Shinsei Bank (TSE: 8303)

Quarterly Data Book for the Fiscal Year Ended March 31, 2008 (May 14, 2008)



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

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Page

Section 1. Shinsei Bank Consolidated P/L and B/S Data						ι	Inaudited (Bill	ions of Yen)
Results of Operations*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Net Interest Income	24.5	27.1	22.3	21.3	26.8	29.6	40.6	40.5
Non-Interest Income	43.5	43.2	54.8	31.2	49.6	32.5	29.5	13.2
Net Fees and Commissions	11.2	11.0	13.2	10.9	12.8	10.3	9.2	8.4
Net Trading Income	7.0	4.2	3.3	3.1	5.2	2.0	1.3	0.5
Net Other Business Income	25.3	27.9	38.1	17.1	31.6	20.1	19.0	4.2
Total Revenue	68.1	70.3	77.2	52.6	76.5	62.2	70.2	53.8
General and Administrative Expenses	37.3	38.4	36.7	37.4	37.3	39.9	40.2	40.2
Ordinary Business Profit	30.8	31.9	40.4	15.1	39.1	22.2	29.9	13.6
Net Credit Costs	3.7	1.4	14.4	32.2	9.5	21.1	10.0	32.8
Amortization of Goodwill and Other Intangible Assets	6.2	4.3	4.9	5.3	3.0	3.0	3.3	3.0
Minority Interests in Net Income of Subsidiaries	4.2	4.0	4.2	4.0	4.8	5.8	4.9	2.4
Income Taxes and Others	(2.5)	2.4	8.5	81.5	(9.5)	0.2	1.2	(51.2)
Net Income (Loss)	19.2	19.6	8.2	(108.1)	31.2	(8.0)	10.3	26.5
Cash Basis Net Income (Loss)	24.5	23.1	12.4	(24.8)	33.9	(5.2)	13.2	29.2

Consolidated Statements of Operations	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Total Interest Income	38.1	44.8	43.5	46.2	53.3	58.1	68.2	62.4
Interest on Loans and Bills Discounted	27.8	31.3	33.3	34.2	38.9	45.4	52.3	50.0
Interest and Dividends on Securities	6.8	9.9	7.1	8.3	11.1	9.4	11.9	10.2
Other Interest Income	3.4	3.4	3.1	3.6	3.2	3.2	4.0	2.0
Fees and Commissions Income	16.3	17.7	19.1	17.6	18.1	17.0	15.5	15.2
Trading Profits	7.0	4.3	3.5	3.1	5.2	2.0	1.3	1.1
Other Business Income	67.0	71.1	63.7	69.2	68.3	65.3	56.4	56.4
Other Ordinary Income	6.3	10.1	4.9	5.5	7.9	10.0	6.1	4.8
Ordinary Income	134.9	148.1	134.9	141.9	153.0	152.6	147.6	140.1
Total Interest Expenses	13.5	17.6	21.1	24.8	26.5	28.4	27.5	21.8
Interest on Deposits	5.4	7.9	9.1	10.5	10.0	11.0	11.1	11.1
Interest on Debentures	0.8	0.7	0.7	0.7	0.7	0.8	0.8	0.9
Interest on Borrowings	2.2	2.5	2.9	3.4	3.6	5.3	4.5	1.7
Other Interest Expenses	5.0	6.3	8.3	10.0	12.0	11.2	11.0	7.8
Fees and Commissions Expenses	5.1	6.6	5.8	6.7	5.3	6.6	6.3	6.8
Trading Losses	0.0	0.0	0.1	0.0	0.0	0.0	(0.0)	(0.0)
Other Business Expenses	44.6	48.7	42.1	47.5	44.0	47.2	42.5	53.4
Total General and Administrative Expenses	43.5	42.9	41.8	42.7	40.4	43.1	43.6	44.0
General and Administrative Expenses	37.3	38.5	36.8	37.4	37.4	40.0	40.3	40.9
Amortization of Goodwill	4.0	2.1	3.1	3.1	2.3	2.3	2.3	2.1
Amortization of Intangible Assets	2.1	2.1	1.7	2.2	0.6	0.6	0.9	0.9
Other Ordinary Expenses	7.3	6.8	22.9	43.4	11.4	29.4	12.1	40.4
Provision of Reserve for Loan Losses	3.6	0.4	14.1	30.2	9.3	19.8	9.1	28.5
Others	3.7	6.3	8.8	13.2	2.0	9.5	3.0	11.9
Ordinary Expenses	114.2	122.9	134.1	165.4	127.7	155.0	132.2	167.2
Net Ordinary Income	20.6	25.2	0.7	(23.5)	25.2	(2.3)	15.4	(27.1)
Special Gains	2.6	0.1	11.7	0.7	20.5	1.0	0.3	66.9
Special Losses	0.0	1.3	0.1	102.6	0.0	1.2	0.0	6.2
Income (Loss) before Income Taxes and Minority Interests	23.2	24.0	12.3	(125.3)	45.8	(2.5)	15.7	33.5
Income Taxes (Benefit):								
Current	0.9	0.4	0.6	1.1	3.5	0.5	0.5	0.2
Deferred	(1.1)	0.0	(0.8)	(22.5)	6.1	(0.8)	(0.1)	4.3
Minority Interests in Net Income of Subsidiaries	4.2	4.0	4.2	4.0	4.8	5.8	4.9	2.4
Net Income (Loss)	19.2	19.6	8.2	(108.1)	31.2	(8.0)	10.3	26.5

Non-Interest Income*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Net Fees and Commissions	11.2	11.0	13.2	10.9	12.8	10.3	9.2	8.4
Net Trading Income	7.0	4.2	3.3	3.1	5.2	2.0	1.3	0.5
Net Other Business Income	25.3	27.9	38.1	17.1	31.6	20.1	19.0	4.2
Income on Leased Assets and Installment Receivables	12.8	12.7	12.6	12.9	12.9	14.3	12.2	12.6
Non-Interest Income	43.5	43.2	54.8	31.2	49.6	32.5	29.5	13.2

General and Administrative Expenses*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-
Personnel Expenses	15.6	16.2	16.2	14.3	16.1	16.3	16.4	14.7
Premises Expenses	4.1	4.3	4.3	4.5	4.1	4.5	5.2	4.
Technology and Data Processing Expenses	5.0	4.9	4.8	5.2	4.9	5.1	5.8	5.8
Advertising Expenses	2.8	2.7	2.2	3.1	2.3	2.7	2.3	2.
Consumption and Property Taxes	1.9	1.8	1.6	1.8	2.0	2.2	1.6	2.
Deposit Insurance Premium	0.7	0.7	0.7	0.7	0.8	0.8	0.8	0.
Other General and Administrative Expenses	6.8	7.5	6.7	7.7	6.9	8.1	7.7	8.9
eneral and Administrative Expenses	37.3	38.4	36.7	37.4	37.3	39.9	40.2	40.

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

Net Credit Costs	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Losses on Write-Off of Loans	0.2	0.1	0.0	1.1	0.0	0.0	0.1	2.9
Net Provision (Reversal) of Reserve for Loan Losses	6.0	(2.0)	14.1	31.0	9.3	18.8	9.1	35.9
Net (Reversal) Provision of General Reserve for Loan Losses	(0.4)	25.2	4.8	4.0	(1.9)	(3.4)	(2.8)	31.1
Net (Reversal) Provision of Specific Reserve for Loan Losses	6.5	(27.2)	9.3	27.0	11.3	22.3	11.9	4.8
Net (Reversal) Provision of Reserve for Loan Losses to		0.0		0.0		0.0		0.0
Restructuring Countries	-	0.0	-	0.0	-	0.0	-	0.0
Net Provision of Specific Reserve for Other Credit Losses	(2.4)	2.4	0.0	(0.8)	0.0	1.0	-	(7.3)
Other Credit Costs Relating to Leasing Business	(0.1)	0.9	0.1	0.9	0.1	1.2	0.7	1.2
Net Credit Costs	3.7	1.4	14.4	32.2	9.5	21.1	10.0	32.8

