期の数字は今期の表記に調整されています。

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

金融市場部門*	Global Markets Group*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
業務粗利益	Total Revenue			8.0	18.9	31.8	4.8	0.9	2.0
経費	General and Administrative Expenses			3.2	3.0	3.0	2.8	2.7	2.6
実質業務純益(損失)	Ordinary Business Profit (Loss)			4.7	15.9	28.8	1.9	(1.7)	(0.6)
与信関連費用	Net Credit Costs			(1.5)	0.2	(0.0)	2.7	(1.2)	(0.9)
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs			6.3	15.6	28.9	(0.7)	(0.5)	0.2

注記:前期の数字は今期の表記に調整されています。

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

個人部門*	Individual Group*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
業務粗利益	Total Revenue	51.0	45.9	45.6	42.6	36.4	32.4	36.9	34.6
経費	General and Administrative Expenses	29.9	30.3	27.2	26.0	25.8	25.3	22.8	23.1
実質業務純益	Ordinary Business Profit	21.0	15.5	18.4	16.5	10.5	7.1	14.0	11.4
与信関連費用	Net Credit Costs	12.0	8.1	11.5	10.2	0.4	6.3	3.7	3.8
与信関連費用加算後実質業務純益	Ordinary Business Profit after Net Credit Costs	9.0	7.4	6.8	6.2	10.1	0.7	10.3	7.6

注記:前期の数字は今期の表記に調整されています。

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

経営勘定/その他*	Corporate/Other*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
業務粗利益	Total Revenue			(1.0)	(0.8)	(0.6)	0.2	(0.7)	(0.6)
経費	General and Administrative Expenses			(0.8)	0.3	0.0	(0.5)	(0.6)	0.0
実質業務純益(損失)	Ordinary Business Profit (Loss)			(0.1)	(1.1)	(0.7)	0.7	(0.1)	(0.6)
与信関連費用	Net Credit Costs			0.1	(0.0)	0.1	0.2	0.0	0.0
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs			(0.2)	(1.1)	(0.8)	0.5	(0.2)	(0.7)



## Section 2.2 部門別業務粗利益

## Section 2.2 Business Line Total Revenue

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

法人部門 業務粗利益*	Institutional Group Total Revenue*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
資金利益	Net Interest Income			8.1	9.8	7.4	8.6	6.2	6.5
法人営業	Institutional Banking			2.2	2.3	2.3	2.3	2.3	1.9
ストラクチャードファイナンス	Structured Finance			5.8	5.9	5.2	4.4	4.1	4.4
プリンシパルトランザクションズ	Principal Transactions			(0.2)	0.8	0.3	1.8	0.5	0.8
昭和リース	Showa Leasing	(1.0)	(0.6)	(0.7)	(0.9)	(0.8)	(0.5)	(0.9)	(0.6)
その他	Others			1.0	1.7	0.2	0.5	0.0	(0.0)
非資金利益	Non-Interest Income			9.7	14.5	11.4	3.7	14.0	5.6
法人営業	Institutional Banking			0.3	0.6	0.3	0.1	0.3	(2.5)
ストラクチャードファイナンス	Structured Finance			0.9	(0.7)	1.1	(0.2)	0.6	1.1
プリンシパルトランザクションズ	Principal Transactions			1.8	4.7	0.7	(1.6)	1.0	3.6
昭和リース	Showa Leasing	4.8	4.6	4.5	4.7	4.5	4.6	4.3	4.3
その他	Others			2.0	5.2	4.6	0.7	7.7	(0.9)
<b>法人部門 業務粗利益</b>	<b>Institutional Group Total Revenue</b>			<b>17.8</b>	<b>24.4</b>	<b>18.8</b>	<b>12.4</b>	<b>20.3</b>	<b>12.2</b>
法人営業	Institutional Banking			2.5	2.9	2.7	2.5	2.7	(0.6)
ストラクチャードファイナンス	Structured Finance			6.7	5.1	6.3	4.2	4.7	5.5
プリンシパルトランザクションズ	Principal Transactions			1.5	5.5	1.1	0.2	1.6	4.4
昭和リース	Showa Leasing	3.7	4.0	3.7	3.7	3.7	4.0	3.4	3.7
その他	Others			3.0	7.0	4.8	1.3	7.7	(0.9)
<b>法人部門 業務粗利益</b>	<b>Institutional Group Total Revenue</b>			<b>17.8</b>	<b>24.4</b>	<b>18.8</b>	<b>12.4</b>	<b>20.3</b>	<b>12.2</b>

注記:前期の数字は今期の表記に調整されています。

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

金融市場部門 業務粗利益*	Global Markets Group Total Revenue*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
資金利益	Net Interest Income			2.1	0.1	3.9	2.9	(1.1)	(1.3)
金融法人	Financial Institutions			0.3	0.3	0.3	0.2	0.3	0.3
市場営業	Markets			1.0	0.7	0.5	0.3	0.2	0.1
トレジャリー	Treasury			0.6	(1.0)	2.9	2.2	(1.8)	(2.1)
その他	Others			0.1	0.1	0.1	0.0	0.0	0.2
非資金利益	Non-Interest Income			5.8	18.7	27.8	1.8	2.0	3.3
金融法人	Financial Institutions			0.2	0.5	0.0	0.5	0.3	0.4
市場営業	Markets			1.7	6.0	1.0	0.9	0.6	1.4
トレジャリー	Treasury			3.5	11.1	26.3	(0.0)	0.5	0.8
その他	Others			0.3	0.9	0.4	0.4	0.5	0.6
<b>金融市場部門 業務粗利益</b>	<b>Global Markets Group Total Revenue</b>			<b>8.0</b>	<b>18.9</b>	<b>31.8</b>	<b>4.8</b>	<b>0.9</b>	<b>2.0</b>
金融法人	Financial Institutions			0.5	0.8	0.3	0.8	0.7	0.8
市場営業	Markets			2.8	6.8	1.5	1.2	0.9	1.6
トレジャリー	Treasury			4.1	10.1	29.3	2.1	(1.3)	(1.3)
その他	Others			0.4	1.1	0.6	0.5	0.6	0.8
<b>金融市場部門 業務粗利益</b>	<b>Global Markets Group Total Revenue</b>			<b>8.0</b>	<b>18.9</b>	<b>31.8</b>	<b>4.8</b>	<b>0.9</b>	<b>2.0</b>

注記:前期の数字は今期の表記に調整されています。

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

個人部門 業務粗利益*	Individual Group Total Revenue*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
資金利益	Net Interest Income	40.2	37.0	35.7	32.5	26.1	22.9	26.9	25.0
リテールバンキング	Retail Banking	8.0	7.8	8.5	8.7	8.3	8.1	8.1	7.2
新生フィナンシャル	Shinsei Financial	21.3	20.1	18.3	16.5	15.2	13.9	12.6	11.9
シンキ	Shinki	3.6	3.3	3.3	3.1	2.8	2.4	2.3	2.1
アプラスフィナンシャル	APLUS FINANCIAL	6.6	5.2	5.0	3.7	3.2	2.4	3.4	3.3
その他	Others			0.3	0.3	(3.5)	(4.0)	0.4	0.3
非資金利益	Non-Interest Income	10.7	8.9	9.9	10.0	10.3	9.5	10.0	9.5
リテールバンキング	Retail Banking	2.1	1.6	2.4	2.4	2.3	2.3	2.2	1.6
新生フィナンシャル	Shinsei Financial	(0.5)	(1.2)	(1.2)	(1.2)	(1.1)	(1.4)	(1.0)	(0.6)
シンキ	Shinki	(0.3)	(0.3)	(0.3)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)
アプラスフィナンシャル	APLUS FINANCIAL	9.4	8.8	9.0	9.1	9.3	8.8	8.9	8.7
その他	Others			0.0	0.0	0.0	0.0	0.0	0.0
<b>個人部門 業務粗利益</b>	<b>Individual Group Total Revenue</b>	<b>51.0</b>	<b>45.9</b>	<b>45.6</b>	<b>42.6</b>	<b>36.4</b>	<b>32.4</b>	<b>36.9</b>	<b>34.6</b>
リテールバンキング	Retail Banking	10.2	9.5	11.0	11.1	10.6	10.5	10.3	8.8
預金・債券関連金利収益	Deposits and Debentures Net Interest Income	6.3	6.1	6.4	6.5	6.0	5.8	5.8	5.5
預金・債券関連非金利収益	Deposits and Debentures Non-Interest Income	1.0	0.6	1.4	1.4	1.4	1.5	1.3	1.1
アセットマネージメント	Asset Management	1.3	1.1	1.2	1.2	1.0	1.0	1.2	1.0
貸出	Loans	1.5	1.5	1.9	1.9	2.0	2.0	1.9	1.1
新生フィナンシャル	Shinsei Financial	20.8	18.9	17.1	15.2	14.0	12.4	11.5	11.2
シンキ	Shinki	3.3	2.9	3.0	2.8	2.5	2.2	2.1	2.0
アプラスフィナンシャル	APLUS FINANCIAL	16.1	14.1	14.1	12.8	12.6	11.2	12.3	12.0
その他	Others			0.3	0.4	(3.4)	(4.0)	0.4	0.4
<b>個人部門 業務粗利益</b>	<b>Individual Group Total Revenue</b>	<b>51.0</b>	<b>45.9</b>	<b>45.6</b>	<b>42.6</b>	<b>36.4</b>	<b>32.4</b>	<b>36.9</b>	<b>34.6</b>

注記:前期の数字は今期の表記に調整されています。

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

経営勘定/その他 業務粗利益*	Corporate/Other Total Revenue*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
資金利益	Net Interest Income			(1.4)	(1.0)	(0.8)	(0.7)	(0.7)	(0.7)
非資金利益	Non-Interest Income			0.3	0.2	0.1	0.9	(0.0)	0.1
<b>経営勘定/その他 業務粗利益(損失)</b>	<b>Corporate/Other Total Revenue (Loss)</b>			<b>(1.0)</b>	<b>(0.8)</b>	<b>(0.6)</b>	<b>0.2</b>	<b>(0.7)</b>	<b>(0.6)</b>

業務粗利益*	Total Revenue*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
資金利益	Net Interest Income	52.9	45.5	44.6	41.5	36.6	33.8	31.2	29.4
非資金利益	Non-Interest Income	30.3	(9.3)	25.8	43.5	49.8	16.1	26.1	18.7
<b>業務粗利益</b>	<b>Total Revenue</b>	<b>83.3</b>	<b>36.2</b>	<b>70.4</b>	<b>85.1</b>	<b>86.4</b>	<b>50.0</b>	<b>57.4</b>	<b>48.2</b>
法人部門	Institutional Group			17.8	24.4	18.8	12.4	20.3	12.2
法人営業	Institutional Banking			2.5	2.9	2.7	2.5	2.7	(0.6)
ストラクチャードファイナンス	Structured Finance			6.7	5.1	6.3	4.2	4.7	5.5
プリンシパルトランザクションズ	Principal Transactions			1.5	5.5	1.1	0.2	1.6	4.4
昭和リース	Showa Leasing	3.7	4.0	3.7	3.7	3.7	4.0	3.4	3.7
その他	Others			3.0	7.0	4.8	1.3	7.7	(0.9)
金融市場部門	Global Markets Group			8.0	18.9	31.8	4.8	0.9	2.0
金融法人	Financial Institutions			0.5	0.8	0.3	0.8	0.7	0.8
市場営業	Markets			2.8	6.8	1.5	1.2	0.9	1.6
トレジャリー	Treasury			4.1	10.1	29.3	2.1	(1.3)	(1.3)
その他	Others			0.4	1.1	0.6	0.5	0.6	0.8
個人部門	Individual Group	51.0	45.9	45.6	42.6	36.4	32.4	36.9	34.6
リテールバンキング	Retail Banking	10.2	9.5	11.0	11.1	10.6	10.5	10.3	8.8
新生フィナンシャル	Shinsei Financial	20.8	18.9	17.1	15.2	14.0	12.4	11.5	11.2
シンキ	Shinki	3.3	2.9	3.0	2.8	2.5	2.2	2.1	2.0
アプラスフィナンシャル	APLUS FINANCIAL	16.1	14.1	14.1	12.8	12.6	11.2	12.3	12.0
その他	Others			0.3	0.4	(3.4)	(4.0)	0.4	0.4
経営勘定/その他	Corporate/Other Total Revenue	1.5	6.3	(1.0)	(0.8)	(0.6)	0.2	(0.7)	(0.6)
<b>業務粗利益</b>	<b>Total Revenue</b>	<b>83.3</b>	<b>36.2</b>	<b>70.4</b>	<b>85.1</b>	<b>86.4</b>	<b>50.0</b>	<b>57.4</b>	<b>48.2</b>

注記:前期の数字は今期の表記に調整されています。

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

経費*	General and Administrative Expenses*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
法人部門	Institutional Group			6.9	6.9	6.7	6.6	6.2	6.2
法人営業	Institutional Banking			1.6	1.6	1.5	1.5	1.4	1.4
ストラクチャードファイナンス	Structured Finance			1.5	1.4	1.4	1.4	1.2	1.1
プリンシパルトランザクションズ	Principal Transactions			1.1	1.2	0.8	1.0	0.9	0.9
昭和リース	Showa Leasing	2.0	2.1	2.0	1.9	2.0	2.0	1.8	1.9
その他	Others			0.6	0.6	0.9	0.6	0.6	0.6
金融市場部門	Global Markets Group			3.2	3.0	3.0	2.8	2.7	2.6
金融法人	Financial Institutions			0.6	0.6	0.5	0.5	0.5	0.5
市場営業	Markets			1.2	1.1	1.1	1.1	0.8	0.8
トレジャリー	Treasury			0.2	0.2	0.2	0.3	0.2	0.2
その他	Others			0.9	0.9	0.9	0.8	1.0	1.0
個人部門	Individual Group	29.9	30.3	27.2	26.0	25.8	25.3	22.8	23.1
リテールバンキング	Retail Banking	8.8	8.6	8.0	8.1	8.3	8.6	7.8	7.6
新生フィナンシャル	Shinsei Financial	9.8	10.4	8.7	8.6	8.1	7.9	6.6	6.7
シンキ	Shinki	1.9	1.6	1.4	1.2	1.1	0.8	0.9	0.9
アプラスフィナンシャル	APLUS FINANCIAL	9.2	9.6	8.9	8.0	7.9	7.9	7.2	7.7
その他	Others			0.0	0.0	0.1	0.0	0.0	0.1
経営勘定/その他	Corporate/Other	0.3	0.0	(0.8)	0.3	0.0	(0.5)	(0.6)	0.0
<b>経費</b>	<b>General and Administrative Expenses</b>	<b>41.0</b>	<b>40.7</b>	<b>36.4</b>	<b>36.3</b>	<b>35.6</b>	<b>34.3</b>	<b>31.1</b>	<b>32.1</b>

注記: 前期の数字は今期の表記に調整されています。

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

実質業務純益(損失)*	Ordinary Business Profit (Loss)*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
法人部門	Institutional Group			10.9	17.4	12.1	5.7	14.1	5.9
法人営業	Institutional Banking			0.9	1.3	1.1	1.0	1.2	(2.0)
ストラクチャードファイナンス	Structured Finance			5.2	3.7	4.9	2.8	3.5	4.3
プリンシパルトランザクションズ	Principal Transactions			0.4	4.3	0.3	(0.7)	0.6	3.4
昭和リース	Showa Leasing	1.7	1.8	1.7	1.7	1.7	2.0	1.5	1.7
その他	Others			2.4	6.3	3.9	0.6	7.0	(1.5)
金融市場部門	Global Markets Group			4.7	15.9	28.8	1.9	(1.7)	(0.6)
金融法人	Financial Institutions			(0.1)	0.1	(0.2)	0.2	0.1	0.2
市場営業	Markets			1.5	5.6	0.4	0.1	0.0	0.8
トレジャリー	Treasury			3.8	9.8	29.0	1.8	(1.5)	(1.5)
その他	Others			(0.5)	0.2	(0.3)	(0.3)	(0.4)	(0.1)
個人部門	Individual Group	21.0	15.5	18.4	16.5	10.5	7.1	14.0	11.4
リテールバンキング	Retail Banking	1.4	0.8	2.9	3.0	2.2	1.8	2.5	1.2
新生フィナンシャル	Shinsei Financial	10.9	8.4	8.3	6.6	5.8	4.5	4.8	4.5
シンキ	Shinki	1.4	1.3	1.6	1.6	1.4	1.4	1.1	1.1
アプラスフィナンシャル	APLUS FINANCIAL	6.8	4.5	5.2	4.8	4.6	3.3	5.0	4.2
その他	Others			0.2	0.3	(3.6)	(4.0)	0.3	0.2
経営勘定/その他	Corporate/Other	1.2	6.3	(0.1)	(1.1)	(0.7)	0.7	(0.1)	(0.6)
<b>実質業務純益(損失)</b>	<b>Ordinary Business Profit (Loss)</b>	<b>42.3</b>	<b>(4.4)</b>	<b>34.0</b>	<b>48.8</b>	<b>50.8</b>	<b>15.6</b>	<b>26.2</b>	<b>16.0</b>