* Management accounting basis

						U	naudited (Bil	lions of Yen)
	200	6.4-6	200	6.7-9	2006	.10-12		7.1-3
Internet Demine Access and Internet Demine Linkitists	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate
Interest-Earning Assets and Interest-Bearing Liabilities*	Balance	(%)	Balance	(%)	Balance	(%)	Balance	(%)
Interest-Earning Assets:								
Loans and Bills Discounted	4,146.0	2.69	4,463.7	2.79	4,814.1	2.75	5,029.9	2.76
Leased Assets and Installment Receivables	843.4	6.10	832.5	6.08	839.0	5.96	810.1	6.47
Securities	1,532.3	1.78	1,679.5	2.36	1,923.2	1.48	1,866.9	1.81
Other Interest-Earning Assets	655.2	n.m.	690.2	n.m.	771.7	n.m.	768.7	n.m.
Total Revenue on Interest-Earning Assets	7,177.1	2.85	7,666.0	2.98	8,348.2	2.67	8,475.8	2.83
Interest-Bearing Liabilities:								
Deposits, Including Negotiable Certificates of Deposit	4,233.7	0.52	4,711.7	0.69	5,070.4	0.75	5,320.1	0.85
Debentures	925.8	0.35	816.2	0.36	731.4	0.39	708.9	0.42
Subordinated Debt	349.3	2.08	372.5	1.90	411.3	2.42	464.9	3.28
Borrowed Money and Corporate Bonds	1,104.7	0.93	1,149.8	0.95	1,120.8	1.04	1,097.1	1.34
Other Interest-Bearing Liabilities	279.4	n.m.	495.7	n.m.	972.5	n.m.	950.1	n.m.
Total Expense on Interest-Bearing Liabilities	6,893.1	0.79	7,546.1	0.93	8,306.5	1.01	8,541.3	1.18
Non Interest-Bearing Sources of Funds:								
Non Interest-Bearing (Assets) Liabilities, Net	(823.9)	-	(677.3)	-	(708.8)	-	(764.8)	-
Total Equity-Minority Interests in Subsidiaries	1,107.9	-	797.3	-	750.4	-	699.2	-
Total Interest-Bearing Liabilities and Non Interest-Bearing	7 4 7 7 4		7 000 0		0.040.0		0.475.0	
Sources of Funds	7,177.1	-	7,666.0	-	8,348.2	-	8,475.8	-
Net Interest Margin	-	2.06	-	2.05	-	1.66	-	1.65
Impact of Non Interest-Bearing Sources	-	0.03	-	0.01	-	0.01	-	(0.01)
Net Revenue/Yield on Interest-Earning Assets	-	2.09	-	2.07	-	1.66	-	1.64
Reconciliation of Total Revenue on Interest-Earning Assets to Total								
Interest Income:								
Total Revenue on Interest-Earning Assets	7,177.1	2.85	7,666.0	2.98	8,348.2	2.67	8,475.8	2.83
Less: Income on Leased Assets and Installment Receivables	843.4	6.10	832.5	6.08	839.0	5.96	810.1	6.47
Total Interest Income	6,333.6	2.41	6,833.5	2.60	7,509.1	2.30	7,665.6	2.45
Total Interest Expenses	-	-	-	-	-	-	-	-
Net Interest Income	-	-	-	-	-	-	-	-

	200	7.4-6	200	7.7-9	2007.	.10-12	200	3.1-3
Interest-Earning Assets and Interest-Bearing Liabilities*	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate
Interest-Laming Assets and Interest-bearing Liabilities	Balance	(%)	Balance	(%)	Balance	(%)	Balance	(%)
Interest-Earning Assets:								
Loans and Bills Discounted	5,213.6	3.00	5,257.1	3.44	5,772.7	3.61	5,317.8	3.79
Leased Assets and Installment Receivables	785.0	6.60	777.8	7.34	761.8	6.41	738.0	6.89
Securities	1,947.4	2.30	2,035.1	1.84	2,315.8	2.04	1,936.4	2.13
Other Interest-Earning Assets	681.6	n.m.	962.0	n.m.	1,166.7	n.m.	1,142.3	n.m.
Total Revenue on Interest-Earning Assets	8,627.8	3.08	9,032.1	3.19	10,017.2	3.20	9,134.7	3.30
Interest-Bearing Liabilities:								
Deposits, Including Negotiable Certificates of Deposit	5,528.4	0.79	5,570.9	0.86	5,987.2	0.84	5,851.3	0.85
Debentures	696.7	0.44	689.6	0.47	663.0	0.52	668.6	0.58
Subordinated Debt	481.0	3.53	464.5	3.15	466.8	3.18	393.4	3.76
Borrowed Money and Corporate Bonds	1,092.0	1.30	1,090.2	1.96	1,272.1	1.44	969.0	0.72
Other Interest-Bearing Liabilities	911.8	n.m.	1,208.4	n.m.	1,285.1	n.m.	972.6	n.m.
Total Expense on Interest-Bearing Liabilities	8,710.0	1.22	9,023.8	1.25	9,674.4	1.13	8,855.1	0.99
Non Interest-Bearing Sources of Funds:								
Non Interest-Bearing (Assets) Liabilities, Net	(734.8)	-	(649.7)	-	(655.7)	-	(686.8)	-
Total Equity-Minority Interests in Subsidiaries	652.6	-	658.0	-	312.9	-	407.3	-
Total Interest-Bearing Liabilities and Non Interest-Bearing Sources	0 607 0		0.000.4		10.017.0		0 4 2 4 7	
of Funds	8,627.8	-	9,032.1	-	10,017.2	-	9,134.7	-
Net Interest Margin	-	1.86	-	1.94	-	2.06	-	2.31
Impact of Non Interest-Bearing Sources	-	(0.01)	-	0.00	-	0.04	-	0.03
Net Revenue/Yield on Interest-Earning Assets	-	1.85	-	1.94	-	2.10	-	2.34
Reconciliation of Total Revenue on Interest-Earning Assets to Total								
Interest Income:								
Total Revenue on Interest-Earning Assets	8,627.8	3.08	9,032.1	3.19	10,017.2	3.20	9,134.7	3.30
Less: Income on Leased Assets and Installment Receivables	785.0	6.60	777.8	7.34	761.8	6.41	738.0	6.89
Total Interest Income	7,842.7	2.73	8,254.3	2.80	9,255.3	2.93	8,396.7	2.99
Total Interest Expenses	-	-	-	-	-	-	-	-
Net Interest Income	-	-	-	-	-	-	-	-
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						U	naudited (Bill	ions of Yen)
Consolidated Balance Sheets	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Assets:								
Cash and Due From Banks	250.0	312.4	417.2	448.5	412.2	394.1	316.1	505.6
Call Loans	175.7	20.0	71.0	43.1	67.1	736.1	544.7	-
Receivables Under Resale Agreements	-	-	-	-	-	-	3.5	2.0
Collateral Related to Securities Borrowing Transactions	80.2	27.2	103.9	11.0	47.6	74.7	93.3	18.7
Other Monetary Claims Purchased	287.4	296.9	383.1	366.5	469.7	445.1	467.0	468.8
Trading Assets	366.7	423.4	368.8	303.3	310.0	251.4	232.3	315.2
Monetary Assets Held in Trust	447.9	506.5	494.6	502.3	488.0	417.6	400.4	371.5
Securities	1,540.9	1,771.7	1,880.0	1,854.6	1,869.7	2,368.5	2,047.8	1,980.2
Loans and Bills Discounted	4,241.7	4,781.4	4,977.0	5,146.3	5,278.5	5,456.5	5,503.6	5,622.2
Foreign Exchanges	9.6	13.9	10.7	15.0	30.5	26.7	18.8	17.8
Other Assets	848.1	844.1	884.0	870.3	914.0	1,018.4	1,007.2	1,100.1
Installment Receivables	480.0	483.9	482.9	440.8	449.2	438.5	435.8	421.8
Premises and Equipment	396.0	398.1	392.7	382.4	382.4	372.2	367.0	305.7
Tangible Leased Assets	307.2	309.2	304.2	294.4	294.2	284.4	273.8	264.9
Intangible Assets	354.7	351.0	344.0	244.1	240.4	238.8	236.8	233.1
Goodwill, Net	221.4	219.4	216.2	158.0	156.4	154.1	144.5	142.2
Intangible Leased Assets	42.7	42.2	41.0	41.9	40.5	41.2	40.5	39.6
Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Deferred Tax Assets	30.9	30.8	27.9	42.4	35.5	38.7	37.7	28.2
Customers' Liabilities for Acceptances and Guarantees	808.2	789.4	773.8	754.4	745.1	725.5	713.0	701.7
Reserve for Credit Losses	(142.1)	(133.8)	(139.8)	(147.2)	(146.0)	(141.7)	(141.6)	(145.9)
Total Assets	9,696.6	10,433.6	10,989.6	10,837.6	11,145.3	12,423.4	11,848.1	11,525.7
Liabilities and Equity								
Liabilities:								
Deposits	4,217.9	4,597.3	4,744.0	4,940.7	5,067.0	5,151.3	5,262.5	5,229.4
Negotiable Certificates of Deposit	237.9	348.3	315.1	480.1	474.9	719.3	935.7	577.1
Debentures	847.0	758.8	712.5	703.2	693.7	686.5	670.3	662.4
Call Money	129.2	449.9	808.1	692.7	698.0	1,377.4	751.3	632.1
Collateral Related to Securities Lending Transactions	76.0	41.4	180.8	8.3	77.5	285.1	156.9	148.4
Commercial Paper	165.0	168.7	241.0	171.3	-	-	-	-
Trading Liabilities	150.5	106.6	107.8	99.2	127.8	110.5	127.9	205.0
Borrowed Money	1,142.0	1,213.9	1,139.2	1,122.6	1,099.4	1,092.7	1,111.9	1,127.2
Foreign Exchanges	0.0	0.0	0.3	0.1	0.0	0.0	0.0	0.0
Short-Term Corporate Bonds	-	-	-	-	181.3	115.0	126.3	73.6
Corporate Bonds	298.9	300.6	400.0	400.4	444.0	432.7	443.7	426.2
Other Liabilities	493.1	619.7	504.7	498.3	548.5	766.1	549.3	708.7
Accrued Employees' Bonuses	5.0	8.0	10.3	13.1	5.0	8.4	11.3	14.5
Accrued Directors' Bonuses	0.0	0.1	0.2	0.3	0.2	0.2	0.4	0.2
Reserve for Employees' Retirement Benefits	3.0	3.1	3.3	3.5	3.3	3.2	3.1	4.6
Reserve for Directors' Retirement Benefits	-	-	-	-	-	0.0	0.1	0.1
Reserve for Losses on Interest Repayments	-	2.4	10.8	10.3	9.7	9.4	43.3	39.3
Reserve for Losses on Disposal of Premises and Equipment	-	-	-	-	-	-	-	5.0
Reserve Under Special Law	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Deferred Tax Liabilities	11.8	13.9	13.0	5.0	5.1	4.6	4.1	4.2
Acceptances and Guarantees	808.2	789.4	773.8	754.4	745.1	725.5	713.0	701.7
Total Liabilities	8,586.2	9,422.9	9,965.8	9,904.4	10,181.2	11,488.7	10,912.0	10,560.5
Equity:		- ,			- / -	,	- /	
Total Shareholders' Equity	860.0	747.7	752.5	642.7	671.2	663.3	673.2	749.8
Capital Stock	451.2	451.2	451.2	451.2	451.2	451.2	451.2	476.2
Capital Surplus	18.5	18.5	18.5	18.5	18.5	18.5	18.5	43.5
Retained Earnings	394.7	414.3	355.2	245.4	273.9	266.0	275.9	302.5
Treasury Stock, at Cost	(4.5)	(136.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
Total Net Unrealized Gain (Loss) and Translation Adjustments	(11.4)	(1.8)	1.8	0.2	(10.3)	(9.7)	(17.3)	(34.2)
Unrealized Gain (Loss) on Available-For-Sale Securities	(0.2)	(0.5)	4.5	5.0	6.0	(3.8)	(13.4)	(35.0)
Deferred Gain (Loss) on Derivatives Under Hedge Accounting	(14.5)	(3.9)	(6.6)	(7.7)	(20.3)	(9.5)	(7.2)	(1.0)
Foreign Currency Translation Adjustments	3.3	2.6	4.0	2.9	3.8	3.6	3.3	1.8
Stock Acquisition Rights	0.0	0.2	0.4	0.5	0.6	0.8	1.0	1.2
Minority Interests in Subsidiaries	261.7	264.6	268.9	289.6	302.4	280.1	279.1	248.4
Total Equity	1,110.4	1,010.7	1,023.8	933.2	964.0	934.6	936.0	965.2
Total Liabilities and Equity	9,696.6	10,433.6	10,989.6	10,837.6	11,145.3	12,423.4	11,848.1	11,525.7
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						U	naudited (Billi	ons of Yen)
Securities	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Trading Securities	-	200.1	-	116.5	-	116.1	-	63.1
Securities Being Held to Maturity	-	346.9	-	407.0	-	438.8	-	390.4
Japanese National Government Bonds	-	314.4	-	364.5	-	324.4	-	304.3
Japanese Corporate Bonds	-	32.4	-	42.4	-	101.6	-	75.1
Other	-	-	-	-	-	12.7 1.762.9	-	11.0
Securities Available-For-Sale Marketable Securities, at Fair Value	-	1,159.0 945.7	-	1,276.6 1,016.3	-	1,762.9	-	1,484.5 1,055.6
Equity Securities	-	13.4	-	22.4	-	23.5	-	1,055.6
Japanese National Government Bonds	-	392.9	-	385.8	-	559.5	-	341.0
Japanese Local Government Bonds	-	71.7	-	53.2	-	114.9	-	2.2
Japanese Corporate Bonds	-	186.1	-	135.1	-	206.1	-	201.6
Other, Mainly Foreign Debt Securities	-	281.4	-	419.6	-	528.8	-	491.5
Foreign Securities	-	279.6	-	416.0	-	527.1	-	487.9
Foreign Currency Denominated Foreign Corporate and Government Bonds	-	205.2	-	317.4	-	399.9	-	329.2
Yen-Denominated Foreign Corporate and Government Bonds	-	65.7	-	80.9	-	109.9	-	139.2
Foreign Stock	-	5.3	-	9.5	-	10.3	-	12.8
Other Securities	-	1.8	-	3.6	-	1.7	-	3.5
Book Value of Securities Whose Fair Value is Not Readily Determinable	-	213.2	-	260.3	-	329.8	-	428.9
Equity Securities Japanese Local Government Bonds	-	6.7	-	7.9	-	15.2	-	14.9
Japanese Local Government Bonds Japanese Corporate Bonds	-	0.0 131.4	-	0.0 156.9	-	0.0 193.6	-	0.0 283.7
Foreign Securities	-	61.7	-	72.5	-	84.7	-	65.3
Other		13.3	-	22.8	-	36.1	-	64.8
Investments in Unconsolidated Subsidiaries, at Cost and Affiliates Using the Equity Method	-	65.7	-	54.4	-	50.6	-	42.1
Securities	1,540.9	1,771.7	1,880.0	1,854.6	1,869.7	2,368.5	2,047.8	1,980.2
Loans by Borrower Industry	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Domestic Offices (excluding Japan offshore market account):	2000.0	2000.5	2000.12	2001.0	2001.0	2001.5	2001.12	2000.0
Manufacturing	-	212.5	-	189.4	-	280.8	-	191.8
Agriculture	-	0.0	-	0.0	-	0.0	-	0.0
Forestry	-	-	-	0.0	-	0.0	-	-
Fishery	-	0.9	-	0.9	-	0.8	-	2.9
Mining	-	6.7	-	6.6	-	5.6	-	4.5
Construction	-	20.9	-	19.9	-	16.1	-	20.4
Electric Power, Gas, Heat Supply and Water Supply	-	99.6	-	80.1	-	77.8	-	74.6
Information and Communications Transportation	-	28.6 469.6	-	27.5 391.9	-	56.7 381.3	-	50.0 379.4
Wholesale and Retail	-	111.7	-	117.5	-	108.5	-	138.0
Finance and Insurance	-	957.4	-	1,091.6	-	1,051.0	-	1,248.0
Real Estate	-	1,278.5	-	1,390.4	-	1,453.3	-	1,295.1
Services	-	259.4	-	369.9	-	364.0	-	374.0
Local Government	-	124.2	-	63.8	-	60.8	-	118.1
Others	-	1,111.1	-	1,302.1	-	1,469.0	-	1,597.9
Loans to Individual Customers in Retail Banking, APLUS and Shinki	-	778.5	-	844.5	-	972.4	-	1,174.7
Total Domestic (A)	-	4,681.7	-	5,052.2	-	5,326.3	-	5,495.3
Overseas Offices (including Japan offshore market account):				0.0		0.0		1.1
Governments Financial Institutions	-	-	-	0.9	-	0.8	-	1.1
Others	-	99.6	-	93.1	-	129.3	-	125.6
Total Overseas (B)		99.6	-	94.0	-	130.1	-	125.0
Total (A)+(B)	4,241.7	4,781.4	4,977.0	5,146.3	5,278.5	5,456.5	5,503.6	5,622.2
Intangible Assets	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Goodwill, Net	221.4	219.4	216.2	158.0	156.4	154.1	144.5	142.2
APLUS Showa Leasing	-	177.5 42.7	-	117.2 41.5	-	113.7 40.3	111.8 39.8	110.0 39.2
Shinki	-	42.1	-	41.0	-	40.3	(7.1)	(7.0)
Others	-	(0.8)	-	(0.7)	_	(0.0)	(0.0)	(0.0)
Intangible Assets Related with Acquisitions	66.0	63.8	62.0	19.8	19.1	18.4	24.6	23.6
APLUS	-	55.7	-	12.2	-	11.3	10.9	10.5
Showa Leasing	-	8.1	-	7.6	-	7.0	6.8	6.6
Shinki	-	-	-	-	-	-	6.7	6.4
Other	67.2	67.7	65.7	66.2	64.7	66.2	67.7	67.2
Intangible Assets	354.7	351.0	344.0	244.1	240.4	238.8	236.8	233.1
Tax Loss Carryforwards	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Shinsei Bank	-	-	-	150.0	-	-	-	42.3
APLUS	-	-	-	195.6	-	-	-	205.9
Showa Leasing	-	-	-	41.0	-	-	-	37.4
Shinki	-	-	-	-	-	-	-	20.3

-	-	-	195.0	-	-	-	205.9
-	-	-	41.0	-	-	-	37.4
-	-	-	-	-	-	-	20.3
2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
-	1.66	-	1.00	-	-	-	2.94
-	6.50	-	6.50	-	6.50	-	no outstanding
-	2.42	-	2.42	-	no outs	standing	no outstanding
	-	 2006.6 2006.9 - 1.66 - 6.50	2006.6 2006.9 2006.12 - 1.66 - - 6.50 -	41.0 	- - 41.0 - - - - - - 2006.6 2006.9 2006.12 2007.3 2007.6 - 1.66 - 1.00 - - 6.50 - 6.50 -	- - 41.0 - - - - - - - - - 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 - 1.66 - 1.00 - - - 6.50 - 6.50 - 6.50	- - 41.0 - - - -