注記: 前期の数字は今期の表記に調整されています。

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

与信関連費用*	Net Credit Costs*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
法人部門	Institutional Group			3.6	28.0	(3.5)	9.7	(0.4)	3.6
法人営業	Institutional Banking			(0.8)	(0.0)	(1.0)	1.8	(1.1)	(2.0)
ストラクチャードファイナンス	Structured Finance			5.7	26.3	(0.0)	7.0	2.0	5.6
プリンシパルトランザクションズ	Principal Transactions			(0.2)	(0.0)	(0.1)	(0.1)	0.1	(0.4)
昭和リース	Showa Leasing	0.2	2.1	0.5	1.0	(1.6)	3.5	(1.8)	0.4
その他	Others			(1.5)	0.8	(0.6)	(2.5)	0.3	0.1
金融市場部門	Global Markets Group			(1.5)	0.2	(0.0)	2.7	(1.2)	(0.9)
金融法人	Financial Institutions			(1.2)	0.5	(0.1)	0.1	0.2	(0.5)
市場営業	Markets			(0.3)	(0.3)	(0.1)	2.4	(1.2)	(0.1)
トレジャリー	Treasury			-	-	-	-	-	-
その他	Others			0.1	0.0	0.3	0.2	(0.2)	(0.2)
個人部門	Individual Group	12.0	8.1	11.5	10.2	0.4	6.3	3.7	3.8
リテールバンキング	Retail Banking	(0.0)	0.0	0.7	0.4	0.0	1.2	0.2	1.0
新生フィナンシャル	Shinsei Financial	6.4	1.3	5.7	4.6	(2.3)	(0.3)	(0.3)	0.1
シンキ	Shinki	1.3	1.2	0.8	1.0	0.6	1.1	0.0	0.0
アプラスフィナンシャル	APLUS FINANCIAL	4.4	4.8	3.9	3.9	1.8	4.0	3.7	2.5
その他	Others			0.1	0.1	0.2	0.2	0.0	0.0
経営勘定/その他	Corporate/Other	0.0	(0.5)	0.1	(0.0)	0.1	0.2	0.0	0.0
<b>与信関連費用</b>	<b>Net Credit Costs</b>	<b>23.1</b>	<b>49.9</b>	<b>13.8</b>	<b>38.5</b>	<b>(3.0)</b>	<b>19.0</b>	<b>2.1</b>	<b>6.6</b>

注記:前期の数字は今期の表記に調整されています。

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

与信関連費用加算後実質業務純益(損失)*	Ordinary Business Profit (Loss) after Net Credit Costs*	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
法人部門	Institutional Group			7.3	(10.5)	15.6	(3.9)	14.5	2.3
法人営業	Institutional Banking			1.8	1.3	2.1	(0.8)	2.3	0.0
ストラクチャードファイナンス	Structured Finance			(0.4)	(22.6)	4.9	(4.2)	1.5	(1.3)
プリンシパルトランザクションズ	Principal Transactions			0.6	4.4	0.4	(0.6)	0.5	3.9
昭和リース	Showa Leasing	1.4	(0.2)	1.2	0.7	3.3	(1.5)	3.3	1.2
その他	Others			3.9	5.4	4.6	3.1	6.6	(1.6)
金融市場部門	Global Markets Group			6.3	15.6	28.9	(0.7)	(0.5)	0.2
金融法人	Financial Institutions			1.1	(0.3)	(0.0)	0.1	(0.1)	0.7
市場営業	Markets			1.9	6.0	0.6	(2.2)	1.3	0.9
トレジャリー	Treasury			3.8	9.8	29.0	1.8	(1.5)	(1.5)
その他	Others			(0.6)	0.1	(0.6)	(0.5)	(0.1)	0.1
個人部門	Individual Group	9.0	7.4	6.8	6.2	10.1	0.7	10.3	7.6
リテールバンキング	Retail Banking	1.4	0.8	2.1	2.5	2.2	0.6	2.3	0.2
新生フィナンシャル	Shinsei Financial	4.5	7.0	2.5	2.0	8.2	4.8	5.2	4.3
シンキ	Shinki	0.0	0.1	0.7	0.6	0.8	0.2	1.1	1.0
アプラスフィナンシャル	APLUS FINANCIAL	2.4	(0.3)	1.2	0.8	2.8	(0.6)	1.3	1.7
その他	Others			0.0	0.2	(3.9)	(4.3)	0.2	0.2
経営勘定/その他	Corporate/Other	1.1	6.8	(0.2)	(1.1)	(0.8)	0.5	(0.2)	(0.7)
<b>与信関連費用加算後実質業務純益(損失)</b>	<b>Ordinary Business Profit (Loss) after Net Credit Costs</b>	<b>19.1</b>	<b>(54.4)</b>	<b>20.1</b>	<b>10.2</b>	<b>53.8</b>	<b>(3.4)</b>	<b>24.0</b>	<b>9.4</b>

注記:前期の数字は今期の表記に調整されています。

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

## Section 2.3 部門別主要データ

## Section 2.3 Business Line Key Data

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

法人部門・金融市場部門*	Institutional Group, Global Markets Group*	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	1,988.8	2,141.1	1,901.6	1,870.2	1,849.7	1,778.3	1,718.0	1,726.2
不動産ファイナンス	Real Estate Finance	1,076.1	1,048.9	937.6	890.9	796.6	743.6	742.1	750.8
不動産ノンリコースファイナンス(ローン形態)	Real Estate Non-Recourse Loans	653.5	651.4	552.8	512.5	432.5	411.3	405.3	393.3
不動産ノンリコースファイナンス(私募債形態等)	Real Estate Non-Recourse Bonds and Others	308.9	298.6	290.5	281.1	282.0	247.2	239.6	235.8
その他不動産ファイナンスローン	Other Real Estate Finance Loans	113.6	98.9	94.2	97.2	82.0	85.0	97.1	121.6
その他プロダクトローン	Other Product Loans	614.7	520.3	514.1	468.9	428.4	415.3	399.3	381.4
CLO(貸出債権証券化)	CLO (Off Balance)	-	-	-	-	-	-	-	-
コマーシャルファイナンス子会社顧客向け貸出	Loans to Commercial Finance Subsidiaries' Customers	34.8	38.9	36.2	36.2	34.3	34.9	34.2	33.2
貸出及び私募債形態ノンリコースファイナンス	Total Loans and Non-Recourse Bonds	3,714.6	3,749.3	3,389.6	3,266.4	3,109.2	2,979.2	2,893.8	2,891.7
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	217.2	213.7	208.9	204.7	203.5	206.2	199.5	198.3
割賦売掛金	Installment Receivables	119.7	116.6	108.1	111.7	108.1	109.3	103.6	106.4
法人預金(含む譲渡性預金)	Institutional Deposits and Negotiable Certificates of Deposit	1,197.7	1,170.3	1,033.8	1,083.5	901.7	858.4	983.1	755.8
法人債券	Institutional Debentures	195.5	183.5	162.5	135.7	97.8	68.3	51.4	38.3
預金・債券	Total Deposits and Debentures	1,393.2	1,353.9	1,196.3	1,219.2	999.6	926.7	1,034.5	794.1

注記:1. 前期の数字は今期の表記に調整されています。

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

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

4. 不動産ノンリコースファイナンス(私募債形態等)には、買入金銭債権形態を含めております。

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

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

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

4. Real Estate Non-Recourse Bonds and Others include other monetary claims purchased.

個人部門*	Individual Group*	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
リテール顧客向け貸出	Retail Banking Loans Outstanding	821.4	890.7	891.1	889.1	893.9	913.3	931.3	899.9
住宅ローン	Housing Loan Balance	813.4	882.3	883.3	881.3	886.9	905.7	924.3	892.1
コンシューマーファイナンス子会社顧客向け貸出	Loans to Consumer Finance Subsidiaries' Customers	907.4	822.2	782.2	730.0	690.3	653.1	628.4	569.6
新生フィナンシャル顧客向け	Shinsei Financial Customers	607.1	512.1	485.1	447.8	414.1	385.7	364.8	347.0
シンキ顧客向け	Shinki Customers	82.7	79.5	74.9	69.6	63.1	58.2	53.0	49.3
アプラスフィナンシャル顧客向け	APLUS FINANCIAL Customers	174.2	166.6	159.2	152.5	143.8	134.4	127.3	121.3
新生銀行との提携によるアプラスフィナンシャル顧客向け	Loans to APLUS FINANCIAL Customers affiliated with Shinsei Bank	-	-	-	-	11.5	20.8	30.3	-
その他顧客向け	Other Customers	43.2	63.9	62.8	59.9	57.5	53.8	52.8	51.9
貸出	Total Loans	1,728.9	1,713.0	1,673.3	1,619.1	1,584.2	1,566.4	1,559.8	1,469.6
割賦売掛金(コンシューマーファイナンス)	Installment Receivables (Consumer Finance)	243.0	231.1	236.6	236.0	232.6	221.1	221.5	217.9
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	638.5	614.4	600.6	594.3	578.8	566.8	558.7	548.8
預り総資産	Assets under Management (AUM)	6,608.7	6,404.5	6,164.7	5,919.3	5,898.5	5,869.8	5,919.0	5,900.6
リテール預金	Retail Deposits	5,506.2	5,305.0	5,062.6	4,806.6	4,782.6	4,752.2	4,794.2	4,781.5
仕組預金	Structured Deposits	1,427.7	1,324.8	1,172.4	971.6	888.7	828.1	792.0	745.0
リテール債券	Retail Debentures	307.6	300.1	295.3	289.5	286.5	279.9	278.3	274.8
投信/年金	Mutual Funds and Variable Annuities	715.3	715.0	714.3	715.4	710.8	707.5	706.2	698.6
投資信託	Mutual Funds	451.0	449.8	447.7	444.7	438.8	433.9	431.0	420.8
変額年金	Variable Annuities	264.3	265.1	266.6	270.6	271.9	273.5	275.2	277.8
仕組債(金融商品仲介業務)	Structured Bonds (Financial Product Intermediary Business)	58.9	64.7	73.2	89.5	101.6	113.6	124.3	130.3
支払承諾	Acceptances and Guarantees	638.5	614.4	600.6	594.3	578.8	566.8	558.7	548.8
リテール口座数(千口座)	Total Number of Retail Accounts (Thousands)	2,503.8	2,524.3	2,533.6	2,543.1	2,554.3	2,571.6	2,586.1	2,603.8
パワースマート住宅ローン顧客数(千人)	Total Number of PowerSmart Housing Loan Customers (Thousands)	40.4	40.8	41.4	41.8	42.4	43.7	45.0	46.5
新生フィナンシャル顧客数(千人)	Shinsei Financial's Number of Customers (Thousands)	1,106.7	907.0	871.9	830.0	789.6	758.4	732.2	708.8
無担保パーソナルローン(千人)	Unsecured Personal Loans (Thousands)	902.1	877.2	846.7	810.0	774.0	743.0	720.0	698.0
クレジットカード(有効会員数)	Credit Card (valid customer)	165.3	-	-	-	-	-	-	-
クレジットカード(残あり顧客数)	Credit Card (on book customer)	127.0	91.5	77.8	70.0	64.0	63.0	55.0	51.4
信販事業(残あり顧客数)	Installment Sales Finance (valid customer)	27.6	22.3	18.0	13.0	9.0	9.0	6.0	4.7
住宅ローン(HPL)	Mortgage (Home Property Loans)	3.9	-	-	-	-	-	-	-
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	7.6	7.3	7.0	7.0	6.6	6.4	6.2	6.0
シンキ顧客数(千人)	Shinki's Number of Customers (Thousands)	192.3	181.1	170.0	160.0	149.4	140.5	131.2	123.4
アプラスフィナンシャル有効カード会員数(千人)	APLUS FINANCIAL's Total Available Cardholders (Thousands)	8,171.8	8,165.6	8,072.3	7,962.9	7,830.1	7,701.0	7,573.0	7,435.9

注記:1. 預り総資産残高には未償還債券残高を含んでおります。

2. 前期の数字は今期の表記に調整されています。

3. 2010.1-3期中に新生フィナンシャルにおける個人向け住宅ローンは当行リテールバンキングへ譲渡されております。

Note: 1. AUM includes unclaimed debentures

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

3. Housing loans at Shinsei Financial were transferred to Retail Banking during 2010.1-3.

貸出残高	Total Loans and Bills Discounted	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
法人部門、金融市場部門	Loans in Institutional Group, Global Markets Group	3,405.7	3,450.6	3,099.1	2,985.3	2,827.1	2,725.0	2,654.1	2,655.9
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	1,988.8	2,141.1	1,901.6	1,870.2	1,849.7	1,778.3	1,718.0	1,726.2
不動産ノンリコースファイナンス(ローン形態)	Real Estate Non-Recourse Loans	653.5	651.4	552.8	512.5	432.5	411.3	405.3	393.3
その他不動産ファイナンスローン	Other Real Estate Finance Loans	113.6	98.9	94.2	97.2	82.0	85.0	97.1	121.6
その他プロダクトローン	Other Product Loans	614.7	520.3	514.1	468.9	428.4	415.3	399.3	381.4
CLO(貸出債権証券化)	CLO (Off Balance)	-	-	-	-	-	-	-	-
コマーシャルファイナンス子会社顧客向け貸出	Loans to Commercial Finance Subsidiaries' Customers	34.8	38.9	36.2	36.2	34.3	34.9	34.2	33.2
個人部門	Loans in Individual Group	1,728.9	1,713.0	1,673.3	1,619.1	1,584.2	1,566.4	1,559.8	1,469.6
リテール顧客向け貸出	Retail Banking Loans Outstanding	821.4	890.7	891.1	889.1	893.9	913.3	931.3	899.9
住宅ローン	Housing Loan Balance	813.4	882.3	883.3	881.3	886.9	905.7	924.3	892.1
コンシューマーファイナンス子会社顧客向け貸出	Loans to Consumer Finance Subsidiaries' Customers	907.4	822.2	782.2	730.0	690.3	653.1	628.4	569.6
新生フィナンシャル顧客向け	Shinsei Financial's Customers	607.1	512.1	485.1	447.8	414.1	385.7	364.8	347.0
シンキ顧客向け	Shinki's Customers	82.7	79.5	74.9	69.6	63.1	58.2	53.0	49.3
アプラスフィナンシャル顧客向け	APLUS FINANCIAL's Customers	174.2	166.6	159.2	152.5	143.8	134.4	127.3	121.3
新生銀行との提携によるアプラスフィナンシャル顧客向け	Loans to APLUS FINANCIAL Customers affiliated with Shinsei Bank	-	-	-	-	11.5	20.8	30.3	-
その他顧客向け	Other's Customers	43.2	63.9	62.8	59.9	57.5	53.8	52.8	51.9
貸出残高	Total Loans and Bills Discounted	5,134.6	5,163.7	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0	4,125.5

注記:1. 前期の数字は今期の表記に調整されています。

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

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

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

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

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

部門別、配賦リスク資本	Risk Capital Allocation by Business	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
法人部門	Institutional Group								
金融市場部門	Global Markets Group	n/a	491	n/a	355	n/a	364	n/a	357
個人部門	Individual Group	n/a	172	n/a	177	n/a	154	n/a	145
経営勘定/その他	Corporate/Other	n/a	0	n/a	3	n/a	3	n/a	2
配賦可能資本	Excess Capital	n/a	0	n/a	0	n/a	0	n/a	36
Tier I 資本	Tier I Capital	619.4	490.7	506.4	500.5	464.0	516.7	533.2	542.7

注記: 前期の数字は今期の表記に調整されています。

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

Section 3. 連結財務諸比率、自己資本、  
1株当たり数値、格付け情報他

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

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

財務比率	Financial Ratios	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
ROA(年換算後)	Return on Assets (Annualized)	0.4%	(5.6%)	0.5%	0.1%	1.7%	(0.8%)	0.7%	0.1%
ROE(潜在株式調整後)(年換算後)	Return on Equity (Fully Diluted) (Annualized)	7.5%	(127.1%)	12.1%	2.7%	38.6%	(20.0%)	13.2%	1.5%
ROA(キャッシュベース四半期純利益)(年換算後)	Cash Basis Return on Assets (Annualized)	0.6%	(3.1%)	0.6%	0.2%	1.8%	(0.7%)	0.9%	0.2%
ROE(潜在株式調整後) (キャッシュベース四半期純利益)(年換算後)	Cash Basis Return on Equity (Fully Diluted) (Annualized)	10.3%	(67.5%)	14.6%	5.3%	40.6%	(18.2%)	15.1%	3.4%
経費率	Expense-to-Revenue Ratio	49.2%	112.5%	51.8%	42.7%	41.2%	68.7%	54.3%	66.7%

リスク分類別リスク資本の配賦	Risk Capital Allocation by Risk Categories	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
信用リスク	Credit Risk	n/a	394	n/a	460	n/a	437	n/a	422
ストラクチャードクレジット/その他投資リスク	Structured Credit and Other Investment Risk	n/a	195	n/a	n/a	n/a	n/a	n/a	n/a
市場リスク	Market Risk	n/a	6	n/a	21	n/a	30	n/a	25
金利リスク	Interest Rate Risk	n/a	28	n/a	18	n/a	18	n/a	24
流動性リスク	Liquidity Risk	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
オペレーション・リスク	Operational Risk	n/a	38	n/a	36	n/a	36	n/a	34
配賦可能資本	Excess Capital	n/a	0	n/a	0	n/a	0	n/a	36
<b>Tier I 資本</b>	<b>Tier I Capital</b>	619.4	490.7	506.4	500.5	464.0	516.7	533.2	542.7

注記: 1. 流動性リスクは2009.11よりリスク資本計測対象外としております。

2. ストラクチャードクレジット/その他投資リスクは2010.9より信用リスクに含まれております。

Note: 1. Liquidity Risk has been excluded from calculation of Risk Capital from 2009.11.

2. Structured Credit and Other Investment Risk have been included in Credit Risk from 2010.9.

自己資本関連情報	Capital Adequacy Data	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
基本的項目(Tier I)	Basic Items (Tier I)	619.4	490.7	506.4	500.5	464.0	516.7	533.2	542.7
補完的項目(Tier II)	Amount Eligible for Inclusion in Capital (Tier II)	291.3	268.7	254.8	251.2	239.7	231.8	221.5	211.2
控除項目	Deduction	(82.9)	(114.0)	(108.1)	(109.6)	(104.1)	(98.6)	(103.0)	(105.0)
自己資本金額	Total Capital	827.8	645.4	653.0	642.1	599.7	649.9	651.7	648.8
リスクアセット	Risk Assets	7,911.5	7,722.1	7,276.3	7,180.8	6,770.2	6,653.7	6,559.5	6,203.3
自己資本比率	Capital Adequacy Ratio	10.46%	8.35%	8.97%	8.94%	8.85%	9.76%	9.93%	10.46%
Tier I 比率	Tier I Capital Ratio	7.83%	6.35%	6.95%	6.97%	6.85%	7.76%	8.12%	8.74%
リスク資本	Risk Capital	n/a	664	n/a	536	n/a	522	n/a	505
Tier I に対するリスク資本の割合	Risk Capital as a Percentage of Tier I Capital	n/a	135.3%	n/a	107.1%	n/a	101.0%	n/a	93.1%

1株当たり数値(円)	Per Share Data (JPY)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
1株当たり純資産	Common Equity Per Share	316.20	232.72	236.82	232.54	253.49	205.83	212.70	214.07
潜在株式調整後1株当たり純資産	Fully Diluted Equity Per Share	316.20	232.72	236.82	232.54	253.49	205.83	212.70	214.07
1株当たり四半期純利益	Basic Net Income (Loss) Per Share	5.69	(82.69)	7.06	1.53	24.03	(11.26)	6.84	0.82
潜在株式調整後1株当たり四半期純利益	Diluted Net Income Per Share	5.69	(82.69)	7.06	1.53	24.03	(11.26)	6.84	0.82
キャッシュベース:	Cash Basis:								
1株当たり四半期純利益	Basic Net Income (Loss) Per Share	7.90	(45.59)	8.55	3.02	25.39	(10.01)	7.84	1.83
潜在株式調整後1株当たり四半期純利益	Diluted Net Income (Loss) Per Share	7.90	(45.59)	8.55	3.02	25.39	(10.01)	7.84	1.83

株式数	Share Data	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
潜在株式調整後期末発行済普通株式数	Fully Diluted Number of Shares Outstanding at End of Period	1,963,919,247	1,963,919,247	1,963,919,247	1,963,919,247	1,963,919,247	2,653,919,247	2,653,919,247	2,653,919,247
期末発行済普通株式数	Number of Common Shares	1,963,919,247	1,963,919,247	1,963,919,247	1,963,919,247	1,963,919,247	2,653,919,247	2,653,919,247	2,653,919,247
ストックオプションによる潜在株式数	Number of Fully Diluted Stock Options	-	-	-	-	-	-	-	-
(参考) 期末自己株式数	(Ref) Treasury Shares at End of Period (not included in the above)	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644
潜在株式調整後期中平均普通株式数	Weighted Average Fully Diluted Number of Shares Outstanding	1,963,919,535	1,963,919,464	1,963,919,247	1,963,919,247	1,963,919,247	1,996,056,234	2,653,919,247	2,653,919,247
期中平均普通株式数	Weighted Average Number of Common Shares Outstanding	1,963,919,535	1,963,919,464	1,963,919,247	1,963,919,247	1,963,919,247	1,996,056,234	2,653,919,247	2,653,919,247

格付け(新生銀行)	Credit Ratings (Shinsei Bank)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>Moody's</b>	<b>Moody's</b>								
短期	Short-Term	P-2	P-2	P-2	P-2	P-3	P-3	P-3	Not Prime
長期	Long-Term	A3 (ネガティブ) (Negative)	A3 (ネガティブ) (Negative)	Baa1 (Under Review)	Baa1 (Under Review)	Baa3 (安定的) (Stable)	Baa3 (安定的) (Stable)	Baa3 (Under Review)	Ba1 (ネガティブ) (Negative)
<b>Standard and Poor's (S&amp;P)</b>	<b>Standard and Poor's (S&amp;P)</b>								
短期	Short-Term	A-2	A-2	A-2	A-2	A-2	A-2	A-2	A-2
長期	Long-Term	(BBB+) CreditWatch	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)
<b>日本格付研究所(JCR)</b>	<b>Japan Credit Rating Agency, Ltd. (JCR)</b>								
短期	Short-Term	J-2	J-2	J-2	J-2	J-2	J-2	J-2	J-2
長期	Long-Term	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)
<b>格付投資情報センター(R&amp;I)</b>	<b>Rating and Investment Information, Inc. (R&amp;I)</b>								
短期	Short-Term	(a-1)	(a-1)	a-2	a-2	a-2	a-2	a-2	a-2
長期	Long-Term	(A-) Rating Monitor	(A-) Rating Monitor	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)

格付け(アプラス)	Credit Ratings (APLUS)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>格付投資情報センター(R&amp;I)</b>	<b>Rating and Investment Information, Inc. (R&amp;I)</b>								
短期	Short-Term	(a-1)	(a-1)	a-2	a-2	a-2	a-2	a-2	a-2
長期	Long-Term	(A-) Rating Monitor	(A-) Rating Monitor	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)

格付け(昭和リース)	Credit Ratings (Showa Leasing)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>日本格付研究所(JCR)</b>	<b>Japan Credit Rating Agency, Ltd. (JCR)</b>								
短期	Short-Term	J-2	J-2	J-2	J-2	J-2	J-2	J-2	J-2
長期	Long-Term	BBB (ネガティブ) (Negative)	BBB (ネガティブ) (Negative)	BBB (ネガティブ) (Negative)	BBB (ネガティブ) (Negative)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)

連結対象会社数	Subsidiaries and Affiliates Data	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
連結子会社数	Consolidated Subsidiaries	125	125	125	127	124	121	119	123
持分法適用会社数	Affiliates Accounted for Using the Equity Method	22	22	22	21	17	17	16	16
<b>連結対象会社数</b>	<b>Total Number of Consolidated Subsidiaries and Affiliates</b>	<b>147</b>	<b>147</b>	<b>147</b>	<b>148</b>	<b>141</b>	<b>138</b>	<b>135</b>	<b>139</b>



その他主要データ	Other Key Data	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
ATM台数	Number of ATMs	322	321	321	318	317	321	322	318
店舗数(本支店・出張所数・本支店内室)	Total Number of Outlets	39	40	42	41	42	44	45	44
本支店	Head Office and Branches	31	31	31	30	30	30	30	30
うち新生フィナンシャルセンター	Shinsei Financial Centers	31	31	30	29	29	29	29	29
出張所*(コンサルティングスポット)	Annexes*(Consulting Spots)	8	9	11	11	12	13	14	13
本支店内室(コンサルティングスポット)	Sub-branch(Consulting Spots)	-	-	-	-	-	1	1	1
従業員数(連結)	Number of Employees (Consolidated Basis)	6,118	6,116	6,066	5,969	5,806	5,718	5,558	5,476
法人部門、金融市場部門	Institutional Group, Global Markets Group	1,820	1,902	1,935	1,887	1,828	1,814	1,841	1,841
新生証券	Shinsei Securities	77	77	75	72	70	70	70	69
新生信託銀行	Shinsei Trust & Banking	68	68	68	68	67	66	63	60
昭和リース	Showa Leasing	528	521	525	518	509	508	509	507
その他	Others	1,147	1,236	1,267	1,229	1,182	1,170	1,199	1,205
個人部門	Individual Group	3,528	3,447	3,344	3,293	3,233	3,199	3,019	2,946
リテールバンキング	Retail Banking	580	573	588	573	570	557	558	570
新生フィナンシャル	Shinsei Financial	1,223	1,218	1,160	1,149	1,092	1,083	904	827
シンキ	Shinki	299	245	201	187	185	182	176	172
アプラスフィナンシャル	APLUS FINANCIAL	1,374	1,360	1,345	1,334	1,337	1,330	1,335	1,324
その他	Others	52	51	50	50	49	47	46	53
金融インフラグループ	Banking Infrastructure Group	393	387	410	406	371	343	346	344
経営勘定/その他	Corporate/Other	377	380	377	383	374	362	352	345
従業員数(単体)	Number of Employees (Non-Consolidated Basis)	2,041	2,011	2,034	1,997	1,958	1,907	1,913	1,916
男性	Male	1,103	1,085	1,105	1,086	1,067	1,042	1,050	1,059
女性	Female	938	926	929	911	891	865	863	857

注記: 1. 前期の数字は当期の表記に調整されています。

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

Section 4. 主要子会社の財務データ他

新生フィナンシャルの、銀行の勘定科目体系に組替後の、  
連結損益計算書、貸借対照表データ  
(新生銀行への連結会計処理前)

Section 4. Subsidiaries' Financial and Business Data

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

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

連結損益計算書	Consolidated Statements of Income	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
資金運用収益	Total Interest Income	22.4	20.6	19.1	17.2	15.3	13.8	13.7	13.7
役務取引等収益	Fees and Commissions Income	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
その他業務収益	Other Business Income	0.4	0.3	0.2	0.1	0.1	0.1	0.0	0.0
その他経常収益	Other Ordinary Income	0.1	0.1	1.1	(0.7)	0.1	0.1	2.3	2.2
<b>経常収益</b>	<b>Ordinary Income</b>	<b>23.1</b>	<b>21.3</b>	<b>20.6</b>	<b>16.8</b>	<b>15.8</b>	<b>14.2</b>	<b>16.2</b>	<b>16.1</b>
資金調達費用	Total Interest Expenses	0.8	0.9	0.8	0.7	0.6	0.6	1.3	1.7
役務取引等費用	Fees and Commissions Expenses	0.6	1.2	1.0	1.0	0.6	0.9	1.1	0.8
その他業務費用	Other Business Expenses	-	-	0.0	0.0	0.0	0.0	0.0	0.0
営業経費	Total General and Administrative Expenses	9.5	10.1	8.5	8.3	7.9	7.7	6.5	6.5
その他経常費用	Other Ordinary Expenses	6.0	0.2	5.7	4.6	(2.3)	4.4	2.7	1.9
貸倒引当金繰入額	Provision of Reserve for Loan Losses	6.4	(0.2)	5.7	4.6	(2.3)	(0.3)	1.8	1.9
その他	Others	(0.4)	0.5	0.0	0.0	0.0	4.7	0.8	0.0
<b>経常費用</b>	<b>Ordinary Expenses</b>	<b>16.9</b>	<b>12.5</b>	<b>16.1</b>	<b>14.8</b>	<b>6.9</b>	<b>13.7</b>	<b>11.7</b>	<b>11.0</b>
<b>経常利益</b>	<b>Net Ordinary Income</b>	<b>6.1</b>	<b>8.8</b>	<b>4.4</b>	<b>2.0</b>	<b>8.9</b>	<b>0.5</b>	<b>4.5</b>	<b>5.1</b>
特別利益	Special Gains	2.5	1.8	1.8	2.6	2.0	1.8	0.1	0.2
特別損失	Special Losses	0.0	5.3	2.2	0.3	0.5	4.9	0.2	0.0
<b>税引前四半期純利益(損失)</b>	<b>Income (Loss) before Income Taxes and Minority Interests</b>	<b>8.6</b>	<b>5.4</b>	<b>4.0</b>	<b>4.2</b>	<b>10.4</b>	<b>(2.6)</b>	<b>4.5</b>	<b>5.3</b>
税金	Income Taxes (Benefit)	0.2	0.9	0.0	0.5	2.1	0.8	0.5	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries	-	-	-	-	-	-	-	-
<b>四半期純利益(損失)</b>	<b>Net Income (Loss)</b>	<b>8.3</b>	<b>4.4</b>	<b>4.0</b>	<b>3.7</b>	<b>8.2</b>	<b>(3.5)</b>	<b>3.9</b>	<b>5.3</b>

連結貸借対照表	Consolidated Balance Sheets	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	25.7	25.8	21.7	23.3	20.5	25.2	17.7	16.4
有価証券	Securities	2.0	3.7	18.5	18.5	84.6	84.6	84.6	84.6
貸出金	Loans and Bills Discounted	428.2	317.1	339.6	262.3	274.8	235.7	379.9	359.9
その他資産	Other Assets	31.1	21.5	34.8	37.1	37.6	35.1	42.8	34.9
割賦売掛金	Installment Sales Credit	11.4	8.2	6.4	4.9	3.8	3.0	2.4	1.9
有形固定資産	Premises and Equipment	15.1	12.9	13.7	13.5	13.0	12.4	11.6	10.5
無形固定資産	Intangible Assets	1.5	1.5	1.3	1.2	1.1	1.1	1.1	1.1
繰延税金資産	Deferred Tax Assets	15.5	14.6	14.5	13.9	11.7	10.9	10.3	10.3
貸倒引当金	Reserve for Credit Losses	(86.7)	(73.8)	(70.7)	(66.2)	(55.7)	(47.9)	(44.7)	(41.4)
<b>資産の部合計</b>	<b>Total Assets</b>	<b>432.7</b>	<b>323.4</b>	<b>373.5</b>	<b>303.7</b>	<b>387.9</b>	<b>357.4</b>	<b>508.2</b>	<b>481.1</b>
<b>負債及び純資産</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
借入金	Borrowed Money	224.0	152.0	215.3	97.5	149.2	124.3	319.5	300.0
その他負債	Other Liabilities	41.3	42.4	36.9	91.1	68.0	66.3	23.8	17.8
利息返還損失引当金	Reserve for Losses on Interest Repayments	57.3	31.1	21.1	18.2	15.4	18.0	15.9	14.0
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>328.5</b>	<b>231.9</b>	<b>278.0</b>	<b>212.0</b>	<b>237.9</b>	<b>217.9</b>	<b>364.8</b>	<b>336.4</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本合計	Total Shareholders' Equity	104.1	91.5	95.5	91.7	149.9	139.4	143.3	144.7
資本金	Capital Stock	66.5	66.5	66.5	66.5	91.5	91.5	91.5	91.5
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>104.1</b>	<b>91.5</b>	<b>95.5</b>	<b>91.7</b>	<b>149.9</b>	<b>139.4</b>	<b>143.3</b>	<b>144.7</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>432.7</b>	<b>323.4</b>	<b>373.5</b>	<b>303.7</b>	<b>387.9</b>	<b>357.4</b>	<b>508.2</b>	<b>481.1</b>

利息返還関連	Grey Zone Related Information	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
利息返還額	Amount of Refund for Grey Zone Claim	32.1	26.6	9.0	2.1	2.3	1.8	2.7	1.7
債権放棄額	Amount of Debt Write-Off	10.7	9.0	5.7	1.0	1.4	1.2	1.8	0.9
キャッシュアウト利息返還額	Amount of Interest Repayment	21.4	17.6	3.3	1.0	0.9	0.6	0.9	0.7
利息返還損失引当金	Reserve for Losses on Interest Repayment	57.3	31.1	21.1	18.2	15.4	18.0	15.9	14.0
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	(0.4)	0.5	(0.9)	(0.7)	(0.4)	4.4	0.6	(0.1)
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	32.1	26.6	9.0	2.1	2.3	1.8	2.7	1.7
開示請求件数	Number of Claims	41,030	38,108	34,412	29,098	36,267	38,640	25,067	19,501

注記: 1. 利息返還額については、補償対象分とネットに記載しております。

2. 利息返還損失引当金の取り崩しには、貸倒引当金取崩益で計上されているものが含まれています。

3. 利息返還損失引当金繰入額については、取崩額とネットに記載しており、一部貸倒引当金取り崩し益で計上されているものも含まれています。

Note: 1. Amount of refund for grey zone claim for the assets is net of refunds subject to indemnification.

2. Usage of reserves for interest repayment includes items that correspond to reversal of reserves for loan losses.

3. Provision of reserve for losses on interest repayment is net of reversals, and includes items that correspond to reversal of reserves for loan losses.

新生フィナンシャル主要計数

Shinsei Financial Summary of Major Business Information

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

営業債権残高	Principal Balance(*)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
無担保パーソナルローン	Unsecured Personal Loans (UPL)	519.0	495.1	466.9	428.5	394.6	366.3	345.7	328.3
クレジットカード	Credit Card	34.7	29.1	24.9	21.4	18.6	16.1	13.9	12.1
信販事業	Installment Sales Finance	5.1	3.9	2.9	2.2	1.6	1.2	0.9	0.6
住宅ローン(HPL)	Mortgage (Home Property Loans)	73.3	-	-	-	-	-	-	-
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	29.6	28.0	26.5	25.1	23.9	22.8	21.6	20.7
<b>営業債権残高</b>	<b>Total Principal Balance</b>	<b>661.8</b>	<b>556.2</b>	<b>521.4</b>	<b>477.5</b>	<b>438.9</b>	<b>406.5</b>	<b>382.4</b>	<b>361.9</b>

注記: 1. 証券化実施分を含む残高であります。

2. 2010.1-3期中に新生フィナンシャルにおける個人向け住宅ローンは当行リテールバンキングへ譲渡されております。

Note: 1. Balance before securitization.

2. Housing loans at Shinsei Financial were transferred to Retail Banking during 2010.1-3.

顧客数(千人)	Number of Customers (Thousands)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
無担保パーソナルローン	Unsecured Personal Loans (UPL)	902.1	877.2	846.7	810.0	774.0	743.0	720.0	698.0
クレジットカード(有効会員数)	Credit Card (Valid Customer)	165.3	-	-	-	-	-	-	-
クレジットカード(残あり顧客数)	Credit Card (On Book Customer)	127.0	91.5	77.8	70.0	64.0	63.0	55.0	51.4
信販事業(残あり顧客数)	Installment Sales Finance (Valid Customer)	27.6	22.3	18.0	13.0	9.0	9.0	6.0	4.7
住宅ローン(HPL)	Mortgage (Home Property Loans)	3.9	-	-	-	-	-	-	-
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	7.6	7.3	7.0	7.0	6.6	6.4	6.2	6.0
<b>顧客数合計</b>	<b>Total Customers</b>	<b>1,106.7</b>	<b>907.0</b>	<b>871.9</b>	<b>830.0</b>	<b>789.6</b>	<b>758.4</b>	<b>732.2</b>	<b>708.8</b>

注記: 2010.1-3期中に新生フィナンシャルにおける個人向け住宅ローンは当行リテールバンキングへ譲渡されております。

Note: Housing loans at Shinsei Financial were transferred to Retail Banking during 2010.1-3.

店舗・チャネル	Number of Branches and Channels	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
店舗数(箇所)	Branches	948	945	945	945	944	942	896	799
無担保パーソナルローン 有人店舗	Manned Branches for Unsecured Personal Loans (UPL)	7	7	7	7	-	-	-	-
無担保パーソナルローン 無人店舗	Unmanned Branches for Unsecured Personal Loans (UPL)	941	938	938	938	944	942	896	799
CD・ATM台数:	CD/ATMs:								
自社分(台)	Own	983	981	981	981	980	979	933	838
提携分:	Tie-up:								
無担保パーソナルローン(千台)	Unsecured Personal Loans (UPL) (Thousands)	109	109	108	108	107	107	75	76
クレジットカード(千台)	Credit Card (Thousands)	56	-	-	-	-	-	-	-
無担保パーソナルローン 自動契約機台数(台)	Automated Contract Machines for Unsecured Personal Loans (UPL)	955	952	952	952	951	950	904	808

注記: 1. クレジットカード提携分ATMについては、事業収束に伴い、2010年2月28日をもって全ての提携を解除しております。

2. 無担保パーソナルローン 有人7店舗は2010年10月29日に閉鎖し、2010年10月30日をもって無担保パーソナルローン 無人店舗としてオープンしています。

Note: 1. All ATM partnerships for credit cards were dissolved as of February 28, 2010 due to closure of the business.