						U	naudited (Bill	ions of Yen)
Risk Monitored Loans (Consolidated)	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Loans to Bankrupt Obligors	-	2.0	-	1.7	-	0.8	-	2.1
Non-Accrual Delinquent Loans	-	19.4	-	21.8	-	41.6	-	42.5
Loans Past Due Three Months or More	-	4.1	-	4.7	-	9.9	-	4.7
Restructured Loans	-	38.2	-	36.4	-	25.5	-	54.9
Total (A)	-	63.8	-	64.8	-	77.9	-	104.4
Loans and Bills Discounted (B)	4,241.7	4,781.4	4,977.0	5,146.3	5,278.5	5,456.5	5,503.6	5,622.2
(A)/(B) X 100 (%)	-	1.34%	-	1.26%	-	1.43%	-	1.86%
Reserve for Credit Losses (C)	142.1	133.8	139.8	147.2	146.0	141.7	141.6	145.9
Reserve Ratios (C)/(A) X 100 (%)	-	208.6%	-	227.2%	-	181.7%	-	139.7%
Overall Funding Composition*	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Total Customer Based Funding	5,303.0	5,704.6	5,771.8	6,124.2	6,235.7	6,557.2	6,868.7	6,469.0
Institutional Deposits	1,224.7	1,558.3	1,529.2	1,847.1	1,982.7	2,306.6	2,371.7	1,812.8
Institutional Debentures	425.8	353.0	316.9	321.3	321.0	324.3	315.9	320.2
Retail Deposits	3,231.2	3,387.3	3,529.9	3,573.8	3,559.2	3,563.9	3,826.6	3,993.7
Structured Deposits	1,287.4	1,383.3	1,420.3	1,457.9	1,499.1	1,558.5	1,556.2	1,564.6
Retail Debentures	421.2	405.8	395.6	381.9	372.7	362.2	354.4	342.2
Commercial Paper	165.0	168.7	241.0	171.3	-	-	-	-
Borrowed Money	1,142.0	1,213.9	1,139.2	1,122.6	1,099.4	1,092.7	1,111.9	1,127.2
Corporate Bonds	298.9	300.6	400.0	400.4	625.3	547.7	570.0	499.8
Total	6,908.9	7,387.8	7,552.0	7,818.5	7,960.4	8,197.6	8,551.0	8,096.0

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

Unaudited (Billions of Yen)