2. All 7 "Manned Branches for Unsecured Personal Loans (UPL)" were closed on October 29, 2010, and reopened as "Unmanned Branches for Unsecured Personal Loans (UPL)" from October 30, 2010.

新生フィナンシャル 無担保パーソナルローンビジネス計数

Shinsei Financial Unsecured Personal Loans (UPL) Business Information

新規獲得顧客数(千人)	Number of Newly Acquired Customers (Thousands)	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
無担保パーソナルローン	Unsecured Personal Loans (UPL)	32.3	34.0	28.0	22.0	24.6	25.3	30.7	30.1

成約率	Approval Rate	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
無担保パーソナルローン	Unsecured Personal Loans (UPL)	35.9%	34.8%	31.0%	26.9%	30.2%	29.8%	32.0%	33.7%

平均貸出金利	Average Lending Rates	2009.12	2010.3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
無担保パーソナルローン	Unsecured Personal Loans (UPL)	16.8%	16.6%	16.3%	16.0%	15.8%	15.7%	15.5%	15.5%

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
無担保パーソナルローン	Unsecured personal loans (UPL)								
残高:	Outstanding:								
～ 15%	～ 15%	260.6	253.0	246.6	229.8	212.8	197.8	187.0	175.1
～ 18%	～ 18%	155.2	147.4	145.8	138.6	130.9	125.1	121.9	121.3
～ 20%	～ 20%	6.2	5.8	4.7	3.8	3.2	2.8	2.4	2.2
～ 25%	～ 25%	35.3	32.8	25.6	20.7	17.6	15.1	13.0	11.4
～ 29.2%	～ 29.2%	61.5	56.0	44.1	35.4	29.9	25.3	21.3	18.3
>= 29.2%	Over 29.2%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
合計	Total	519.0	495.1	466.9	428.5	394.6	366.3	345.7	328.3
比率:	Ratios:								
～ 15%	～ 15%	50.2%	51.1%	52.8%	53.6%	53.9%	54.0%	54.1%	53.3%
～ 18%	～ 18%	29.9%	29.8%	31.2%	32.4%	33.2%	34.2%	35.3%	36.9%
～ 20%	～ 20%	1.2%	1.2%	1.0%	0.9%	0.8%	0.8%	0.7%	0.7%
～ 25%	～ 25%	6.8%	6.6%	5.5%	4.9%	4.5%	4.1%	3.8%	3.5%
～ 29.2%	～ 29.2%	11.9%	11.3%	9.5%	8.3%	7.6%	6.9%	6.2%	5.6%
>= 29.2%	Over 29.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

注記: 旧金利体系で契約し、貸金業法完全施行後においても、新たな貸付が発生していない債権の一部については、金利を旧金利体系のまま据え置いており、金利体系として20%超に分類される債権は存在しております。

Note: Interest rates for receivables whose contracts were made under the previous interest rate system, and for which there has been no new borrowing, are not required to be changed after the full implementation of the revised Money-Lending Business Control and Regulation Law.

As a result, some receivables are classified as having interest rates of over 20%.

延滞残高、比率	Balance and Ratio of Delinquent Unsecured Personal Loans	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
無担保パーソナルローン	Unsecured Personal Loans (UPL):								
残高	Outstanding	519.0	495.1	466.9	428.5	394.6	366.3	345.7	328.3
91～180日延滞残高	91-180 Days Delinquency Amount	11.4	9.0	11.1	9.9	9.3	5.6	6.5	4.9
91～180日延滞比率	91-180 Days Delinquency Ratio	2.2%	1.8%	2.4%	2.3%	2.4%	1.5%	1.9%	1.5%

年齢別残高構成比	Balance by Age	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
<30	<30	18.7%	19.1%	19.5%	19.6%	20.0%	20.4%	21.0%	21.4%
<40	<40	25.8%	25.8%	25.8%	25.8%	25.8%	25.8%	25.9%	26.0%
<50	<50	23.0%	23.0%	23.0%	23.1%	23.1%	23.0%	23.0%	23.1%
<60	<60	20.0%	19.7%	19.5%	19.2%	18.9%	18.5%	18.1%	17.8%
>= 60	Over 60	12.4%	12.4%	12.2%	12.3%	12.3%	12.2%	11.9%	11.7%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

性別、既婚・未婚別残高構成比	Balance by Gender and Marital Status	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
男性独身	Single Male	40.0%	40.2%	40.5%	40.7%	41.0%	41.3%	41.8%	42.1%
男性既婚	Married Male	34.9%	34.8%	34.7%	34.7%	34.7%	34.7%	34.6%	34.6%
女性独身	Single Female	11.9%	12.0%	12.0%	12.0%	12.1%	12.1%	12.1%	12.1%
女性既婚	Married Female	13.2%	13.0%	12.7%	12.5%	12.2%	11.9%	11.5%	11.2%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

実行残高別残高構成比	Balance by Amount of Origination	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
10万円以下	Less than or Equal to JPY 100K	1.2%	1.3%	1.3%	1.4%	1.5%	1.6%	1.8%	1.9%
10万円超、30万円以下	Over JPY 100K and Less than or Equal to JPY 300K	8.2%	8.8%	9.2%	9.7%	10.1%	10.6%	11.0%	11.6%
30万円超、50万円以下	Over JPY 300K and Less than or Equal to JPY 500K	22.2%	22.2%	22.7%	23.4%	23.9%	24.4%	24.7%	24.6%
50万円超、100万円以下	Over JPY 500K and Less than or Equal to JPY 1M	28.3%	27.5%	27.1%	27.1%	27.4%	27.7%	28.0%	28.0%
100万円超	Over JPY 1M	40.1%	40.2%	39.7%	38.3%	37.1%	35.6%	34.5%	33.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

年収別残高構成比	Balance by Annual Income	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
年収2百万円未満	Less than JPY 2M	20.1%	20.0%	19.9%	19.0%	18.3%	17.6%	17.1%	16.6%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	57.0%	57.4%	57.8%	58.9%	59.7%	60.4%	61.1%	61.6%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	15.0%	14.7%	14.6%	14.5%	14.4%	14.3%	14.3%	14.3%
年収7百万円以上	Over JPY 7M	7.9%	7.8%	7.7%	7.6%	7.6%	7.7%	7.6%	7.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

注記: 新生フィナンシャル主要計数と無担保パーソナルローンビジネス計数の前期の数値については、他計数との入り繰りの修正を一部行っております。

Note: Minor amendments have been made to previous period figures of Shinsei Financial Summary of Major Business Information and Shinsei Financial Unsecured Personal Loans (UPL) Business Information.

連結損益計算書	Consolidated Statements of Income	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
資金運用収益	Total Interest Income	4.0	3.7	3.3	3.1	2.7	2.4	2.2	2.1
役員取引等収益	Fees and Commissions Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他業務収益	Other Business Income	-	-	-	-	-	-	-	-
その他経常収益	Other Ordinary Income	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2
<b>経常収益</b>	<b>Ordinary Income</b>	<b>4.1</b>	<b>3.7</b>	<b>3.3</b>	<b>3.1</b>	<b>2.8</b>	<b>2.4</b>	<b>2.6</b>	<b>2.4</b>
資金調達費用	Total Interest Expenses	0.3	0.3	0.1	0.1	0.0	0.0	0.1	0.0
役員取引等費用	Fees and Commissions Expenses	0.2	0.4	0.2	0.2	0.2	0.2	0.1	0.1
その他業務費用	Other Business Expenses	-	-	-	-	-	-	-	-
営業経費	Total General and Administrative Expenses	1.8	1.5	1.3	1.1	1.0	0.7	0.9	0.8
その他経常費用	Other Ordinary Expenses	1.3	10.5	0.9	1.0	0.6	3.2	0.3	0.3
貸倒引当金繰入額	Provision of Reserve for Loan Losses	1.3	1.0	0.4	0.6	0.1	1.6	0.0	0.1
その他	Others	0.0	9.5	0.4	0.4	0.4	1.6	0.2	0.2
<b>経常費用</b>	<b>Ordinary Expenses</b>	<b>3.9</b>	<b>12.9</b>	<b>2.6</b>	<b>2.6</b>	<b>2.0</b>	<b>4.3</b>	<b>1.5</b>	<b>1.4</b>
<b>経常利益(損失)</b>	<b>Net Ordinary Income (Loss)</b>	<b>0.1</b>	<b>(9.1)</b>	<b>0.6</b>	<b>0.5</b>	<b>0.7</b>	<b>(1.8)</b>	<b>1.0</b>	<b>0.9</b>
特別利益	Special Gains	0.2	0.2	0.2	0.2	0.2	0.2	0.0	0.0
特別損失	Special Losses	0.6	1.2	0.0	0.5	0.0	0.0	0.0	0.0
<b>税引前四半期純利益(損失)</b>	<b>Income (Loss) before Income Taxes and Minority Interests</b>	<b>(0.1)</b>	<b>(10.0)</b>	<b>0.9</b>	<b>0.2</b>	<b>1.0</b>	<b>(1.7)</b>	<b>1.0</b>	<b>0.9</b>
税金	Income Taxes (Benefit)	0.1	1.2	0.0	0.0	0.0	0.0	0.0	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries	-	-	-	-	-	-	-	-
<b>四半期純利益(損失)</b>	<b>Net Income (Loss)</b>	<b>(0.2)</b>	<b>(11.3)</b>	<b>0.9</b>	<b>0.2</b>	<b>1.0</b>	<b>(1.7)</b>	<b>1.0</b>	<b>0.9</b>

連結貸借対照表	Consolidated Balance Sheets	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	3.6	3.0	3.9	4.9	3.1	3.0	1.4	0.9
有価証券	Securities	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.2
貸出金	Loans and Bills Discounted	86.2	45.8	52.2	46.2	44.7	43.8	42.3	41.7
その他資産	Other Assets	4.0	7.9	3.5	2.9	2.7	2.8	2.9	2.6
有形固定資産	Premises and Equipment	5.6	5.6	5.6	5.5	5.5	5.4	5.4	5.4
無形固定資産	Intangible Assets	1.7	0.6	0.7	0.5	0.4	0.4	0.3	0.3
繰延税金資産	Deferred Tax Assets	1.4	0.0	-	-	-	-	-	-
貸倒引当金	Reserve for Credit Losses	(10.3)	(9.6)	(8.9)	(8.4)	(7.5)	(7.2)	(6.2)	(5.4)
<b>資産の部合計</b>	<b>Total Assets</b>	<b>92.7</b>	<b>54.0</b>	<b>60.6</b>	<b>54.8</b>	<b>51.8</b>	<b>50.8</b>	<b>48.3</b>	<b>47.5</b>
<b>負債及び純資産</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	58.4	20.2	17.5	15.3	14.2	15.3	14.7	16.2
社債	Corporate Bonds	0.0	-	-	-	-	-	-	-
その他負債	Other Liabilities	3.6	8.4	6.1	5.1	5.1	5.1	5.4	4.8
利息返還損失引当金	Reserve for Losses on Interest Repayments	17.5	23.7	19.6	16.6	13.8	13.4	10.2	7.6
繰延税金負債	Deferred Tax Liabilities	0.2	-	-	-	-	-	-	-
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>80.0</b>	<b>52.6</b>	<b>43.4</b>	<b>37.3</b>	<b>33.4</b>	<b>34.1</b>	<b>30.5</b>	<b>28.8</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本合計	Total Shareholders' Equity	12.7	1.4	17.1	17.4	18.4	16.7	17.7	18.7
資本金	Capital Stock	16.7	16.7	24.1	24.1	24.1	24.1	24.1	24.1
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>12.7</b>	<b>1.4</b>	<b>17.1</b>	<b>17.4</b>	<b>18.4</b>	<b>16.7</b>	<b>17.7</b>	<b>18.7</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>92.7</b>	<b>54.0</b>	<b>60.6</b>	<b>54.8</b>	<b>51.8</b>	<b>50.8</b>	<b>48.3</b>	<b>47.5</b>

利息返還関連	Grey Zone Related Information	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
利息返還額	Amount of Refund for Grey Zone Claim	3.6	3.1	4.0	3.1	2.8	2.5	3.2	2.6
債権放棄額	Amount of Debt Write-Off	1.0	0.8	1.0	0.8	0.8	0.6	0.7	0.4
キャッシュアウト利息返還額	Amount of Interest Repayment	2.5	2.3	3.0	2.3	2.0	1.9	2.5	2.2
利息返還損失引当金	Reserve for Losses on Interest Repayment	17.5	23.7	19.6	16.6	13.8	13.4	10.2	7.6
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	0.0	9.3	0.0	0.0	0.0	2.1	0.0	0.0
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	3.6	3.1	4.0	3.1	2.8	2.5	3.2	2.7
開示請求件数	Number of Claims	7,520	6,482	5,884	5,298	6,167	6,250	4,118	3,171

シンキ開示のデータ

Shinki Data Disclosed by Shinki

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

貸付金残高	Loan Receivables	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
消費者向け貸付	Total Personal Loans	67.4	64.9	61.8	58.9	53.1	49.6	45.8	43.1
無担保ローン	Unsecured Loans	67.1	64.6	61.5	57.8	52.8	49.3	45.4	42.9
有担保ローン	Secured Loans	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.2
事業者向け貸付	Total Business Loans	18.6	17.4	15.7	13.8	12.1	10.4	9.0	7.7
証書貸付	Loans on Deeds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ノーローンビジネス	NOLOAN Business	18.5	17.3	15.6	13.8	12.1	10.4	9.0	7.7
有担保貸付	Secured Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>貸付金合計</b>	<b>Total Loan Receivables</b>	<b>86.0</b>	<b>82.3</b>	<b>77.6</b>	<b>72.7</b>	<b>65.3</b>	<b>60.2</b>	<b>54.8</b>	<b>50.9</b>

顧客数(千人)	Number of Customers (Thousands)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
顧客数	Number of Customers	192.3	181.1	170.0	160.0	149.4	140.5	131.2	123.4
新規獲得顧客数	Number of Newly Acquired Customers	7.7	4.7	5.0	3.2	2.8	3.2	3.2	3.0

店舗・チャネル	Number of Branches and Channels	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
無人店舗数(箇所)	Unmanned Branches	88	2	2	2	2	2	2	2
ATM台数:	ATMs:								
自社分(台)	Own	89	-	-	-	-	-	-	-
提携分(千台)	Tie-up (Thousands)	55.3	49.2	50.1	50.4	52.0	48.2	48.7	49.4
自動契約機台数(台)	Automated Contract Machines	107	-	-	-	-	-	-	-

成約率	Approval Rate	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
申込数(ノーローン)(千件)	Number of Application (NOLOAN) (Thousands)	44.4	31.8	32.5	24.7	23.8	21.8	22.2	21.4
成約率(ノーローン)	Approval Rate (NOLOAN)	17.4%	15.0%	15.6%	13.0%	11.7%	14.5%	14.5%	14.1%

加重平均約定金利(単体)	Weighted Average Loan Interest Rate (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>加重平均約定金利</b>	<b>Weighted Average Loan Interest Rate</b>	<b>21.5%</b>	<b>21.2%</b>	<b>20.7%</b>	<b>18.1%</b>	<b>17.9%</b>	<b>17.6%</b>	<b>17.4%</b>	<b>17.2%</b>
消費者向け	Personal Loans	21.7%	21.3%	20.8%	19.9%	19.7%	19.4%	19.2%	18.9%
無担保ローン	Unsecured Loans	21.7%	21.4%	20.8%	19.9%	19.7%	19.4%	19.3%	18.9%
有担保ローン	Secured Loans	13.2%	13.2%	13.0%	16.3%	16.2%	16.2%	16.5%	16.4%
事業者向け	Business Loans	21.0%	20.8%	20.4%	19.5%	19.4%	19.2%	19.0%	18.8%
証書貸付	Loans on Deeds	23.5%	23.8%	22.2%	22.7%	n/a	n/a	n/a	n/a
ノーローンビジネス	NOLOAN Business	21.0%	20.8%	20.4%	19.5%	19.4%	19.2%	19.0%	18.8%
有担保貸付	Secured Loans	11.5%	11.4%	11.4%	n/a	n/a	n/a	n/a	n/a

注記: 商品内訳は、和解分を含まない数値となっております。

Note: Figures for individual products do not include cases that have been settled.

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>無担保ローン</b>	<b>Unsecured Personal Loans</b>								
<b>残高:</b>	<b>Outstanding:</b>								
~ 15%	~ 15%	10.1	10.4	10.8	11.8	11.3	11.5	10.9	10.9
~ 18%	~ 18%	32.4	32.3	32.6	31.6	29.5	27.7	26.1	24.7
~ 20%	~ 20%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~ 25%	~ 25%	5.2	4.7	4.1	3.4	2.9	2.5	2.1	1.8
~ 29.2%	~ 29.2%	19.2	17.0	13.9	10.9	9.2	7.7	6.4	5.3
合計	Total	67.1	64.6	61.5	57.8	52.8	49.3	45.4	42.9
<b>比率:</b>	<b>Ratios:</b>								
~ 15%	~ 15%	15.1%	16.1%	17.6%	20.4%	21.4%	23.2%	23.9%	25.6%
~ 18%	~ 18%	48.3%	50.1%	53.1%	54.8%	55.9%	56.1%	57.4%	57.7%
~ 20%	~ 20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~ 25%	~ 25%	7.9%	7.3%	6.6%	5.9%	5.5%	5.0%	4.6%	4.2%
~ 29.2%	~ 29.2%	28.7%	26.5%	22.7%	18.9%	17.2%	15.7%	14.1%	12.5%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

注記: 旧金利体系で契約し、貸金業法完全施行後においても、新たな貸付が発生していない債権の一部については、金利を旧金利体系のまま据え置いている。金利体系として20%以上に分類される債権は存在していません。

Note: Interest rates for receivables whose contracts were made under the previous interest rate system, and for which there has been no new borrowing, are not required to be changed after the full implementation of the revised Money-Lending Business Control and Regulation Law.