Overall*	2006.4-6	2006 7-0	2006.10-12	2007.1-3	2007.4-6	2007 7-0	2007.10-12	2008.1-3
Total Revenue	68.1	70.3	77.2	52.6	76.5	62.2	70.2	53.8
General and Administrative Expenses	37.3	38.4	36.7	37.4	37.3	39.9	40.2	40.2
Ordinary Business Profit (Loss)	30.8	31.9	40.4	15.1	39.1	22.2	29.9	13.6
Net Credit Costs (Recoveries)	3.7	1.4	14.4	32.2	9.5	21.1	10.0	32.8
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	27.0	30.5	26.0	(17.1)	29.6	1.0	19.8	(19.1)
Amortization of Goodwill and Other Intangible Assets	6.2	4.3	4.9	5.3	3.0	3.0	3.3	3.0
Minority Interests in Net Income of Subsidiaries	4.2	4.0	4.2	4.0	4.8	5.8	4.9	2.4
Income Taxes and Others	(2.5)	2.4	8.5	81.5	(9.5)	0.2	1.2	(51.2)
	· · · ·				· · · ·			
Net Income (Loss)	19.2	19.6	8.2	(108.1)	31.2	(8.0)	10.3	26.5
Cash Basis Net Income (Loss)	24.5	23.1	12.4	(24.8)	33.9	(5.2)	13.2	29.2
Institutional Banking*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Total Revenue	24.5	30.7	38.9	23.0	33.6	25.0	22.4	9.9
General and Administrative Expenses	10.7	11.2	11.1	10.3	12.5	13.3	12.5	11.1
Ordinary Business Profit (Loss)	13.7	19.5	27.8	12.6	21.1	11.6	9.9	(1.1)
Net Credit Costs (Recoveries)	(5.1)	(12.0)	2.9	10.2	(3.0)	7.1	(1.4)	16.9
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	18.9	31.5	24.8	2.4	24.1	4.5	11.3	(18.0)
Ordinary Business From (Loss) After Net Credit Costs (Recoveries)	10.9	31.5	24.0	2.4	24.1	4.5	11.5	(10.0)
Consumer and Commercial Finance*	2006.4-6	2006.7-9		2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Total Revenue	31.8	28.8	30.9	20.6	31.3	25.0	36.9	33.8
General and Administrative Expenses	17.0	17.9	16.2	16.9	15.3	15.6	17.3	17.9
Ordinary Business Profit (Loss)	14.7	10.9	14.6	3.6	16.0	9.3	19.6	15.9
Net Credit Costs (Recoveries)	8.8	11.3	11.3	22.3	12.5	12.3	11.3	16.0
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	5.9	(0.4)	3.3	(18.6)	3.4	(2.9)	8.2	(0.0)
	0.0	(0.4)	0.0	(10.0)	0.1	(2.0)	0.2	(0.0)
Retail Banking*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Total Revenue		9.0	7.7			8.9	7.7	
	10.5			8.8	9.1			8.2
General and Administrative Expenses	9.9	9.5	9.0	9.2	9.6	10.6	10.0	9.7
Ordinary Business Profit (Loss)	0.5	(0.4)	(1.2)	(0.3)	(0.5)	(1.6)	(2.2)	(1.5)
Net Credit Costs (Recoveries)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	0.5	(0.4)	(1.2)	(0.4)	(0.5)	(1.7)	(2.3)	(1.6)
								•
ALM/Corporate/Other*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Total Revenue	1.2	1.6	(0.4)	0.1	2.3	3.1	2.9	1.7
General and Administrative Expenses	(0.4)	(0.3)	0.3	1.0	(0.1)	0.2	0.2	1.3
	1.7	1.9	(0.7)		· · · ·			0.3
Ordinary Business Profit (Loss)				(0.8)	2.4	2.8	2.6	0.3
Net Credit Costs (Recoveries)	0.0	2.0	0.1	(0.3)	(0.1)	1.6	0.1	(0.3)
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	0.0	2.0	0.1	(0.3)	(0.1)	1.6	0.1	(0.3)
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue	0.0 1.6	2.0 (0.1)	0.1 (0.8)	(0.3) (0.5)	(0.1) 2.5	1.6 1.2	0.1 2.5	(0.3) 0.6
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue*	0.0	2.0 (0.1) 2006.7-9	0.1 (0.8) 2006.10-12	(0.3) (0.5) 2007.1-3	(0.1) 2.5 2007.4-6	1.6 1.2 2007.7-9	0.1 2.5 2007.10-12	(0.3)
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue	0.0 1.6	2.0 (0.1)	0.1 (0.8)	(0.3) (0.5)	(0.1) 2.5	1.6 1.2	0.1 2.5	(0.3) 0.6
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue*	0.0 1.6 2006.4-6	2.0 (0.1) 2006.7-9	0.1 (0.8) 2006.10-12	(0.3) (0.5) 2007.1-3	(0.1) 2.5 2007.4-6	1.6 1.2 2007.7-9	0.1 2.5 2007.10-12	(0.3) 0.6 2008.1-3
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income	0.0 1.6 2006.4-6 8.3 16.1	2.0 (0.1) 2006.7-9 8.2 22.4	0.1 (0.8) 2006.10-12 5.2 33.7	(0.3) (0.5) 2007.1-3 7.5 15.5	(0.1) 2.5 2007.4-6 9.8 23.8	1.6 1.2 2007.7-9 10.0 14.9	0.1 2.5 2007.10-12 9.8 12.6	(0.3) 0.6 2008.1-3 16.6 (6.6)
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue	0.0 1.6 2006.4-6 8.3 16.1 24.5	2.0 (0.1) 2006.7-9 8.2 22.4 30.7	0.1 (0.8) 2006.10-12 5.2 33.7 38.9	(0.3) (0.5) 2007.1-3 7.5 15.5 23.0	(0.1) 2.5 2007.4-6 9.8 23.8 33.6	1.6 1.2 2007.7-9 10.0 14.9 25.0	0.1 2.5 2007.10-12 9.8 12.6 22.4	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3	(0.3) (0.5) 2007.1-3 7.5 15.5 23.0 2.5	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2	0.1 2.5 2007.10-12 9.8 12.6 22.4 2.6	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance	0.0 1.6 8.3 16.1 24.5 4.4 3.9	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6	(0.3) (0.5) 2007.1-3 7.5 15.5 23.0 2.5 4.5	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6	0.1 2.5 2007.10-12 9.8 12.6 22.4 2.6 4.7	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7	(0.3) (0.5) 2007.1-3 7.5 15.5 23.0 2.5 4.5 4.5 4.4	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9	0.1 2.5 2007.10-12 9.8 12.6 22.4 2.6 4.7 3.7	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7	(0.3) (0.5) 2007.1-3 7.5 15.5 23.0 2.5 4.5 4.4 3.0	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.2 4.1 2.4	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5	(0.3) (0.5) 2007.1-3 7.5 15.5 23.0 2.5 4.5 4.5 4.4 3.0 0.9	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4)	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4)
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments	0.0 1.6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5	(0.3) (0.5) 2007.1-3 7.5 15.5 23.0 2.5 4.5 4.5 4.4 4.4 3.0 0.9 3.0	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 7.9 (1.4) 4.8	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3)
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1)	(0.3) (0.5) (0.5) 2007.1-3 7.5 15.5 23.0 2.5 4.5 4.4 4.4 3.0 0.9 3.0 3.0	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2)	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6)
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others	0.0 1.6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5	(0.3) (0.5) 2007.1-3 7.5 15.5 23.0 2.5 4.5 4.5 4.4 4.4 3.0 0.9 3.0	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 7.9 (1.4) 4.8	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3)
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1)	(0.3) (0.5) (0.5) 2007.1-3 7.5 15.5 23.0 2.5 4.5 4.4 4.4 3.0 0.9 3.0 3.0	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2)	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 5.0 4.5 3.9 3.9 (0.4) (2.3) (1.6)
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others	0.0 1.6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 3.7 3.5 5.2 5 (1.1) 14.4	(0.3) (0.5) (0.5) 2007.1-3 7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0 3.0 3.0 1.5	(0.1) 2.5 9.8 23.8 33.6 5.1 4.8 4.1 4.7 7.3 7.3 1.3 4.4	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.7	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6)
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue	0.0 1.6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9	(0.3) (0.5) (0.5) 2007.1-3 7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0 3.0 3.0 1.5	(0.1) 2.5 9.8 23.8 33.6 5.1 4.8 4.1 4.7 7.3 7.3 1.3 4.4	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.7	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6)
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 24.5 2006.4-6	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12	(0.3) (0.5) (0.5) 2007.1-3 7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0 3.0 3.0 3.0 2.3.0 2.3.0	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 2007.4-6	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.7 22.4 2007.10-12	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Others Institutional Banking Total Revenue	0.0 1.6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 24.5 2006.4-6 10.9	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6	(0.3) (0.5) (0.5) 2007.1-3 7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0 1.5 23.0 2007.1-3 9.1	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 2007.4-6 11.0	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.7 22.4 2007.10-12 17.5	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 24.5 24.5 2006.4-6 10.9 9.9	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7	(0.3) (0.5) (0.5) 2007.1-3 7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0 1.5 23.0 2007.1-3 9.1 8.2	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 2007.4-6 11.0 10.7	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue Consumer and Commercial Finance Total Revenue* Net Interest Income APLUS Showa Leasing	0.0 1.6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 24.5 2006.4-6 10.9	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6	(0.3) (0.5) (0.5) 2007.1-3 7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0 1.5 23.0 2007.1-3 9.1	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 2007.4-6 11.0 10.7 (0.6)	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4)	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4)	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7)
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue Consumer and Commercial Finance Total Revenue* APLUS Showa Leasing Shinki	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 2006.4-6 10.9 9.9 9.9 (0.8)	2.0 (0.1) 8.2 222.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0)	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) -	(0.3) (0.5)	(0.1) 2.5 9.8 23.8 33.6 5.1 4.8 4.1 4.7 7.3 1.3 4.4 33.6 2007.4-6 11.0 10.7 (0.6) (0.0)	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0)	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue Consumer and Commercial Finance Total Revenue* Net Interest Income APLUS Showa Leasing Shinki Other Subsidiaries	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 2006.4-6 10.9 9.9 9.9 (0.8) (0.8)	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0) - 1.9	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) (0.7)	(0.3) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.9)	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 2007.4-6 11.0 10.7 (0.6) (0.0) 1.0	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0) 1.0	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 1.0	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4 1.1
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 2006.4-6 10.9 9.9 9.9 (0.8)	2.0 (0.1) 8.2 222.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0)	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) -	(0.3) (0.5) (0.5) 7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0	(0.1) 2.5 9.8 23.8 33.6 5.1 4.8 4.1 4.7 7.3 1.3 4.4 33.6 2007.4-6 11.0 10.7 (0.6) (0.0)	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0)	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 1.0 19.3	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue Consumer and Commercial Finance Total Revenue* Net Interest Income APLUS Showa Leasing Shinki Other Subsidiaries	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 2006.4-6 10.9 9.9 9.9 (0.8) (0.8)	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0) - 1.9	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) (0.7)	(0.3) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.9)	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 2007.4-6 11.0 10.7 (0.6) (0.0) 1.0	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0) 1.0	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 1.0	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4 1.1
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 24.5 24.5 24.5 24.5 24.5 206.4-6 10.9 9.9 (0.8) - 1.8 20.8	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0) - - 1.9 16.6	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) (0.7) - 1.6 20.2	(0.3) (0.5) (0.5) 7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0 3.0	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 2007.4-6 11.0 10.7 (0.6) (0.0) 1.0 20.3	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0) 1.0 15.9	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 1.0 19.3	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4 1.1 18.0
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue Consumer and Commercial Finance Total Revenue* Net Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Non-Interest Income APLUS Showa Leasing Showa Leasing	0.0 1.6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 24.5 2006.4-6 10.9 9.9 (0.8) - 1.8 20.8 13.6 6.6	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0) - 9 16.6 13.1 8.7	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 7. 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) - 1.6 20.2 13.5 6.7	(0.3) (0.5) (0.5) 7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0 1.5 23.0 2007.1-3 9.1 8.2 (0.8) - 1.7 11.4 13.4 6.5	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 2007.4-6 11.0 10.7 (0.6) (0.0) 1.0 0.00 20.3 21.1.8 7.9	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0) 1.0 5.9 13.8 9.2	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 1.0 19.3 11.3 7.9	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4 1.1 18.0 11.1 7.0