As a result, some receivables are classified as having interest rates of over 20%.

延滞残高、比率	Balance and Ratio of Delinquent Unsecured Personal Loans	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>無担保ローン</b>	<b>Unsecured Personal Loans</b>								
<b>残高(固定化債権を含む)</b>	<b>Outstanding (including Long-Term Accounts Receivable)</b>	<b>67.1</b>	<b>64.7</b>	<b>61.5</b>	<b>57.8</b>	<b>52.8</b>	<b>49.3</b>	<b>45.8</b>	<b>42.9</b>
91~180日延滞残高	91-180 Days Delinquency Amount	1.8	1.5	1.4	1.2	1.2	0.9	0.9	0.8
91~180日延滞比率	91-180 Days Delinquency Ratio	2.7%	2.4%	2.4%	2.1%	2.3%	1.9%	2.0%	2.0%

加重平均借入金利率(単体)	Weighted Average Funding Rate (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
期中加重平均	During the Fiscal Year	2.5%	2.5%	2.4%	2.5%	2.6%	2.6%	2.4%	2.4%
期末加重平均	As of the Fiscal Year End	2.6%	2.5%	2.4%	2.5%	2.6%	2.6%	2.4%	2.4%
<b>年齢別残高構成比</b>	<b>Balance by Age</b>	<b>2009.12</b>	<b>2010.3</b>	<b>2010.6</b>	<b>2010.9</b>	<b>2010.12</b>	<b>2011.3</b>	<b>2011.6</b>	<b>2011.9</b>
<b>無担保ローン</b>	<b>Unsecured Personal Loans</b>								
<30	<30	12.3%	11.8%	11.5%	11.0%	10.8%	10.3%	9.9%	8.9%
<40	<40	31.1%	30.7%	30.6%	30.1%	29.8%	29.6%	29.4%	28.6%
<50	<50	29.4%	30.0%	30.5%	31.1%	31.5%	31.9%	32.5%	33.5%
<60	<60	18.5%	18.6%	18.7%	18.9%	18.9%	19.0%	18.8%	19.3%
>= 60	Over 60	8.7%	8.8%	8.8%	9.0%	9.0%	9.1%	9.3%	9.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>性別、既婚・未婚別残高構成比</b>	<b>Balance by Gender and Marital Status</b>	<b>2009.12</b>	<b>2010.3</b>	<b>2010.6</b>	<b>2010.9</b>	<b>2010.12</b>	<b>2011.3</b>	<b>2011.6</b>	<b>2011.9</b>
<b>無担保ローン</b>	<b>Unsecured Personal Loans</b>								
男性独身	Single Male	39.8%	39.9%	40.0%	39.9%	39.9%	39.9%	39.8%	39.8%
男性既婚	Married Male	37.0%	37.9%	38.7%	39.7%	40.3%	41.2%	42.0%	42.8%
女性独身	Single Female	11.5%	11.1%	10.8%	10.5%	10.3%	9.9%	9.7%	9.3%
女性既婚	Married Female	11.7%	11.1%	10.4%	9.9%	9.5%	9.0%	8.6%	8.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>実行残高別残高構成比</b>	<b>Balance by Amount of Origination</b>	<b>2009.12</b>	<b>2010.3</b>	<b>2010.6</b>	<b>2010.9</b>	<b>2010.12</b>	<b>2011.3</b>	<b>2011.6</b>	<b>2011.9</b>
<b>無担保ローン</b>	<b>Unsecured Personal Loans</b>								
10万円未満	Less than JPY 100K	3.0%	2.9%	2.8%	2.7%	2.8%	2.9%	3.0%	3.0%
10万円以上、30万円未満	Over JPY 100K and Less than JPY 300K	18.9%	18.5%	18.1%	17.9%	18.0%	18.0%	18.2%	18.2%
30万円以上、50万円未満	Over JPY 300K and Less than JPY 500K	33.9%	33.8%	33.9%	33.2%	32.7%	31.9%	31.2%	29.9%
50万円以上、100万円未満	Over JPY 500K and Less than JPY 1M	31.3%	31.2%	31.1%	30.9%	30.8%	30.6%	30.4%	30.2%
100万円以上	Over JPY 1M	12.9%	13.6%	14.2%	15.3%	15.8%	16.7%	17.2%	18.7%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
<b>年収別残高構成比</b>	<b>Balance by Annual Income</b>	<b>2009.12</b>	<b>2010.3</b>	<b>2010.6</b>	<b>2010.9</b>	<b>2010.12</b>	<b>2011.3</b>	<b>2011.6</b>	<b>2011.9</b>
<b>無担保ローン</b>	<b>Unsecured Personal Loans</b>								
年収2百万円未満	Less than JPY 2M	12.9%	12.4%	12.1%	11.9%	11.3%	10.6%	10.1%	9.6%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	56.8%	56.5%	56.5%	56.1%	56.3%	56.1%	56.1%	55.8%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	19.1%	19.2%	19.3%	19.4%	19.5%	19.9%	20.1%	20.3%
年収7百万円以上	Over JPY 7M	11.3%	11.8%	12.1%	12.6%	12.9%	13.5%	13.7%	14.3%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

株式会社アプラスフィナンシャルの、銀行の勘定科目体系に組替後の、連結損益計算書、貸借対照表データ  
(新生銀行への連結会計処理前)

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

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

連結損益計算書	Consolidated Statements of Operations	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
資金運用収益	Total Interest Income	8.4	7.7	6.8	5.4	5.0	4.5	4.5	4.3
役務取引等収益	Fees and Commissions Income	5.9	5.7	5.6	5.4	5.4	6.4	5.9	5.5
その他業務収益	Other Business Income	5.7	6.4	5.4	5.7	5.8	5.0	5.3	5.5
その他経常収益	Other Ordinary Income	0.9	0.9	0.9	0.8	1.0	0.9	0.5	0.6
<b>経常収益</b>	<b>Ordinary Income</b>	<b>21.0</b>	<b>20.8</b>	<b>18.9</b>	<b>17.5</b>	<b>17.4</b>	<b>17.1</b>	<b>16.4</b>	<b>16.0</b>
資金調達費用	Total Interest Expenses	0.8	0.7	0.5	0.5	0.4	0.4	0.3	0.3
役務取引等費用	Fees and Commissions Expenses	2.8	2.9	2.8	2.8	2.6	2.8	2.6	2.6
その他業務費用	Other Business Expenses	0.4	0.4	0.5	0.6	0.6	0.5	0.5	0.6
営業経費	Total General and Administrative Expenses	9.1	9.5	8.8	7.9	7.8	7.8	7.2	7.7
その他経常費用	Other Ordinary Expenses	4.9	14.7	4.0	4.0	1.8	7.4	3.7	2.5
貸倒引当金繰入額	Provision of Reserve for Loan Losses	4.4	4.8	3.9	3.9	1.8	4.0	3.7	2.5
その他	Others	0.5	9.8	0.0	0.0	0.0	3.4	0.0	0.0
<b>経常費用</b>	<b>Ordinary Expenses</b>	<b>18.3</b>	<b>28.4</b>	<b>16.8</b>	<b>15.8</b>	<b>13.4</b>	<b>19.1</b>	<b>14.6</b>	<b>14.0</b>
<b>経常利益(損失)</b>	<b>Net Ordinary Income (Loss)</b>	<b>2.7</b>	<b>(7.5)</b>	<b>2.0</b>	<b>1.6</b>	<b>4.0</b>	<b>(2.0)</b>	<b>1.7</b>	<b>2.0</b>
特別利益	Special Gains	0.3	0.0	0.0	0.0	0.0	0.0	-	-
特別損失	Special Losses	0.0	3.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>税引前四半期純利益(損失)</b>	<b>Income (Loss) before Income Taxes and Minority Interests</b>	<b>3.0</b>	<b>(10.5)</b>	<b>1.9</b>	<b>1.6</b>	<b>4.0</b>	<b>(2.0)</b>	<b>1.7</b>	<b>2.0</b>
税金	Income Taxes (Benefit)	0.0	2.2	0.1	0.4	0.1	1.5	0.1	0.1
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>四半期純利益(損失)</b>	<b>Net Income (Loss)</b>	<b>3.0</b>	<b>(12.7)</b>	<b>1.7</b>	<b>1.1</b>	<b>3.8</b>	<b>(3.6)</b>	<b>1.6</b>	<b>1.8</b>

連結貸借対照表	Consolidated Balance Sheets	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	109.7	115.5	113.4	94.3	85.4	96.4	80.1	70.6
買入金銭債権	Other Monetary Claims Purchased	3.2	2.3	15.5	14.2	13.0	12.1	11.1	10.4
金銭の信託	Monetary Assets Held in Trust	54.2	52.4	52.1	51.8	52.7	52.2	53.3	92.6
有価証券	Securities	45.8	55.3	54.8	54.4	67.3	66.8	10.8	8.9
貸出金	Loans and Bills Discounted	176.0	168.1	160.6	153.8	144.9	135.3	181.9	122.0
その他資産	Other Assets	278.9	218.9	231.6	238.0	241.6	215.6	228.4	236.7
割賦売掛金	Installment Sales Credit	215.8	161.3	175.3	184.6	189.6	165.7	174.1	177.9
有形固定資産	Premises and Equipment	9.4	8.9	9.0	8.9	8.7	8.5	9.1	9.0
無形固定資産	Intangible Assets	17.0	13.8	14.1	15.0	15.2	15.6	15.8	16.4
のれん	Goodwill, Net	5.2	5.0	4.8	4.6	4.4	4.2	3.9	3.7
繰延税金資産	Deferred Tax Assets	12.2	10.0	10.0	9.7	9.7	8.0	7.7	7.7
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	604.3	596.4	568.6	563.4	562.1	561.8	564.1	521.5
貸倒引当金	Reserve for Credit Losses	(38.0)	(36.4)	(35.3)	(34.4)	(32.6)	(33.8)	(34.4)	(34.0)
<b>資産の部合計</b>	<b>Total Assets</b>	<b>1,277.7</b>	<b>1,209.8</b>	<b>1,198.1</b>	<b>1,172.3</b>	<b>1,170.8</b>	<b>1,140.9</b>	<b>1,129.8</b>	<b>1,063.3</b>
<b>負債及び純資産</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	252.4	236.2	259.5	236.2	235.9	206.4	201.6	182.6
短期社債	Short-Term Corporate Bonds	16.5	-	3.0	2.5	1.0	13.5	3.0	2.8
社債	Corporate Bonds	10.1	10.1	-	-	-	-	-	-
その他負債	Other Liabilities	284.0	272.9	273.1	276.3	275.8	264.7	267.6	262.0
利息返還損失引当金	Reserve for Losses on Interest Repayments	6.8	15.1	13.5	11.8	10.0	11.7	9.8	8.2
繰延税金負債	Deferred Tax Liabilities	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
支払承諾	Acceptances and Guarantees	604.3	596.4	568.6	563.4	562.1	561.8	564.1	521.5
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>1,175.5</b>	<b>1,132.5</b>	<b>1,119.2</b>	<b>1,092.1</b>	<b>1,086.8</b>	<b>1,060.6</b>	<b>1,047.8</b>	<b>979.3</b>
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本合計	Total Shareholders' Equity	102.1	77.1	78.9	80.0	83.9	80.3	82.0	83.9
資本金	Capital Stock	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>102.2</b>	<b>77.2</b>	<b>78.9</b>	<b>80.1</b>	<b>84.0</b>	<b>80.3</b>	<b>82.0</b>	<b>83.9</b>
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>1,277.7</b>	<b>1,209.8</b>	<b>1,198.1</b>	<b>1,172.3</b>	<b>1,170.8</b>	<b>1,140.9</b>	<b>1,129.8</b>	<b>1,063.3</b>



連結損益の概要	Summary of Income Statement	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	2.7	2.6	2.7	2.8	3.0	2.9	2.9	3.0
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	2.7	3.5	2.2	2.3	2.3	2.7	2.2	2.2
オートクレジット	Auto Credit	0.9	1.4	0.8	0.8	1.0	1.2	0.9	0.8
その他ショッピングクレジット	Other Shopping Credit	1.8	2.0	1.4	1.5	1.3	1.4	1.2	1.3
信用保証	Credit Guarantee	4.0	3.9	3.9	3.9	3.8	3.8	4.1	3.6
オートクレジット	Auto Credit	2.4	2.4	2.6	2.5	2.5	2.6	2.8	2.4
その他ショッピングクレジット	Other Shopping Credit	1.1	1.0	0.9	0.9	0.8	0.8	0.8	0.8
その他信用保証	Others	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.3
融資	Total Loans	8.4	7.6	6.8	5.3	5.0	4.5	4.5	4.3
消費者金融	Consumer Loans	8.4	7.6	6.7	5.3	4.9	4.4	4.1	3.8
カードキャッシング	Cashing by Credit Card	4.0	3.6	3.0	2.2	2.1	1.9	1.8	1.6
ローンカード	Loan Card	3.6	3.2	2.9	2.3	2.1	1.8	1.7	1.5
その他消費者金融	Other Consumer Loans	0.7	0.6	0.7	0.6	0.6	0.5	0.5	0.5
その他融資	Other Loans	0.0	0.0	0.0	0.0	0.1	0.1	0.4	0.5
金融収益	Financial Income	0.9	0.9	0.9	0.8	1.0	1.0	0.5	0.6
その他	Others	2.1	2.1	2.1	2.0	2.0	2.0	2.0	2.0
営業収益	Operating Revenue	21.0	20.8	18.9	17.5	17.4	17.0	16.3	16.0
販売費及び一般管理費	Total SG&A	17.2	27.5	15.9	15.1	12.7	16.6	14.0	13.4
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	4.4	4.8	3.9	3.9	1.8	2.3	3.7	2.5
従業員給料・賞与	Personnel Expenses	2.3	2.3	2.3	2.3	2.3	2.5	2.1	2.4
支払手数料	Handling Charges	3.9	4.3	3.9	3.7	3.6	3.6	3.4	3.5
販売促進費	Sales Promotion Costs	1.4	1.4	1.0	1.1	1.1	1.1	1.0	1.2
賃借料	Rent	0.5	0.5	0.5	0.5	0.5	0.4	0.5	0.4
減価償却額	Depreciation and Amortization	0.7	0.7	0.5	0.2	0.4	0.4	0.3	0.4
通信費	Communication Costs	0.8	0.8	0.8	0.7	0.7	0.7	0.7	0.7
その他	Others	2.9	12.3	2.6	2.3	2.2	5.2	2.0	2.0
金融費用	Financial Expenses	1.0	0.9	0.8	0.7	0.6	0.6	0.5	0.6
支払利息	Interest Expenses	0.8	0.7	0.5	0.5	0.4	0.4	0.3	0.3
その他	Others	0.1	0.1	0.3	0.2	0.1	0.2	0.1	0.2
営業費用	Operating Expenses	18.2	28.4	16.8	15.8	13.4	17.3	14.6	14.0
営業利益(損失)	Operating Income (Loss)	2.7	(7.6)	2.1	1.6	4.0	(0.2)	1.7	2.0
経常利益(損失)	Ordinary Income (Loss)	2.7	(7.5)	2.0	1.6	4.0	(0.4)	1.7	2.0
特別損益(損失)	Net Extraordinary Profit (Loss)	0.3	(3.0)	(0.0)	0.0	0.0	(1.6)	0.0	0.0
税引前四半期純利益(損失)	Net Income (Loss) before Income Taxes and Minority Interests	3.0	(10.5)	1.9	1.6	4.0	(2.0)	1.7	2.0
四半期純利益(損失)	Net Income (Loss)	3.0	(12.7)	1.7	1.1	3.8	(3.6)	1.6	1.8

注記: 2009年12月に改正割賦販売法が施行されたことに伴い、科目名を「総合あっせん」から「包括信用購入あっせん」、「個品あっせん」から「個別信用購入あっせん」へと変更しております。

Note: In accordance with the Revised Installment Sales Act effective from December 2009, the category previously referred to as "Sogo" has been renamed "Hokatsu", and "Kohin" has been renamed "Kobetsu".

利息返還関連	Grey Zone Related Information	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
利息返還額	Amount of Refund for Grey Zone Claim	2.1	1.6	1.6	1.7	1.9	1.9	1.8	1.6
債権放棄額	Amount of Debt Write-Off	0.8	0.6	0.6	0.6	0.7	0.6	0.6	0.5
キャッシュアウト利息返還額	Amount of Interest Repayment	1.2	1.0	0.9	1.1	1.2	1.2	1.2	1.1
利息返還損失引当金	Reserve for Losses on Interest Repayment	6.8	15.1	13.5	11.8	10.0	11.7	9.8	8.2
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	0.4	9.8	0.0	0.0	0.0	3.2	0.0	0.0
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	1.9	1.5	1.5	1.6	1.8	1.6	1.8	1.5
開示請求件数	Number of Claims	4,836	4,445	4,539	4,334	4,855	4,637	4,279	2,994

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

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

営業債権残高	Account Receivables	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
割賦売掛金	Total Installment Receivables	412.7	350.0	370.6	372.1	367.8	335.3	392.4	335.1
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	54.2	51.5	52.3	53.3	58.3	54.9	58.3	58.2
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	161.7	110.0	123.4	131.5	131.6	111.1	116.1	120.0
オートクレジット	Auto Credit	67.1	29.3	47.4	57.5	59.1	47.3	50.9	53.6
その他ショッピングクレジット	Other Shopping Credit	94.6	80.7	76.0	74.0	72.4	63.7	65.2	66.3
融資	Total Loans	196.6	188.3	194.9	187.1	177.8	169.1	217.8	156.8
消費者金融	Consumer Loans	177.5	169.7	175.5	166.0	154.5	143.9	134.3	126.4
カードキャッシング	Cashing by Credit Card	57.8	55.8	53.5	51.7	48.0	44.3	41.6	39.2
ローンカード	Loan Card	72.8	68.0	64.1	59.0	53.9	49.3	44.5	40.5
その他消費者金融	Other Consumer Loans	46.9	45.8	57.8	55.2	52.5	50.3	48.1	46.6
その他融資	Other Loans	19.0	18.6	19.3	21.1	23.2	25.2	83.5	30.4
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	604.3	596.4	568.6	563.4	562.1	561.8	564.1	521.5
オートクレジット	Auto Credit	466.6	464.3	454.4	453.3	455.0	457.0	460.8	423.0
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	97.6	94.6	91.2	86.7	82.5	77.6	72.9	70.6
その他ショッピングクレジット	Other Shopping Credit	56.8	53.2	48.1	45.9	44.9	44.4	44.7	41.7
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	53.9	52.2	50.7	50.0	50.0	51.3	53.1	56.9
その他信用保証	Others	80.8	78.8	66.1	64.0	62.2	60.3	58.6	56.8
リース投資資産	Leased Investment Assets	4.8	4.1	3.5	2.9	2.3	1.9	1.5	1.1
<b>営業債権残高合計</b>	<b>Total Account Receivables</b>	<b>1,021.8</b>	<b>950.6</b>	<b>942.8</b>	<b>938.4</b>	<b>932.4</b>	<b>899.1</b>	<b>958.1</b>	<b>857.9</b>

注記: 2009年12月に改正割賦販売法が施行されたことに伴い、科目名を「総合あっせん」から「包括信用購入あっせん」、「個品あっせん」から「個別信用購入あっせん」へと変更しております。

Note: In accordance with the Revised Installment Sales Act effective from December 2009, the category previously referred to as "Sogo" has been renamed "Hokatsu", and "Kohin" has been renamed "Kobetsu".

顧客数	Number of Customers (Thousands)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
ショッピングクレジット事業 新規信用供与件数(千件)	Number of New Transactions in Shopping Credit Business	74.6	72.0	70.1	75.9	70.5	71.5	74.5	80.8
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	32.2	32.7	38.7	36.7	28.8	30.3	31.8	33.8
信用保証	Credit Guarantee	42.3	39.2	31.3	39.2	41.6	41.2	42.6	47.0
加盟店数(千店)	Number of Merchants	n/a	898.4	n/a	910.4	n/a	922.7	n/a	937.9
クレジットカード	Credit Card	n/a	392.4	n/a	394.5	n/a	397.4	n/a	399.7
ショッピングクレジット	Shopping Credit	n/a	505.9	n/a	515.9	n/a	525.2	n/a	538.1
有効カード会員数(千人)	Available Cardholders	8,171.8	8,165.6	8,072.3	7,962.9	7,830.1	7,701.0	7,573.0	7,435.9
クレジットカード	Credit Card	7,800.1	7,811.4	7,758.7	7,649.3	7,516.6	7,387.7	7,259.9	7,122.6
ローンカード	Loan Card	371.6	354.2	313.5	313.5	313.4	313.2	313.0	313.2
カード新規獲得枚数(千枚)	Number of New Card Issuance	176.0	171.5	151.1	81.4	50.0	45.3	47.9	47.5
クレジットカード	Credit Card	174.0	168.2	148.6	78.8	47.6	43.2	45.8	45.6
ローンカード	Loan Card	2.0	3.2	2.5	2.5	2.3	2.1	2.0	1.8
残高有口座数(千人)	Number of Active Accounts	529.9	509.8	502.0	493.2	478.8	456.0	447.1	436.5
クレジットカードキャッシング	Cashing by Credit Card	343.5	332.7	329.3	325.2	315.6	301.9	297.7	291.9
ローンカード	Loan Card	186.4	177.1	172.6	168.0	163.2	154.1	149.3	144.5

注記: 2009年12月に改正割賦販売法が施行されたことに伴い、科目名を「総合あっせん」から「包括信用購入あっせん」、「個品あっせん」から「個別信用購入あっせん」へと変更しております。

Note: In accordance with the Revised Installment Sales Act effective from December 2009, the category previously referred to as "Sogo" has been renamed "Hokatsu", and "Kohin" has been renamed "Kobetsu".

店舗・チャネル	Number of Branches and Channels	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
店舗数(箇所)	Branches	34	34	34	34	34	34	34	33
CD台数(千台):	Cash Dispensers (CDs) (Own and Tie-up) (Thousands)	n/a	146	n/a	147	n/a	148	n/a	149

平均貸出金利	Average Lending Rates	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)	23.8%	23.7%	17.7%	17.7%	17.7%	17.6%	17.6%	17.6%

融資残高内訳		Breakdown of Loan Receivables		2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
貸付金利別融資残高	Loan Receivables Outstanding by Interest Rate Zone										
残高(クレジットカードキャッシング、ローンカード):	Outstanding (Cashing by Credit Card and Loan Card):										
～15.0%	～15.0%	6.1	6.0	39.9	38.2	36.0	33.1	30.9	29.0		
～18.0%	～18.0%	39.6	38.7	96.9	94.0	88.2	81.1	76.7	73.1		
～20.0%	～20.0%	10.5	9.7	3.1	2.9	2.7	2.3	2.2	2.1		
～25.0%	～25.0%	34.8	31.8	6.5	6.1	5.8	5.1	4.9	4.7		
～29.2%	～29.2%	74.6	69.7	4.5	4.1	3.8	3.0	2.7	2.5		
合計	Total	165.8	156.2	151.0	145.5	136.8	124.9	117.7	111.7		
比率(クレジットカードキャッシング、ローンカード):	Ratios (Cashing by Credit Card and Loan Card):										
～15.0%	～15.0%	3.7%	3.9%	26.4%	26.3%	26.4%	26.5%	26.3%	26.0%		
～18.0%	～18.0%	23.9%	24.8%	64.1%	64.6%	64.5%	65.0%	65.2%	65.4%		
～20.0%	～20.0%	6.4%	6.2%	2.1%	2.0%	2.0%	1.9%	1.9%	2.0%		
～25.0%	～25.0%	21.0%	20.4%	4.3%	4.2%	4.3%	4.1%	4.2%	4.3%		
～29.2%	～29.2%	45.0%	44.7%	3.0%	2.9%	2.8%	2.4%	2.4%	2.3%		
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		
カードタイプ別融資残高	Loan Receivables Outstanding by Card Type										
クレジットカードキャッシング	Cashing by Credit Card	69.6	66.2	64.5	63.1	59.2	54.4	51.6	49.4		
ローンカード	Loan Card	96.1	89.9	86.4	82.3	77.5	70.4	66.1	62.2		
合計	Total	165.8	156.2	151.0	145.5	136.8	124.9	117.7	111.7		

注記: 旧金利体系で契約し、貸金業法完全施行後においても、新たな貸付が発生していない債権の一部については、金利を旧金利体系のまま据え置いており、金利体系として20%超に分類される債権は存在しております。

Note: Interest rates for receivables whose contracts were made under the previous interest rate system, and for which there has been no new borrowing, are not required to be changed after the full implementation of the revised Money-Lending Business Control and Regulation Law. As a result, some receivables are classified as having interest rates of over 20%.

延滞残高、比率		Balance and Ratio of Delinquent Unsecured Personal Loans		2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)										
残高	Outstanding	165.8	156.2	151.0	145.5	136.8	124.9	117.7	111.7		
91～180日延滞残高	91-180 Days Delinquency Amount	4.2	3.5	3.5	3.0	2.6	2.2	2.1	1.4		
91～180日延滞比率	91-180 Days Delinquency Ratio	2.5%	2.2%	2.3%	2.1%	1.9%	1.8%	1.8%	1.3%		

加重平均借入金		Weighted Average Funding Rate		2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
期中加重平均	During the Fiscal Year	1.1%	1.0%	0.8%	0.7%	0.7%	0.7%	0.7%	0.6%	0.6%	
期末加重平均	As of the Fiscal Year End	1.0%	0.8%	0.8%	0.7%	0.7%	0.7%	0.7%	0.6%	0.7%	

1口座あたり残高(千円)		Credit Outstanding Per Account (Thousands of Yen)		2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
1口座あたり残高	Credit Outstanding Per Account	312.9	306.4	300.9	295.1	285.7	273.8	263.3	255.9		
クレジットカードキャッシング	Cashing by Credit Card	202.8	199.0	196.1	194.2	187.7	180.3	173.3	169.4		
ローンカード	Loan Card	515.7	508.1	501.0	490.3	475.2	456.9	442.6	430.7		

年齢別残高構成比		Balance by Age		2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)										
<30	<30	7.4%	7.1%	6.8%	6.4%	6.1%	6.1%	5.9%	5.7%		
<40	<40	26.5%	26.1%	25.9%	25.4%	25.0%	24.7%	24.4%	23.9%		
<50	<50	30.0%	30.1%	30.4%	30.6%	30.8%	30.8%	31.1%	31.4%		
<60	<60	23.3%	23.5%	23.6%	23.7%	23.8%	23.8%	23.9%	23.9%		
>= 60	Over 60	12.7%	13.2%	13.4%	13.9%	14.3%	14.6%	14.8%	15.1%		
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		

性別残高構成比		Balance by Gender		2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)										
男性	Male	62.7%	63.0%	63.1%	63.3%	63.7%	64.2%	64.7%	65.1%		
女性	Female	37.3%	37.0%	36.9%	36.7%	36.3%	35.8%	35.3%	34.9%		
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		

実行残高別残高構成比		Balance by Amount of Origination		2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)										
10万円未満	Less than JPY 100K	4.6%	4.8%	5.0%	5.2%	5.5%	5.9%	6.5%	7.1%		
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	20.9%	21.7%	22.1%	22.9%	23.5%	24.8%	25.6%	26.5%		
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	29.3%	29.0%	28.8%	28.7%	29.0%	28.8%	28.6%	28.0%		
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	27.3%	26.9%	26.7%	26.4%	25.5%	24.8%	24.3%	24.0%		
100万円以上	Over JPY 1M	17.9%	17.6%	17.3%	16.8%	16.4%	15.7%	15.0%	14.4%		
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		

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

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

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

連結損益計算書	Consolidated Statements of Income	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
資金運用収益	Total Interest Income	0.3	0.7	0.5	0.3	0.3	0.5	0.3	0.3
役務取引等収益	Fees and Commissions Income	0.1	0.0	0.3	0.1	0.1	0.1	0.3	0.4
その他業務収益	Other Business Income	30.5	31.7	29.1	28.6	27.9	32.5	29.4	26.4
その他経常収益	Other Ordinary Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>経常収益</b>	<b>Ordinary Income</b>	<b>31.0</b>	<b>32.6</b>	<b>30.1</b>	<b>29.1</b>	<b>28.4</b>	<b>33.2</b>	<b>30.2</b>	<b>27.2</b>
資金調達費用	Total Interest Expenses	1.3	1.3	1.2	1.2	1.1	1.1	1.2	1.0
役務取引等費用	Fees and Commissions Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他業務費用	Other Business Expenses	25.2	26.5	24.7	23.6	22.8	27.9	24.5	22.2
営業経費	Total General and Administrative Expenses	1.9	2.0	1.9	1.8	1.9	1.9	1.8	1.9
その他経常費用	Other Ordinary Expenses	0.7	2.6	0.4	1.4	(1.0)	1.8	(1.1)	0.7
貸倒引当金繰入額	Provision of Reserve for Loan Losses	0.3	2.1	0.2	1.1	(1.3)	1.1	(1.5)	0.0
その他	Others	0.4	0.4	0.2	0.2	0.3	0.7	0.4	0.7
<b>経常費用</b>	<b>Ordinary Expenses</b>	<b>29.3</b>	<b>32.7</b>	<b>28.4</b>	<b>28.1</b>	<b>24.8</b>	<b>32.8</b>	<b>26.5</b>	<b>25.9</b>
<b>経常利益</b>	<b>Net Ordinary Income</b>	<b>1.7</b>	<b>0.0</b>	<b>1.6</b>	<b>0.9</b>	<b>3.6</b>	<b>0.3</b>	<b>3.6</b>	<b>1.2</b>
特別利益	Special Gains	0.0	-	-	0.0	0.0	0.0	-	0.0
特別損失	Special Losses	0.0	0.0	0.0	0.0	0.0	1.8	0.0	0.0
<b>税引前四半期純利益(損失)</b>	<b>Income (Loss) before Income Taxes and Minority Interests</b>	<b>1.6</b>	<b>0.0</b>	<b>1.6</b>	<b>0.9</b>	<b>3.6</b>	<b>(1.5)</b>	<b>3.6</b>	<b>1.2</b>
税金	Income Taxes (Benefit)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>四半期純利益(損失)</b>	<b>Net Income (Loss)</b>	<b>1.6</b>	<b>(0.1)</b>	<b>1.5</b>	<b>0.8</b>	<b>3.5</b>	<b>(1.5)</b>	<b>3.5</b>	<b>1.2</b>

連結貸借対照表	Consolidated Balance Sheets	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	72.4	98.6	87.2	51.0	82.5	72.5	79.4	79.0
有価証券	Securities	7.5	7.9	7.6	7.5	8.2	8.1	8.0	7.3
貸出金	Loans and Bills Discounted	35.0	39.0	36.4	36.3	34.4	34.9	34.3	33.2
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	216.9	213.4	208.6	204.5	203.4	206.1	199.5	198.3
その他資産	Other Assets	138.7	135.3	128.3	130.8	128.7	130.0	127.1	125.1
割賦売掛金	Installment Sales Credit	117.9	115.0	106.8	110.6	107.2	108.4	102.8	105.7
有形固定資産	Premises and Equipment	16.6	15.8	17.6	17.5	17.0	13.8	14.4	14.1
無形固定資産	Intangible Assets	1.8	1.8	1.7	1.6	1.5	1.5	1.4	1.4
繰延税金資産	Deferred Tax Assets	2.4	2.2	2.2	2.3	2.3	2.4	2.4	2.4
貸倒引当金	Reserve for Credit Losses	(7.8)	(10.0)	(10.0)	(11.1)	(9.8)	(12.8)	(11.1)	(11.6)
<b>資産の部合計</b>	<b>Total Assets</b>	<b>493.0</b>	<b>512.6</b>	<b>488.5</b>	<b>450.4</b>	<b>477.6</b>	<b>465.7</b>	<b>464.9</b>	<b>461.8</b>
<b>負債及び純資産</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	387.1	388.4	363.5	317.7	332.8	328.4	312.5	300.9
短期社債	Short-Term Corporate Bonds	14.0	17.7	22.5	17.9	27.1	19.3	36.6	40.8
社債	Corporate Bonds	-	-	-	-	-	-	-	-
その他負債	Other Liabilities	38.4	42.4	37.5	48.6	47.5	48.9	43.5	47.1
繰延税金負債	Deferred Tax Liabilities	0.1	0.2	0.1	0.1	0.3	0.4	0.4	0.2
<b>負債の部合計</b>	<b>Total Liabilities</b>	<b>442.1</b>	<b>451.5</b>	<b>426.0</b>	<b>387.0</b>	<b>410.3</b>	<b>399.9</b>	<b>395.5</b>	<b>391.6</b>
<b>純資産の部</b>	<b>Equity:</b>								
株主資本合計	Total Shareholders' Equity	50.5	60.5	62.1	63.0	66.5	65.0	68.6	69.8
資本金	Capital Stock	24.3	29.3	29.3	29.3	29.3	29.3	29.3	29.3
<b>純資産の部合計</b>	<b>Total Equity</b>	<b>50.8</b>	<b>61.1</b>	<b>62.5</b>	<b>63.3</b>	<b>67.2</b>	<b>65.7</b>	<b>69.3</b>	<b>70.2</b>
<b>負債の部及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	<b>493.0</b>	<b>512.6</b>	<b>488.5</b>	<b>450.4</b>	<b>477.6</b>	<b>465.7</b>	<b>464.9</b>	<b>461.8</b>

## Section 5. 新生銀行 単体財務関連データ

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

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

単体損益の概要	Results of Operations (Non-Consolidated)	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
<b>業務粗利益</b>	<b>Total Gross Business Profit (Loss)</b>	29.1	6.0	24.0	46.2	21.1	23.7	13.9	24.3
資金利益	Net Interest Income	18.3	33.2	15.8	22.5	12.6	19.5	12.4	16.8
役務取引等利益	Net Fees and Commissions	3.4	(17.8)	4.5	6.0	3.9	0.9	3.7	5.7
特定取引利益	Net Trading Income	1.1	2.9	3.0	2.4	1.1	3.9	3.2	3.4
その他業務利益	Net Other Business Income	6.2	(12.3)	0.5	15.2	3.3	(0.7)	(5.4)	(1.7)
<b>経費</b>	<b>Total Expenses</b>	17.2	15.4	14.4	15.5	15.6	14.7	13.4	13.9
<b>実質業務純益(損失)</b>	<b>Net Business Profit (Loss) (Jisshitsu Gyomu Jun-eki)</b>	11.9	(9.4)	9.5	30.7	5.4	8.9	0.5	10.3
その他損益	Other Operating Expenses, Net	(13.6)	(36.2)	(5.2)	(28.8)	0.3	(12.9)	6.7	(9.2)
<b>経常利益(損失)</b>	<b>Net Ordinary Income (Loss)</b>	(1.7)	(45.7)	4.2	1.8	5.8	(4.0)	7.2	1.0
特別利益(損失)	Extraordinary Income (Loss)	(0.9)	(4.3)	0.2	4.4	(3.1)	2.6	(0.0)	(1.2)
<b>税引前四半期純利益(損失)</b>	<b>Income (Loss) before Income Taxes</b>	(2.7)	(50.1)	4.4	6.3	2.7	(1.3)	7.1	(0.1)
法人税、住民税及び事業税	Current Income Taxes (Benefit)	(0.3)	0.0	(0.2)	(0.1)	(0.1)	(0.0)	0.4	(0.1)
法人税等調整額	Deferred Income Taxes Expense (Benefit)	0.0	3.6	-	1.8	-	(0.2)	(0.0)	2.0
<b>四半期純利益(損失)</b>	<b>Net Income (Loss)</b>	(2.3)	(53.8)	4.7	4.6	2.8	(0.9)	6.6	(2.1)