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue Consumer and Commercial Finance Total Revenue* Net Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Non-Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Non-Interest Income APLUS Showa Leasing Shinki	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 2006.4-6 10.9 9.9 (0.8) - 1.8 20.8 13.6 6.6 0.2	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0) - - 1.9 1.9 6.6 13.1 8.7 (5.6)	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) - 1.6 20.2 13.5 6.7 (0.6)	(0.3) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.9)	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 2007.4-6 11.0 10.7 (0.6) (0.0) 1.0 20.3 11.8 7.9 0.5	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0) 1.0 15.9 2.3 8 9.2 (7.3)	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 10.5 (1.4) 7.3 1.0 19.3 11.3 7.9 (0.3)	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4 1.1 1.8.0 11.1 7.0 (0.2)
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 2006.4-6 10.9 9.9 (0.8) - 1.8 20.8 13.6 6.6 0.2 0.2 0.2	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0) 	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) - - - - - - - - - - - - - - - - - - -	(0.3) (0.5) (0.5) 7.5 15.5 23.0 2.5 4.5 4.4 4.4 3.0 0.9 3.0 3.0 1.5 23.0 2007.1-3 9.1 8.2 (0.8) 	(0.1) 2.5 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 2007.4-6 11.0 10.7 (0.6) (0.0) 1.0 20.3 11.8 7.9 0.5 0.0	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0) 1.0 15.9 13.8 9.2 (7.3) 0.2	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.0 19.3 11.3 7.9 (0.3) 0.4	(0.3) 0.6 16.6 (6.6) 9.9 1.5 5.0 4.5 5.0 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4 1.1 18.0 11.1 18.0 (1.1) 17.0 (0.2) 0.1
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue Consumer and Commercial Finance Total Revenue* Net Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Non-Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Non-Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Non-Interest Income APLUS Showa Leasing Shinki	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 2006.4-6 10.9 9.9 9.9 (0.8) - 1.8 20.8 13.6 6.6 0.2 0.2 0.2 31.8	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0) - 1.9 16.6 13.1 8.7 (5.6) 0.3 28.8	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) - 1.6 20.2 13.5 6.7 (0.6) 0.7 30.9	(0.3) (0.5) (0.5) 7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0 3.0 3.0 3.0 1.5 23.0 2007.1-3 9.1 8.2 (0.8) (0.3) - 1.7 11.4 13.4 6.5 (8.5) (0.0) 20.6	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 2007.4-6 11.0 10.7 (0.6) (0.0) 1.0 20.3 11.8 7.9 0.5 0.00 31.3	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0) 1.0 15.9 13.8 9.2 (7.3) 0.2 (7.3) 0.2 25.0	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 1.0 19.3 11.3 7.9 (0.3) 0.4 36.9	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4 1.1 18.0 11.1 7.0 (0.2) 0.1 33.8
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue Consumer and Commercial Finance Total Revenue* Net Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Non-Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Non-Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Consumer and Commercial Finance Total Revenue APLUS Showa Leasing Shinki Other Subsid	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 24.5 2006.4-6 10.9 9.9 9.9 (0.8) (0.8) (0.8) 13.6 6.6 0.2 0.2 31.8 23.6	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.3 5.0 4.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0) - - 1.9 16.6 13.1 8.7 (5.6) 0.3 28.8 24.5	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) 0.7 (0.7) 0.7 (0.6) 0.7 30.9 23.2	(0.3) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.9) (0.9) (0.9) (0.9) (0.9) (0.9) (0.9) (0.1) (0.0)	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 11.0 10.7 (0.6) (0.0) 1.0 20.3 11.8 7.9 0.5 0.0 0.0 0.3 11.3 22.5	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0) 1.0 15.9 13.8 9.2 (7.3) 13.8 9.2 (7.3) 25.0 2.2 5.0 2.2 5.0 2.4 3.3	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.9 (0.3) 0.4 36.9 21.9	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4 1.1 18.0 11.1 7.0 (0.2) 0.1 33.8 21.1
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Institutional Banking Total Revenue* Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue Consumer and Commercial Finance Total Revenue* Net Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Non-Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Non-Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Consumer and Commercial Finance Total Revenue APLUS	0.0 1.6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 24.5 2006.4-6 10.9 9.9 (0.8) - - 1.8 2008 13.6 6.6 0.2 0.2 31.8 23.6 5.7	2.0 (0.1) 8.2 222.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0) - - 1.9 16.6 13.1 8.7 (5.6) 0.3 28.8 24.5 7.7	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) - - 1.6 20.2 13.5 6.7 (0.6) 0.7 30.9 23.2 5.9	(0.3) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.6) (0.0)	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 11.0 10.7 (0.6) (0.0) 1.0 20.3 11.8 7.9 0.5 0.0 31.3 22.5 7.2	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0) 1.0 15.9 13.8 9.2 (7.3) 0.2 (7.3) 0.2 25.0 24.3 6.7	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.5 (1.4) 7.5 (1.5) 7.5 (1.4) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4 15.7 9.9 (1.7) 6.4 11.1 18.0 11.1 7.0 (0.2) 0.1 33.8 21.1 5.2
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue Consumer and Commercial Finance Total Revenue* Net Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Non-Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Showa Leasing Shinki Other Subsidiaries Consumer and Commercial Finance Total Revenue APLUS <t< th=""><th>0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 24.5 2006.4-6 10.9 9.9 9.9 (0.8) (0.8) (0.8) 13.6 6.6 0.2 0.2 31.8 23.6</th><th>2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.3 5.0 4.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0) - - 1.9 16.6 13.1 8.7 (5.6) 0.3 28.8 24.5</th><th>0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) 0.7 (0.7) 0.7 (0.6) 0.7 30.9 23.2</th><th>(0.3) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.9) (0.9) (0.9) (0.9) (0.9) (0.9) (0.9) (0.1) (0.0)</th><th>(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 11.0 10.7 (0.6) (0.0) 1.0 20.3 11.8 7.9 0.5 0.0 0.0 0.3 11.3 22.5</th><th>1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0) 1.0 15.9 13.8 9.2 (7.3) 13.8 9.2 (7.3) 25.0 2.2 5.0 2.2 5.0 2.4 3.3</th><th>0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.9 (0.3) 0.4 36.9 21.9</th><th>(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4 1.1 18.0 11.1 7.0 (0.2) 0.1 33.8 21.1 5.2 6.2</th></t<>	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 24.5 2006.4-6 10.9 9.9 9.9 (0.8) (0.8) (0.8) 13.6 6.6 0.2 0.2 31.8 23.6	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.3 5.0 4.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0) - - 1.9 16.6 13.1 8.7 (5.6) 0.3 28.8 24.5	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) 0.7 (0.7) 0.7 (0.6) 0.7 30.9 23.2	(0.3) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.9) (0.9) (0.9) (0.9) (0.9) (0.9) (0.9) (0.1) (0.0)	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 11.0 10.7 (0.6) (0.0) 1.0 20.3 11.8 7.9 0.5 0.0 0.0 0.3 11.3 22.5	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0) 1.0 15.9 13.8 9.2 (7.3) 13.8 9.2 (7.3) 25.0 2.2 5.0 2.2 5.0 2.4 3.3	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.9 (0.3) 0.4 36.9 21.9	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4 1.1 18.0 11.1 7.0 (0.2) 0.1 33.8 21.1 5.2 6.2
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Institutional Banking Total Revenue* Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue Consumer and Commercial Finance Total Revenue* Net Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Non-Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Non-Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Consumer and Commercial Finance Total Revenue APLUS	0.0 1.6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 24.5 2006.4-6 10.9 9.9 (0.8) - - 1.8 2008 13.6 6.6 0.2 0.2 31.8 23.6 5.7	2.0 (0.1) 8.2 222.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0) - - 1.9 16.6 13.1 8.7 (5.6) 0.3 28.8 24.5 7.7	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) - - 1.6 20.2 13.5 6.7 (0.6) 0.7 30.9 23.2 5.9	(0.3) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.6) (0.0)	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 11.0 10.7 (0.6) (0.0) 1.0 20.3 11.8 7.9 0.5 0.0 31.3 22.5 7.2	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0) 1.0 15.9 13.8 9.2 (7.3) 0.2 (7.3) 0.2 25.0 24.3 6.7	0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.3 10.5 (1.4) 7.5 (1.4) 7.5 (1.5) 7.5 (1.4) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 (1.5) 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5 7.5	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4 15.7 9.9 (1.7) 6.4 11.1 18.0 11.1 7.0 (0.2) 0.1 33.8 21.1 5.2
Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Section 2.2 Business Line Total Revenue Institutional Banking Total Revenue* Net Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance Basic Banking Credit Trading Securitization Principal Investments Other Capital Markets Others Institutional Banking Total Revenue Consumer and Commercial Finance Total Revenue* Net Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Non-Interest Income APLUS Showa Leasing Shinki Other Subsidiaries Showa Leasing Shinki Other Subsidiaries Consumer and Commercial Finance Total Revenue APLUS <t< th=""><th>0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 24.5 2006.4-6 10.9 9.9 (0.8) </th><th>2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0) - - 9 16.6 13.1 8.7 (5.6) 0.3 28.8 24.5 7.7 (5.6)</th><th>0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 7. 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) - 1.6 20.2 13.5 6.7 (0.6) 0.7 30.9 23.2 5.9 (0.6)</th><th>(0.3) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.2) (0.8) (0.8) (0.8) (0.8) (0.8) (0.8) (0.1) (0.1) (0.1) (0.1) (0.2)</th><th>(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 2007.4-6 11.0 10.7 (0.6) (0.0) 1.0 10.7 (0.6) (0.0) 20.3 11.8 7.9 0.5 0.0 31.3 22.5 7.2 0.4</th><th>1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0) 1.0 5 (2.4) (0.0) 1.0 5 (2.4) (0.0) 1.5 9 2007.7-9 9.1 10.5 (2.4) (0.0) 1.5 9 2.1 (1.4) 2.5 0 2.0 2.5 0 2.0 2.5 0 2.0 3.2 (1.4) 1.9 2.5 0 2.0 3.2 (1.4) 1.9 2.5 0 2.5 0 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 2.0 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.0 (1.4) 1.9 2.5 0 3.0 (1.4) 1.0 5 (2.4) 1.0 0 1.5 (2.4) 1.0 0 1.5 (2.4) 0.0 0 1.5 (2.4) 1.3 8 3.8 3.6 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) (</th><th>0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 1.0 19.3 11.3 7.9 (0.3) 0.4 36.9 21.9 6.5 7.0</th><th>(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4 1.1 18.0 11.1 7.0 (0.2) 0.1 33.8 21.1 5.2 6.2</th></t<>	0.0 1.6 2006.4-6 8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 24.5 2006.4-6 10.9 9.9 (0.8) 	2.0 (0.1) 2006.7-9 8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7 2006.7-9 12.2 11.4 (1.0) - - 9 16.6 13.1 8.7 (5.6) 0.3 28.8 24.5 7.7 (5.6)	0.1 (0.8) 2006.10-12 5.2 33.7 38.9 3.3 4.6 4.7 7. 3.7 6.5 2.5 (1.1) 14.4 38.9 2006.10-12 10.6 9.7 (0.7) - 1.6 20.2 13.5 6.7 (0.6) 0.7 30.9 23.2 5.9 (0.6)	(0.3) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.5) (0.2) (0.8) (0.8) (0.8) (0.8) (0.8) (0.8) (0.1) (0.1) (0.1) (0.1) (0.2)	(0.1) 2.5 2007.4-6 9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6 2007.4-6 11.0 10.7 (0.6) (0.0) 1.0 10.7 (0.6) (0.0) 20.3 11.8 7.9 0.5 0.0 31.3 22.5 7.2 0.4	1.6 1.2 2007.7-9 10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0 2007.7-9 9.1 10.5 (2.4) (0.0) 1.0 5 (2.4) (0.0) 1.0 5 (2.4) (0.0) 1.5 9 2007.7-9 9.1 10.5 (2.4) (0.0) 1.5 9 2.1 (1.4) 2.5 0 2.0 2.5 0 2.0 2.5 0 2.0 3.2 (1.4) 1.9 2.5 0 2.0 3.2 (1.4) 1.9 2.5 0 2.5 0 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 2.0 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.2 (1.4) 1.9 2.5 0 3.0 (1.4) 1.9 2.5 0 3.0 (1.4) 1.0 5 (2.4) 1.0 0 1.5 (2.4) 1.0 0 1.5 (2.4) 0.0 0 1.5 (2.4) 1.3 8 3.8 3.6 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) 0.2 (7.3) (0.1 2.5 9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 7.3 1.0 19.3 11.3 7.9 (0.3) 0.4 36.9 21.9 6.5 7.0	(0.3) 0.6 2008.1-3 16.6 (6.6) 9.9 1.5 5.0 4.5 3.9 (0.4) (2.3) (1.6) (0.6) 9.9 2008.1-3 15.7 9.9 (1.7) 6.4 1.1 18.0 11.1 7.0 (0.2) 0.1 33.8 21.1 5.2 6.2