単体損益計算書	Non-Consolidated Statements of Operations	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
資金運用収益	Total Interest Income	36.1	48.7	29.5	35.3	24.9	30.1	22.9	26.9
貸出金利息	Interest on Loans and Bills Discounted	23.8	19.9	19.4	18.7	16.8	15.7	16.2	15.8
有価証券利息配当金	Interest and Dividends on Securities	8.6	25.8	7.0	13.4	5.4	13.4	5.6	10.4
その他の資金運用収益	Other Interest Income	3.6	2.9	3.0	3.0	2.6	1.0	1.1	0.7
役務取引等収益	Fees and Commissions Income	3.7	5.1	3.5	3.5	3.3	3.4	4.0	3.7
特定取引収益	Trading Profits	1.2	3.0	7.3	3.6	0.0	2.5	4.7	4.8
その他業務収益	Other Business Income	7.6	3.5	2.5	17.6	4.0	3.4	0.4	2.3
その他経常収益	Other Ordinary Income	3.3	(3.8)	4.4	6.0	5.5	0.8	10.3	5.8
<b>経常収益</b>	<b>Ordinary Income</b>	52.1	56.7	47.4	66.1	37.8	40.4	42.6	43.7
資金調達費用	Total Interest Expenses	19.2	16.5	14.5	13.6	13.0	11.2	11.1	10.7
預金利息	Interest on Deposits	12.8	10.8	9.7	8.5	8.1	7.5	7.4	7.5
社債利息	Interest on Corporate Bonds	4.2	3.9	3.2	3.5	3.5	2.2	2.1	2.0
その他の資金調達費用	Other Interest Expenses	2.0	1.6	1.5	1.4	1.3	1.4	1.5	1.1
役務取引等費用	Fees and Commissions Expenses	2.5	2.3	2.7	2.6	2.2	2.2	2.3	2.5
特定取引費用	Trading Losses	0.0	0.0	4.2	1.2	(1.1)	(1.4)	1.4	1.4
その他業務費用	Other Business Expenses	1.3	15.9	1.8	2.3	0.6	4.2	5.9	4.0
営業経費	General and Administrative Expenses	17.8	15.8	15.1	16.1	16.2	15.4	14.0	14.5
その他経常費用	Other Ordinary Expenses	12.8	51.7	4.6	28.1	0.8	12.7	0.4	9.4
貸倒引当金繰入額	Provision of Reserve for Loan Losses	7.2	24.1	1.1	24.0	(0.3)	10.2	0.1	2.0
その他	Others	5.5	27.6	3.4	4.1	1.2	2.4	0.2	7.3
<b>経常費用</b>	<b>Ordinary Expenses</b>	53.8	102.4	43.1	64.2	32.0	44.4	35.3	42.6
<b>経常利益(損失)</b>	<b>Net Ordinary Income (Loss)</b>	(1.7)	(45.7)	4.2	1.8	5.8	(4.0)	7.2	1.0
特別利益	Special Gains	1.9	10.2	1.8	4.8	28.6	3.1	0.0	0.0
特別損失	Special Losses	2.8	14.6	1.6	0.4	31.7	0.5	0.1	1.3
<b>税引前四半期純利益(損失)</b>	<b>Income (Loss) before Income Taxes</b>	(2.7)	(50.1)	4.4	6.3	2.7	(1.3)	7.1	(0.0)
税金:	Income Taxes (Benefit):								
法人税、住民税及び事業税	Current	(0.3)	0.0	(0.0)	(0.1)	(0.1)	(0.0)	0.4	(0.0)
法人税等調整額	Deferred	-	3.6	-	1.8	-	(0.0)	(0.0)	2.0
<b>四半期純利益(損失)</b>	<b>Net Income (Loss)</b>	(2.3)	(53.8)	4.7	4.6	2.8	(0.0)	6.6	(2.1)

与信関連費用(単体)	Net Credit Costs (Non-Consolidated)	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	3.6	9.1	2.2	3.8	(0.8)	(0.0)	0.0	2.0
貸倒引当金繰入	Net Provision (Reversal) of Reserve for Loan Losses	7.2	24.1	1.1	24.0	(0.3)	10.2	0.1	2.0
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	9.6	0.3	(1.4)	17.4	0.4	0.9	(0.5)	(0.0)
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	(2.4)	23.7	2.6	6.5	(0.8)	9.3	0.7	2.1
特定海外債権引当勘定繰入	Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	0.0	(0.0)	-	(0.0)	(0.0)	0.0	-	(0.0)
償却債権取立益	Recoveries of written-off claims	-	-	-	-	-	-	(0.6)	(0.7)
<b>与信関連費用</b>	<b>Net Credit Costs</b>	10.9	33.2	3.4	27.8	(1.2)	10.2	(0.4)	3.3

資金運用/調達状況 (平均残高)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
現金預け金	Cash and Due from Banks	10.2	18.2	15.0	32.7	23.8	13.7	33.2	18.1
コールローン	Call Loans	110.1	53.8	47.7	62.6	69.5	73.9	26.7	22.7
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	-	-
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	73.5	73.4	101.8	200.2	157.1	35.2	9.0	8.5
有価証券	Securities	3,683.0	3,661.3	3,581.1	3,178.4	3,205.1	3,938.3	3,430.5	2,910.9
貸出金	Loans and Bills Discounted	4,736.4	4,674.5	4,571.7	4,352.6	4,205.5	4,023.3	4,014.4	4,045.2
その他資金運用	Other Interest-Earning Assets	515.1	448.1	486.7	468.7	444.1	443.1	322.0	253.8
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
<b>資金運用勘定合計</b>	<b>Total Interest-Earning Assets</b>	<b>9,128.6</b>	<b>8,929.4</b>	<b>8,804.2</b>	<b>8,295.5</b>	<b>8,105.3</b>	<b>8,527.7</b>	<b>7,836.0</b>	<b>7,259.4</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金	Deposits	6,911.8	6,487.6	6,311.4	5,954.1	5,831.1	5,591.6	5,520.3	5,542.6
譲渡性預金	Negotiable Certificates of Deposit	384.7	341.9	313.9	305.0	285.5	272.2	248.0	255.3
債券	Debentures	513.2	500.5	476.7	445.0	412.1	373.7	340.4	327.9
コールマネー	Call Money	285.8	226.6	198.2	181.2	166.3	162.2	155.8	145.6
売現先勘定	Payable under Repurchase Agreements	52.0	19.7	5.4	5.0	(0.0)	(0.0)	-	-
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	494.7	506.7	476.1	160.4	182.8	402.0	535.2	324.2
借入金	Borrowed Money	356.9	560.4	836.8	1,051.8	1,015.2	1,437.2	775.4	286.3
社債	Corporate Bonds	361.5	361.5	338.4	322.0	300.9	220.7	222.7	215.7
その他資金調達勘定	Other Interest-Bearing Liabilities	0.2	0.2	0.3	0.2	0.1	0.1	0.1	0.1
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
<b>資金調達勘定合計</b>	<b>Total Interest-Bearing Liabilities</b>	<b>9,361.2</b>	<b>9,005.6</b>	<b>8,957.8</b>	<b>8,425.2</b>	<b>8,194.4</b>	<b>8,460.1</b>	<b>7,798.2</b>	<b>7,098.0</b>
<b>資金運用収益－資金調達費用</b>	<b>Net Interest Income/Yield on Interest-Earning Assets</b>	<b>9,128.6</b>	<b>8,929.4</b>	<b>8,804.2</b>	<b>8,295.5</b>	<b>8,105.3</b>	<b>8,527.7</b>	<b>7,836.0</b>	<b>7,259.4</b>

資金運用/調達状況 (利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated)	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
現金預け金	Cash and Due from Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
コールローン	Call Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	-	-
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
有価証券	Securities	8.6	25.8	7.0	13.4	5.4	13.4	5.6	10.4
貸出金	Loans and Bills Discounted	23.8	19.9	19.4	18.7	16.8	15.7	16.2	15.8
その他資金運用	Other Interest-Bearing Assets	2.1	1.6	1.6	1.6	1.4	1.4	0.9	0.5
金利スワップ等	Interest Rate and Funding Swaps	-	-	1.3	1.3	-	-	0.0	0.0
<b>資金運用勘定合計</b>	<b>Total Interest-Earning Assets</b>	<b>34.7</b>	<b>47.4</b>	<b>29.5</b>	<b>35.3</b>	<b>23.8</b>	<b>30.6</b>	<b>22.9</b>	<b>26.9</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金	Deposits	12.8	10.8	9.7	8.5	8.1	7.5	7.4	7.5
譲渡性預金	Negotiable Certificates of Deposit	0.2	0.2	0.1	0.1	0.1	0.1	0.1	0.1
債券	Debentures	0.8	0.7	0.7	0.6	0.5	0.4	0.4	0.3
コールマネー	Call Money	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
売現先勘定	Payable under Repurchase Agreements	0.0	0.0	0.0	0.0	-	-	-	-
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	0.1	0.1	0.1	0.0	0.0	0.1	0.2	0.1
借入金	Borrowed Money	0.6	0.4	0.4	0.5	0.5	0.6	0.5	0.6
社債	Corporate Bonds	4.2	3.9	3.2	3.5	3.5	2.2	2.1	2.0
その他資金調達勘定	Other Interest-Bearing Liabilities	0.0	0.0	0.0	0.0	0.0	0.0	0.1	(0.1)
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
<b>資金調達勘定合計</b>	<b>Total Interest-Bearing Liabilities</b>	<b>19.2</b>	<b>16.5</b>	<b>14.5</b>	<b>13.6</b>	<b>13.0</b>	<b>11.2</b>	<b>11.1</b>	<b>10.7</b>
<b>資金運用収益－資金調達費用</b>	<b>Net Interest Income/Yield on Interest-Earning Assets</b>	<b>15.5</b>	<b>30.9</b>	<b>14.9</b>	<b>21.6</b>	<b>10.8</b>	<b>19.4</b>	<b>11.8</b>	<b>16.2</b>

資金運用/調達状況 (利回り(%))(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Non-Consolidated)	2009.10-12	2010.1-3	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
現金預け金	Cash and Due from Banks	0.46	0.60	1.03	0.54	0.70	1.48	1.15	1.31
コールローン	Call Loans	0.13	0.14	0.16	0.16	0.19	0.13	0.15	0.22
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	-	-
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	0.12	0.11	0.12	0.12	0.11	0.10	0.08	0.08
有価証券	Securities	0.93	2.86	0.78	1.68	0.67	1.38	0.66	1.42
貸出金	Loans and Bills Discounted	1.99	1.72	1.70	1.70	1.59	1.58	1.62	1.55
その他資金運用	Other Interest-Bearing Assets	1.66	1.51	1.35	1.38	1.30	1.32	1.15	0.87
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
<b>資金運用勘定合計</b>	<b>Total Interest-Earning Assets</b>	<b>1.50</b>	<b>2.15</b>	<b>1.34</b>	<b>1.68</b>	<b>1.16</b>	<b>1.45</b>	<b>1.18</b>	<b>1.47</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金	Deposits	0.73	0.67	0.61	0.57	0.55	0.54	0.54	0.53
譲渡性預金	Negotiable Certificates of Deposit	0.28	0.26	0.19	0.21	0.20	0.20	0.17	0.16
債券	Debentures	0.63	0.61	0.60	0.57	0.53	0.51	0.50	0.48
コールマネー	Call Money	0.10	0.11	0.11	0.11	0.11	0.11	0.11	0.11
売現先勘定	Payable under Repurchase Agreements	0.12	0.10	0.10	0.11	0.00	0.00	-	-
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	0.13	0.10	0.11	0.12	0.18	0.16	0.16	0.15
借入金	Borrowed Money	0.74	0.31	0.23	0.20	0.20	0.17	0.29	0.83
社債	Corporate Bonds	4.66	4.48	3.89	4.41	4.66	4.16	3.95	3.79
その他資金調達勘定	Other Interest-Bearing Liabilities	...	...	...	...	...	...	...	...
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
<b>資金調達勘定合計</b>	<b>Total Interest-Bearing Liabilities</b>	<b>0.81</b>	<b>0.74</b>	<b>0.65</b>	<b>0.64</b>	<b>0.63</b>	<b>0.53</b>	<b>0.57</b>	<b>0.59</b>
<b>資金運用収益-資金調達費用</b>	<b>Net Interest Income/Yield on Interest-Earning Assets</b>	<b>0.67</b>	<b>1.40</b>	<b>0.68</b>	<b>1.03</b>	<b>0.52</b>	<b>0.92</b>	<b>0.60</b>	<b>0.89</b>

単体貸借対照表	Non-Consolidated Balance Sheets	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	257.1	310.0	503.2	343.6	358.0	313.4	263.2	223.1
コールローン	Call Loans	25.9	19.1	13.9	31.5	8.6	-	12.0	30.1
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	4.6	2.8	5.1	5.8	20.9	3.0	4.8	13.7
買入金銭債権	Other Monetary Claims Purchased	433.7	621.2	424.6	495.5	395.8	408.7	231.9	237.5
特定取引資産	Trading Assets	227.3	211.0	201.4	213.5	182.1	182.8	178.0	193.6
金銭の信託	Monetary Assets Held in Trust	522.5	463.4	425.7	412.8	374.7	360.9	341.5	343.8
有価証券	Securities	3,606.0	3,674.5	3,274.8	3,089.1	3,550.4	3,701.7	3,111.4	2,636.0
投資損失引当金	Valuation Allowance for Investments	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)
貸出金	Loans and Bills Discounted	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8
外国為替	Foreign Exchanges	13.1	10.9	17.4	12.3	15.0	42.0	29.7	22.2
その他資産	Other Assets	758.7	506.8	876.4	987.2	687.5	350.2	322.7	397.6
有形固定資産	Premises and Equipment	17.7	17.8	14.7	14.8	18.8	18.2	18.4	17.9
無形固定資産	Intangible Assets	12.2	11.8	11.1	10.6	10.0	9.9	9.5	8.3
債券繰延資産	Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	1.6	-	-	-	0.7	1.8	1.5	-
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	14.1	11.2	11.5	13.8	15.9	9.6	13.0	9.1
貸倒引当金	Reserve for Credit Losses	(101.9)	(102.2)	(102.3)	(121.9)	(105.3)	(114.8)	(110.5)	(110.1)
<b>資産の部合計</b>	<b>Total Assets</b>	10,451.4	10,488.5	10,148.5	9,682.8	9,634.2	9,258.0	8,491.3	8,080.9
<b>負債及び純資産の部</b>	<b>Liabilities and Equity</b>								
<b>負債の部:</b>	<b>Liabilities:</b>								
預金	Deposits	6,890.3	6,533.5	6,163.2	5,940.3	5,816.5	5,565.2	5,613.9	5,641.6
譲渡性預金	Negotiable Certificates of Deposit	240.4	290.9	284.1	319.6	232.7	174.0	308.1	152.9
債券	Debentures	503.1	487.5	461.6	429.0	388.2	352.5	333.0	315.8
コールマネー	Call Money	310.4	310.4	180.4	160.4	165.4	160.3	140.3	140.2
売現先勘定	Payables under Repurchase Agreements	-	8.4	-	-	-	-	-	-
債券貸借取引受入担保金	Collateral Related to Securities Lending Transactions	504.8	548.4	399.8	112.2	306.6	265.0	434.8	178.9
特定取引負債	Trading Liabilities	192.4	176.6	179.7	174.0	147.7	144.3	137.3	155.2
借入金	Borrowed Money	330.4	811.1	901.3	1,065.9	1,012.0	1,405.6	349.1	315.4
外国為替	Foreign Exchanges	0.2	0.2	0.3	0.2	0.2	0.2	0.1	0.1
社債	Corporate Bonds	369.0	342.5	321.4	313.0	219.3	222.2	221.1	208.1
その他負債	Other Liabilities	465.5	392.4	680.4	591.2	774.6	335.7	313.0	329.7
未払法人税等	Income Taxes Payable	0.3	0.4	0.1	0.2	0.0	0.3	0.1	0.3
リース債務	Lease Debt	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
資産除去債務	Asset retirement obligations	-	-	2.0	2.0	3.9	4.0	4.0	4.1
その他の負債	Other Liabilities	465.2	391.9	678.2	588.9	770.6	331.4	308.9	325.3
賞与引当金	Accrued Employees' Bonuses	5.2	5.4	1.6	2.3	3.2	4.1	1.0	1.9
固定資産処分損失引当金	Reserve for Losses on Disposal of Premises and Equipment	6.8	7.0	-	-	-	-	-	-
訴訟損失引当金	Reserve for Losses on Litigation	5.4	5.8	-	-	-	-	-	-
繰延税金負債	Deferred tax liability	-	-	3.8	6.4	-	-	-	2.2
支払承諾	Acceptances and Guarantees	14.1	11.2	11.5	13.8	15.9	9.6	13.0	9.1
<b>負債の部合計</b>	<b>Total Liabilities</b>	9,838.6	9,932.6	9,589.7	9,128.9	9,082.8	8,639.2	7,865.3	7,451.9
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本合計	Total Shareholders' Equity	607.9	554.1	558.8	563.4	566.2	637.0	641.1	639.0
資本金	Capital Stock	476.2	476.2	476.2	476.2	476.2	512.2	512.2	512.2
資本剰余金	Capital Surplus	43.5	43.5	43.5	43.5	43.5	79.4	79.4	79.4
資本準備金	Additional Paid-in Capital	43.5	43.5	43.5	43.5	43.5	79.4	79.4	79.4
利益剰余金	Retained Earnings	160.6	106.8	111.5	116.1	118.9	117.9	122.0	119.9
利益準備金	Legal Reserve	11.0	11.0	11.0	11.0	11.0	11.0	11.5	11.5
その他利益剰余金	Other Retained Earnings	149.6	95.7	100.4	105.0	107.9	106.9	110.4	108.3
繰越利益剰余金	Unappropriated Retained Earnings	149.6	95.7	100.4	105.0	107.9	106.9	110.4	108.3
自己株式	Treasury Stock, at Cost	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
評価・換算差額等合計	Total Net Unrealized Gain (Loss)	3.1	0.1	(1.5)	(11.1)	(16.4)	(19.7)	(16.4)	(11.3)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	5.3	0.3	(1.0)	(9.4)	(10.9)	(15.3)	(11.3)	(6.9)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(2.1)	(0.0)	(0.0)	(1.7)	(5.5)	(4.4)	(5.1)	(4.3)
新株予約権	Stock Acquisition Rights	1.6	1.6	1.5	1.6	1.5	1.4	1.3	1.3
<b>純資産の部合計</b>	<b>Total Equity</b>	612.7	555.9	558.8	553.8	551.3	618.7	626.0	629.0
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	10,451.4	10,488.5	10,148.5	9,682.8	9,634.2	9,258.0	8,491.3	8,080.9



貸出金の残存期間別残高(単体)	Loan Maturity (Non-consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
1年以下	One Year or Less	n/a	1,708.0	n/a	1,493.6	n/a	1,284.5	n/a	n/a
1年超3年以下	Over One Year to Three Years	n/a	961.4	n/a	866.3	n/a	754.4	n/a	n/a
3年超5年以下	Over Three Years to Five Years	n/a	529.7	n/a	419.6	n/a	568.6	n/a	n/a
5年超7年以下	Over Five Years to Seven Years	n/a	278.6	n/a	182.8	n/a	165.8	n/a	n/a
7年超	Over Seven Years	n/a	111.0	n/a	1,065.9	n/a	1,072.7	n/a	n/a
期間の定めのないもの	Indefinite Term	n/a	144.0	n/a	148.4	n/a	127.0	n/a	n/a
<b>合計</b>	<b>Total</b>	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8

リスク管理債権(単体)	Risk Monitored Loans (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
破綻先債権額	Loans to Bankrupt Obligors	19.7	11.1	10.2	10.1	8.6	7.2	7.3	6.5
延滞債権額	Non-Accrual Delinquent Loans	136.1	290.0	281.3	273.0	248.4	237.7	208.7	216.2
3か月以上延滞債権額	Loans Past Due Three Months or More	13.4	2.0	2.3	1.7	3.0	1.6	6.0	0.7
貸出条件緩和債権額	Restructured Loans	2.9	3.0	3.0	4.5	4.5	4.7	4.4	3.5
合計(A)	Total (A)	172.3	306.2	296.9	289.6	264.5	251.3	226.5	227.1
貸出金残高(B)	Loans and Bills Discounted (B)	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8
貸出残高比(A)/(B)	(A)/(B)	3.70%	6.47%	6.64%	6.93%	6.45%	6.33%	5.57%	5.59%
貸倒引当金(C)	Reserve for Credit Losses (C)	101.9	102.2	102.3	121.9	105.3	114.8	110.5	110.1
引当率(C)/(A)	Reserve Ratios (C)/(A)	59.2%	33.4%	34.5%	42.1%	39.8%	45.7%	48.8%	48.5%

業種別貸出残高(単体)	Loans by Borrower Industry (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
国内(除く特別国際金融取引勘定):	Domestic Offices (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	260.2	246.8	246.7	250.6	232.1	230.1	233.5	245.3
農業、林業	Agriculture and Forestry	-	-	-	-	-	-	-	1.2
漁業	Fishery	2.5	2.5	2.4	2.4	2.2	2.2	2.2	1.0
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	2.9	2.7	2.4	2.2	2.0	0.4	0.4	0.4
建設業	Construction	8.7	5.6	4.0	3.7	3.8	6.7	13.5	12.5
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	39.2	32.3	30.1	25.9	24.6	27.1	27.1	37.6
情報通信業	Information and Communications	18.4	16.4	10.6	15.6	11.3	12.1	14.6	34.1
運輸業、郵便業	Transportation and Postal Service	293.7	288.4	278.3	268.5	295.7	279.6	282.8	269.5
卸売業、小売業	Wholesale and Retail	113.6	107.0	95.5	97.2	91.5	99.3	82.4	77.6
金融業、保険業	Finance and Insurance	1,268.2	1,486.1	1,397.3	1,239.0	1,186.4	1,077.8	1,203.0	1,200.8
不動産業	Real Estate	912.0	845.2	737.5	663.5	565.8	544.5	541.0	580.1
各種サービス業	Services	329.1	318.1	316.4	311.4	395.3	387.3	371.0	371.3
地方公共団体	Local Government	170.8	171.3	166.7	164.1	163.2	158.8	157.5	140.9
個人	Individual	844.8	913.2	912.2	891.1	908.7	937.3	963.9	900.7
海外円借款、国内店名義現地貸	Overseas Yen Loan and Overseas Loans Booked Domestically	350.2	248.6	229.0	201.4	183.4	172.9	138.4	125.3
国内店計	Total Domestic	4,614.9	4,684.9	4,429.7	4,137.1	4,066.5	3,936.5	4,031.9	3,998.9
海外及び特別国際金融取引勘定:	Overseas Offices (including Japan Offshore Market Accounts):								
政府等	Governments	1.7	1.9	2.2	2.2	2.3	2.2	2.2	2.1
金融機関	Financial Institutions	-	1.8	2.2	2.1	1.6	1.6	1.6	1.1
商工業	Commerce and Industry	44.8	44.1	39.6	35.3	33.1	32.7	31.1	58.5
その他	Others	-	-	-	-	-	-	-	-
海外合計	Total Overseas	46.5	47.9	44.0	39.7	37.1	36.6	34.9	61.9
<b>合計</b>	<b>Total</b>	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8

業種別リスク管理債権残高(単体)	Risk Monitored Loans by Borrower Industry (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
国内(除く特別国際金融取引勘定分):	Domestic Offices (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	1.4	1.5	1.5	3.3	3.5	3.5	3.2	3.2
農業、林業	Agriculture and Forestry	-	-	-	-	-	-	-	-
漁業	Fishery	-	-	-	-	-	-	-	-
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	-	-	-	-	-	-	-	-
建設業	Construction	-	-	-	-	-	-	-	-
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	-	-	-	-	-	-	-	-
情報通信業	Information and Communications	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
運輸業、郵便業	Transportation and Postal Service	14.7	14.2	13.8	13.2	12.5	-	-	-
卸売業、小売業	Wholesale and Retail	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
金融業、保険業	Finance and Insurance	46.5	34.4	34.4	26.5	26.4	22.7	25.6	23.8
不動産業	Real Estate	85.9	231.6	224.5	218.3	198.0	172.3	173.5	183.0
各種サービス業	Services	6.9	3.7	3.1	2.9	4.3	2.0	2.0	0.1
地方公共団体	Local Government	-	-	-	-	-	-	-	-
個人	Individual	2.5	4.8	5.8	6.1	6.2	6.8	8.0	4.2
海外円借款、国内店名義現地貸	Overseas Yen Loan and Overseas Loans Booked Domestically	13.5	15.2	13.0	18.4	12.7	43.3	13.4	11.9
国内店計	Total Domestic	172.3	306.2	296.9	289.6	264.5	251.3	226.5	227.1
海外及び特別国際金融取引勘定分:	Overseas Offices (including Japan Offshore Market Accounts):								
政府等	Governments	-	-	-	-	-	-	-	-
金融機関	Financial Institutions	-	-	-	-	-	-	-	-
商工業	Commerce and Industry	-	-	-	-	-	-	-	-
その他	Others	-	-	-	-	-	-	-	-
海外合計	Total Overseas	-	-	-	-	-	-	-	-
<b>合計</b>	<b>Total</b>	<b>172.3</b>	<b>306.2</b>	<b>296.9</b>	<b>289.6</b>	<b>264.5</b>	<b>251.3</b>	<b>226.5</b>	<b>227.1</b>

地域別 海外・オフショアローン残高(単体)	Overseas and Offshore Loans by Region (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
米国	US	73.4	39.8	37.9	35.7	35.1	35.1	26.9	52.1
米国アセットバック投資	Asset-Backed Investment in US	3.8	3.7	3.7	3.7	4.0	4.1	3.9	4.6
欧州	Europe	138.9	135.7	126.1	94.2	84.6	66.2	40.7	33.5
欧州アセットバック投資	Asset-Backed Investment in Europe	98.0	95.6	86.8	56.9	49.2	30.9	28.3	25.7
その他	Others	184.4	120.9	109.0	111.2	100.7	108.1	105.6	101.5
海外・オフショアローン合計	Total	396.8	296.5	273.1	241.2	220.5	209.5	173.3	187.2
アセットバック投資合計	Total Asset-Backed Investment	101.9	99.4	90.6	60.6	53.2	35.1	32.2	30.4

地域別 海外・オフショアローン リスク管理債権残高(単体)	Risk Monitored Overseas and Offshore Loans by Region (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
米国	US	0.4	-	-	-	-	6.7	-	-
米国アセットバック投資	Asset-Backed Investment in US	0.4	-	-	-	-	-	-	-
欧州	Europe	12.9	15.1	12.9	18.4	12.7	36.4	13.4	11.9
欧州アセットバック投資	Asset-Backed Investment in Europe	11.6	14.0	12.1	17.7	12.1	13.1	13.0	11.6
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
海外・オフショアローン合計	Total	13.5	15.2	13.0	18.4	12.7	43.3	13.4	11.9
アセットバック投資合計	Total Risk Monitored Loans of Asset-Backed Investment	12.1	14.0	12.1	17.7	12.1	13.1	13.0	11.6

金融再生法の開示基準に基づく債権(単体)	Claims Classified under the Financial Revitalization Law (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	133.3	112.2	103.5	92.1	85.7	62.5	60.8	53.4
危険債権	Doubtful Claims	26.9	215.7	212.1	218.2	198.8	210.7	183.2	196.7
要管理債権	Substandard Claims	16.4	5.1	5.3	6.3	7.5	6.4	10.5	4.3
合計(A)	Total (A)	176.6	333.0	321.0	316.6	292.0	279.6	254.5	254.4
総与信残高(B)	Total Claims (B)	5,105.7	4,970.1	5,031.2	4,858.4	4,501.8	4,120.4	4,209.9	4,268.2
貸出金	Loans and Bills Discounted	4,661.5	4,732.8	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8
その他	Others	444.2	237.3	557.5	681.5	398.2	147.1	143.0	207.3
総与信残高比(A)/(B)	(A)/(B)	3.46%	6.70%	6.38%	6.52%	6.49%	6.78%	6.04%	5.96%
貸倒引当金(C)	Reserve for Credit Losses (C)	101.9	102.2	102.3	121.9	105.3	114.8	110.5	110.1
引当率(C)/(A)	Reserve Ratios (C)/(A)	57.8%	30.7%	31.9%	38.5%	36.1%	41.1%	43.4%	43.3%
(参考1)部分直接償却実施額	(Ref.) Amount of Write-Off	77.2	96.8	96.5	97.3	95.5	90.3	88.5	83.1
(参考2)要注意債権以下	(Ref.) Below Need Caution Level	536.9	739.6	776.5	852.8	765.2	730.4	667.0	641.4

金融再生法に基づく開示債権の保率率(単体)	Coverage Ratios for Non-Performing Claims Disclosed under the Financial Revitalization Law (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
危険債権	Doubtful Claims	97.1%	96.8%	96.4%	95.3%	95.3%	96.7%	96.3%	97.0%
要管理債権	Substandard Claims	94.8%	79.0%	88.8%	74.8%	79.7%	69.1%	81.6%	62.8%
合計	Total	99.1%	97.6%	97.4%	96.3%	96.2%	96.8%	96.6%	97.0%

貸倒引当金(単体)	Reserve for Credit Losses (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
貸倒引当金(貸出関連)(A)	Reserve for Loan Losses (A)	80.8	81.0	81.1	100.7	84.1	93.6	89.3	88.9
一般貸倒引当金	General Reserve for Loan Losses	67.6	50.6	48.9	62.2	48.5	48.3	47.0	44.8
個別貸倒引当金	Specific Reserve for Loan Losses	13.1	30.3	32.2	38.5	35.5	45.2	42.3	44.0
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他個別貸倒引当金	Specific Reserve for Other Credit Losses	21.1	21.1	21.1	21.1	21.1	21.1	21.1	21.1
貸倒引当金合計(B)	Total Reserve for Credit Losses (B)	101.9	102.2	102.3	121.9	105.3	114.8	110.5	110.1
総与信残高(C)	Total Claims (C)	5,105.7	4,970.1	5,031.2	4,858.4	4,501.8	4,120.4	4,209.9	4,268.2
総与信残高比貸倒引当金(貸出関連)(A)/(C)	Ratio of Total Reserve for Loan Losses to Total Claims (A)/(C)	1.6%	1.6%	1.6%	2.1%	1.9%	2.3%	2.1%	2.1%
総与信残高比貸倒引当金(B)/(C)	Ratio of Total Reserve for Credit Losses to Total Claims (B)/(C)	2.0%	2.1%	2.0%	2.5%	2.3%	2.8%	2.6%	2.6%

債務者区分別の引当率(単体)	Reserve Ratios for Borrowers' Category (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
実質破綻・破綻先(無担保部分)	Legally and Virtually Bankrupt (unsecured portion)	n/a	100.00%	n/a	100.00%	n/a	100.00%	n/a	100.00%
破綻懸念先(無担保部分)	Possibly Bankrupt (unsecured portion)	n/a	78.75%	n/a	78.44%	n/a	92.06%	n/a	97.48%
要管理先(無担保部分)	Substandard (unsecured portion)	n/a	70.44%	n/a	66.50%	n/a	55.06%	n/a	51.99%
その他要注意先(債権額)	Need Caution (total claims)	n/a	6.60%	n/a	6.50%	n/a	4.84%	n/a	3.74%
その他要注意先(無担保部分)	Need Caution (unsecured portion)	n/a	17.24%	n/a	23.47%	n/a	17.70%	n/a	12.86%
正常先(債権額)	Normal (total claims)	n/a	0.45%	n/a	0.50%	n/a	0.58%	n/a	0.66%

住宅ローン残高(単体)	Housing Loans (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
住宅ローン残高	Housing Loans	813.4	882.3	883.3	864.1	872.3	892.0	910.4	879.5

中小企業等に対する貸出金及び比率(単体)	Loans to Small- and Medium-Sized Entities (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
中小企業等貸出金	Loans to Small- and Medium-Sized Entities	n/a	2,822.2	n/a	2,557.8	n/a	2,392.2	n/a	2,514.3
中小企業等貸出金比率	% of Loans to Small- and Medium-Sized Entities	n/a	60.2%	n/a	61.8%	n/a	60.8%	n/a	62.9%

預金残高(単体)	Balance of Deposits (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
預金残高(譲渡性預金を含む)	Balance of Deposits (including NCDs)	7,130.8	6,824.4	6,447.3	6,260.0	6,049.2	5,739.3	5,922.1	5,794.6
個人預金残高	Balance of Deposits from Individuals	5,513.7	5,302.6	5,059.6	4,804.8	4,781.1	4,750.2	4,792.5	4,779.6

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

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

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

米国住宅ローン市場関連エクスポージャー	U.S. Residential Mortgage Exposure	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
ネットエクスポージャー(期中評価減、貸倒引当金計上後)	Net Exposure (After Mark-Downs and Credit Reserves)	10.5	11.5	10.9	10.2	9.9	10.1	9.9	9.5

証券化商品の商品別、地域別残高(単体)	Balance of Securitized Products (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>RMBS</b>	<b>RMBS</b>	53.5	53.7	52.1	47.2	45.9	44.8	41.9	38.9
国内	Japan	51.1	49.9	48.5	47.2	45.9	44.8	41.9	38.9
米国	U.S.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
欧州	Europe	2.3	3.7	3.5	-	-	-	-	-
その他	Other	-	-	-	-	-	-	-	-
<b>CMBS</b>	<b>CMBS</b>	23.5	19.0	16.8	12.8	12.4	7.9	2.4	0.0
国内	Japan	16.2	10.9	10.0	8.1	7.5	5.5	2.4	0.0
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	4.8	5.5	4.2	2.3	2.4	-	-	-
その他	Other	2.4	2.5	2.5	2.4	2.3	2.4	-	-
<b>CLO</b>	<b>CLO</b>	59.3	56.7	52.3	43.1	43.0	42.0	41.2	38.6
国内	Japan	-	-	-	-	-	-	-	-
米国	U.S.	43.2	42.3	39.6	31.7	31.0	31.6	30.8	29.3
欧州	Europe	14.6	12.9	11.2	10.0	9.6	10.4	10.4	9.3
その他	Other	1.4	1.4	1.3	1.3	2.4	-	-	-
<b>ABS CDO (再証券化商品)</b>	<b>ABS CDO (Re-Securitized Products)</b>	0.0	-	-	-	-	-	-	-
国内	Japan	0.0	-	-	-	-	-	-	-
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	-	-	-	-	-	-	-	-
<b>合計</b>	<b>Total</b>	136.4	129.5	121.3	103.2	101.4	94.9	85.6	77.6
<b>国内</b>	<b>Japan</b>	67.4	60.8	58.6	55.3	53.5	50.3	44.4	38.9
<b>米国</b>	<b>U.S.</b>	43.2	42.3	39.6	31.7	31.0	31.6	30.8	29.3
<b>欧州</b>	<b>Europe</b>	21.8	22.2	19.0	12.4	12.0	10.4	10.4	9.3
<b>その他</b>	<b>Other</b>	3.8	4.0	3.9	3.7	4.8	2.4	-	-

LBO、モノライン、SIV、ABCP(単体)	LBO, Monoline, SIV, ABCP (Non-Consolidated)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>LBO</b>	<b>Total LBO</b>	265.9	194.4	217.0	215.1	204.7	203.3	201.4	199.0
国内	Japan	251.7	189.8	212.8	211.2	201.0	199.7	198.0	195.9
米国	U.S.	2.8	2.8	2.5	2.3	2.1	2.1	2.0	1.8
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	11.2	1.7	1.6	1.5	1.5	1.4	1.4	1.2
<b>モノライン (Monoline)</b>	<b>Total Monoline</b>	-	-	-	-	-	-	-	-
<b>SIV</b>	<b>SIV</b>	-	-	-	-	-	-	-	-
<b>ABCP</b>	<b>ABCP</b>	-	-	-	-	-	-	-	-

(参考)	(Reference)	2009.12	2010.3	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9
<b>換算為替レート</b>	<b>Exchange Rate Information</b>								
円/ドル	JPY/USD	92.01	93.19	88.59	83.41	81.41	82.66	80.44	76.63
円/ユーロ	JPY/EUR	131.93	125.03	108.29	113.24	107.82	117.08	116.53	103.85
円/ポンド	JPY/GBP	146.27	140.45	133.23	131.99	126.36	133.14	129.42	119.44