						U	Inaudited (Bill	ions of Yen)
Retail Banking Total Revenue*	2006.4-6	2006.7-9		2007.1-3	2007.4-6	2007.7-9		2008.1-3
Net Interest Income Non-Interest Income	4.3 6.1	4.4	4.2	4.5 4.2	4.7 4.3	5.0 3.9	5.5 2.2	5.6 2.5
Retail Banking Total Revenue	10.5	9.0	7.7	8.8	4.3 9.1	3.9 8.9	7.7	8.2
Deposits and Debentures Net Interest Income	3.3	3.5	3.7	3.9	4.0	4.1	4.5	4.5
Deposit-Related Non-Interest Income	3.7	3.2	1.3	1.3	0.7	1.3	0.1	0.9
Asset Management	2.1	1.6	2.3	3.1	3.0	2.6	2.1	1.7
Loans	1.2	0.6	0.3	0.4	1.3	0.6	0.8	0.8
(Ref) Revenue from Structured Deposits	4.1 10.5	<u>3.8</u> 9.0	1.7 7.7	1.6 8.8	1.4 9.1	2.1 8.9	0.8	1.3 8.2
Retail Banking Total Revenue	10.5	9.0	1.1	0.0	9.1	0.9	1.1	0.2
ALM/Corporate/Other Total Revenue*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Net Interest Income	0.9	2.1	2.2	0.1	1.1	5.4	7.6	2.4
Non-Interest Income	0.3	(0.5)	(2.6)	0.0	1.1	(2.3)	(4.7)	(0.6)
ALM/Corporate/Other Total Revenue	1.2	1.6	(0.4)	0.1	2.3	3.1	2.9	1.7
Total Revenue*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Net Interest Income	24.5	27.1	22.3	21.3	26.8	29.6	40.6	40.5
Non-Interest Income	43.5	43.2	54.8	31.2	49.6	32.5	29.5	13.2
Total Revenue	68.1	70.3	77.2	52.6	76.5	62.2	70.2	53.8
Institutional Banking Total Revenue Consumer and Commercial Finance Total Revenue	24.5	30.7	38.9	23.0	33.6	25.0	22.4	9.9
APLUS	31.8 23.6	28.8 24.5	30.9 23.2	20.6 21.7	31.3 22.5	25.0 24.3	36.9 21.9	33.8 21.1
Showa Leasing	5.7	7.7	5.9	5.6	7.2	6.7	6.5	5.2
Shinki	0.2	(5.6)	(0.6)	(8.5)	0.4	(7.3)	7.0	6.2
Other Subsidiaries	2.1	2.2	2.3	1.7	1.0	1.2	1.4	1.2
Retail Banking Total Revenue	10.5	9.0	7.7	8.8	9.1	8.9	7.7	8.2
ALM/Corporate/Other Total Revenue	1.2	1.6	(0.4)	0.1	2.3	3.1	2.9	1.7
Total Revenue	68.1	70.3	77.2	52.6	76.5	62.2	70.2	53.8
General and Administrative Expenses*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Institutional Banking	10.7	11.2	11.1	10.3	12.5	13.3	12.5	11.1
Consumer and Commercial Finance	17.0	17.9	16.2	16.9	15.3	15.6	17.3	17.9
APLUS	13.3	14.2	12.5	13.1	11.3	11.5	10.6	11.5
Showa Leasing	2.6	2.8	2.8	2.8	3.2	3.4	3.0	3.0
Shinki Other Subsidiaries	-	-	-	-	0.0	0.0	3.0	2.5
Other Subsidiaries	0.9	0.8	0.7	0.9	0.7	0.5	0.6	0.7
L Retail Banking	00	9.5	9.0	0.2	9.0	10.6	10.0	
Retail Banking ALM/Corporate/Other	9.9 (0,4)	9.5 (0.3)	9.0 0.3	9.2 1.0	9.6 (0,1)	10.6 0.2	10.0 0.2	9.7
Retail Banking ALM/Corporate/Other General and Administrative Expenses	9.9 (0.4) 37.3	9.5 (0.3) 38.4	9.0 0.3 36.7	9.2 1.0 37.4	9.6 (0.1) 37.3	10.6 0.2 39.9	10.0 0.2 40.2	
ALM/Corporate/Other General and Administrative Expenses	(0.4) 37.3	(0.3) 38.4	0.3 36.7	1.0 37.4	(0.1) 37.3	0.2 39.9	0.2 40.2	9.7 1.3 40.2
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)*	(0.4) 37.3 2006.4-6	(0.3) 38.4 2006.7-9	0.3 36.7 2006.10-12	1.0 37.4 2007.1-3	(0.1) 37.3 2007.4-6	0.2 39.9 2007.7-9	0.2 40.2 2007.10-12	9.7 1.3 40.2 2008.1-3
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking	(0.4) 37.3 2006.4-6 13.7	(0.3) 38.4 2006.7-9 19.5	0.3 36.7 2006.10-12 27.8	1.0 37.4 2007.1-3 12.6	(0.1) 37.3 2007.4-6 21.1	0.2 39.9 2007.7-9 11.6	0.2 40.2 2007.10-12 9.9	9.7 1.3 40.2 2008.1-3 (1.1)
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance	(0.4) 37.3 2006.4-6 13.7 14.7	(0.3) 38.4 2006.7-9 19.5 10.9	0.3 36.7 2006.10-12 27.8 14.6	1.0 37.4 2007.1-3 12.6 3.6	(0.1) 37.3 2007.4-6 21.1 16.0	0.2 39.9 2007.7-9 11.6 9.3	0.2 40.2 2007.10-12 9.9 19.6	9.7 1.3 40.2 2008.1-3 (1.1) 15.9
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking	(0.4) 37.3 2006.4-6 13.7	(0.3) 38.4 2006.7-9 19.5	0.3 36.7 2006.10-12 27.8	1.0 37.4 2007.1-3 12.6	(0.1) 37.3 2007.4-6 21.1	0.2 39.9 2007.7-9 11.6	0.2 40.2 2007.10-12 9.9	9.7 1.3 40.2 2008.1-3 (1.1)
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6)	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6)	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5)	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4	0.2 39.9 2007.7-9 11.6 9.3 12.7 3.2 (7.4)	0.2 40.2 2007.10-12 9.9 19.6 11.2 3.5 4.0	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7	0.2 40.2 9.9 19.6 11.2 3.5 4.0 0.8	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4)	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2)	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3)	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.4 0.3 (0.5)	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6)	0.2 40.2 9.9 19.6 11.2 3.5 4.0 0.8 (2.2)	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5)
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7)	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8)	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.4 0.3 (0.5) 2.4	0.2 39.9 2007.7-9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8	0.2 40.2 2007.10-12 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.22 3.7 0.4 (1.5) 0.3
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4)	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2)	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3)	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.4 0.3 (0.5)	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6)	0.2 40.2 9.9 19.6 11.2 3.5 4.0 0.8 (2.2)	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5)
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)*	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.4 0.3 (0.5) 2.4 39.1 2007.4-6	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9	0.2 40.2 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1)	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0)	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0)	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1	0.2 40.2 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4)	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.9
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) 8.8	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9 11.3	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2 22.3	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0) 12.5	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3	0.2 40.2 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4) 11.3	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.9 16.9
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) 8.8 8.8	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3 9.2	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9 11.3 10.4	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2 22.3 21.1	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0) 12.5 9.8	0.2 39.9 2007.7-9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3 9.9	0.2 40.2 2007.10-12 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4) 11.3 8.5	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.9 16.0 9.8
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) 8.8	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9 11.3	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2 22.3	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0) 12.5	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3	0.2 40.2 2007.10-12 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4) 11.3 8.5 2.7	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.9 16.0 9.8 2.9
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) 8.8 8.8	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3 9.2	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9 11.3 10.4	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2 22.3 21.1	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0) 12.5 9.8	0.2 39.9 2007.7-9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3 9.9	0.2 40.2 2007.10-12 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4) 11.3 8.5	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.9 16.0 9.8
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Showa Leasing Consumer and Commercial Finance APLUS Showa Leasing Showa Leasing Shinki Other Subsidiaries Retail Banking	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) 8.8 8.3 (0.1) - 0.6 0.0	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3 9.2 1.6 .5 0.5 0.0	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9 11.3 10.4 0.3 - 0.4	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2 22.3 21.1 1.1 .1 .1 .1 .1	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0) 12.5 9.8 0.6 - 2.1 0.0	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3 9.9 2.3 2.3 - 0.0	0.2 40.2 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4) 11.3 8.5 2.7 2.0 (2.0) 0.0	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.9 16.0 9.8 2.9 2.6 0.6 0.1
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) 8.8 8.3 (0.1) - 0.6 0.0 0.0	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3 9.2 1.6 1.6 .5 0.5 0.0 2.0	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9 11.3 10.4 0.3 - - 0.4 0.0	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2 22.3 21.1 1.1 - (0.0) 0.0 (0.3)	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0) 12.5 9.8 0.6 - 2.1 0.0 (0.1)	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3 9.9 2.3 - 0.0 0.0 0.0 0.0	0.2 40.2 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 29.9 29.9 2007.10-12 (1.4) 11.3 8.5 2.7 2.0 (2.0) 0.0 0.0	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.9 16.0 9.8 2.9 2.6 0.6 0.1 (0.3)
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Showa Leasing Consumer and Commercial Finance APLUS Showa Leasing Showa Leasing Shinki Other Subsidiaries Retail Banking	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) 8.8 8.3 (0.1) - 0.6 0.0	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3 9.2 1.6 .5 0.5 0.0	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9 11.3 10.4 0.3 - 0.4	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2 22.3 21.1 1.1 .1 .1 .1 .1	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0) 12.5 9.8 0.6 - 2.1 0.0	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3 9.9 2.3 2.3 - 0.0	0.2 40.2 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4) 11.3 8.5 2.7 2.0 (2.0) 0.0	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.9 16.0 9.8 2.9 2.6 0.6 0.1
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking Active Subsidiaries Retail Banking ALM/Corporate/Other Net Credit Costs (Recoveries)	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) 8.8 8.3 (0.1) - 0.6 0.0 0.0 0.0 3.7	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3 9.2 1.6 - 0.5 0.0 2.0 1.4	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9 11.3 10.4 0.3 - 0.4 0.0 0.1 14.4	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2 22.3 21.1 1.1 1.1 - (0.0) 0.0 (0.3) 32.2	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0) 12.5 9.8 0.6 - 2.1 0.0 (0.1) 9.5	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3 9.9 2.3 - 0.0 0.0 0.0 0.0 1.6 21.1	0.2 40.2 2007.10-12 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4) 11.3 8.5 2.7 2.0 (2.0) 0.0 0.1 0.1 10.0	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.9 16.0 9.8 2.9 2.6 0.6 0.1 (0.3) 32.8
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) 8.8 8.3 (0.1) - 0.6 0.0 0.0	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3 9.2 1.6 1.6 .5 0.5 0.0 2.0	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9 11.3 10.4 0.3 - 0.4 0.0 0.1 14.4	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2 22.3 21.1 1.1 - (0.0) 0.0 (0.3)	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0) 12.5 9.8 0.6 - 2.1 0.0 (0.1)	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3 9.9 2.3 - 0.0 0.0 0.0 0.0	0.2 40.2 2007.10-12 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4) 11.3 8.5 2.7 2.0 (2.0) 0.0 0.1 0.1 10.0	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.9 16.0 9.8 2.9 2.6 0.6 0.1 (0.3)
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ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Showa Leasing Showa Leasing Showa Leasing Showa Leasing Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Net Credit Costs (Recoveries) Other Subsidiaries Retail Banking ALM/Corporate/Other Net Credit Costs (Recoveries) OBP (Loss) After Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) 8.8 8.3 (0.1) - 0.6 (5.1) 8.8 8.3 (0.1) - 0.0 0.0 0.0 0.0 3.7 2006.4-6 18.9 5.9 5.9 1.9	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3 9.2 (12.0) 11.3 9.2 0.5 0.0 2.0 1.4 2006.7-9 (0.4) 1.4 2006.7-9 (0.4) 1.4 2006.7-9 (0.4) 1.4 2006.7-9 (0.4) 1.4 2006.7-9 (0.4) 1.4 2006.7-9 (0.4) 1.4 2006.7-9 (0.4) 1.4 2006.7-9 (0.4) 1.4 2006.7-9 (0.4) 1.4 2006.7-9 (0.5) (0.4) 1.4 2006.7-9 (0.5) (0.6) (0.5) (0.6) (0.6) (0.5) (0.6) (0.6) (0.6) (0.6) (0.6) (0.6) (0.6) (0.7) (0.7) (0.6) (0.6) (0.6) (0.6) (0.6) (0.6) (0.6) (0.6) (0.6) (0.6) (0.6) (0.6) (0.7) (0.7) (0.6) (0.7) (0.7) (0.7) (0.7) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.4) (0.6)	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9 11.3 10.4 0.3 - 0.4 0.0 0.1 14.4 2006.10-12 2.9 11.3 10.4 0.0 0.0 0.1 14.4 2006.10-12 2.9 11.3 10.4 0.0 0.0 0.1 14.4 0.0 0.0 0.0 0.1 14.4 2.9 11.3 10.4 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2 22.3 21.1 1.1 1.1 (0.0) 0.0 (0.3) 32.2 2007.1-3 2.4 (18.6) (12.5)	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0) 12.5 9.8 0.6 - 2.1 0.0 (0.1) 9.5 2007.4-6 2.1 3.4 1.3	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3 9.9 7.1 12.3 9.9 7.1 12.3 9.9 2.3 - 0.0 0.0 0.0 0.0 1.6 21.1 2007.7-9 2.8	0.2 40.2 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4) 11.3 8.5 2.7 2.0 (2.0) 0.0 0.0 0.1 10.0 2007.10-12 3.2 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.9 16.0 9.8 2.9 2.6 0.6 0.1 (0.3) 32.8 2008.1-3 (1.0) (0.0) (0.0) (0.2)
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Showa Leasing Showa Leasing Showa Leasing Showa Leasing Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Net Credit Costs (Recoveries) OBP (Loss) After Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Showa Leasing	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) - 0.6 (5.1) - 0.6 (5.1) - 0.0 0.0 0.0 0.0 3.7 2006.4-6 18.9 5.9 5.9 1.9 3.2	(0.3) 38.4 2006.7-9 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3 9.2 1.6 - 0.5 0.0 2.00 1.4 2006.7-9 31.5 (0.4) 1.0 3.2	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9 11.3 10.4 0.3 - 0.4 0.0 0.1 14.4 2006.10-12 24.8 3.3 0.2 2.7	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 2007.1-3 21.1 1.1 - (0.0) 0.0 (0.3) 32.2 2007.1-3 2.4 (18.6) (12.5) 1.5	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0) 12.5 9.8 0.6 - 2.1 0.0 (0.1) 9.5 2007.4-6 24.1 3.4 1.3 3.4	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3 9.9 2.3 - 0.00 0.0 0.0 0.0 1.6 21.1 2007.7-9 4.5 (2.9) 2.8 8 0.8	0.2 40.2 2007.10-12 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4) 11.3 8.5 2.7 2.0 (2.0) 0.0 0.1 10.0 2007.10-12 11.3 8.2 2.6 0.7	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.9 16.0 9.8 2.9 2.6 0.6 0.1 (0.3) 32.8 2008.1-3 (18.0) (0.0) (0.2) (0.7)
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Showa Leasing Showa Leasing Showa Leasing Shinki Other Subsidiaries Retail Banking ALWCorporate/Other Net Credit Costs (Recoveries) Net Credit Costs (Recoveries) OBP (Loss) After Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Showa Leasing	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) 8.8 8.3 (0.1) - - 0.6 0.0 0 0.0 0.3.7 2006.4-6 18.9 5.9 1.9 3.2 0.2	(0.3) 38.4 2006.7-9 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3 9.2 1.6 - 0.5 0.0 2.0 1.4 2006.7-9 31.5 (0.4) 1.0 3.2 (5.6)	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9 11.3 10.4 0.3 - 0.4 0.0 0.1 14.4 2006.10-12 24.8 3.3 0.2 2.7 (0.6)	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2 22.3 21.1 1.1 1.1 - (0.0) 0.0 (0.3) 32.2 2007.1-3 2.4 (18.6) (12.5) 1.5 (8.5)	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0) 12.5 9.8 0.6 - 2.1 0.0 (0.1) 9.5 2007.4-6 24.1 3.4 1.3 3.4 0.4	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3 9.9 2.3 - 0.0 0.0 0.0 0.0 0.1.6 21.1 2007.7-9 4.5 (2.9) 2.8 2.0 2.0 2.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.2 40.2 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4) 11.3 8.5 2.7 2.0 (2.0) 0.0 0.1 10.0 2007.10-12 11.3 8.2 2.6 0.0 1.1 10.0	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.0 9.8 2.9 2.6 0.6 0.1 (0.3) 32.8 2008.1-3 (18.0) (0.0) (0.2) (0.7) 1.0
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Net Credit Costs (Recoveries) OBP (Loss) After Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Showa Leasing Showa Leasing Showa Leasing Showa Leasing Showa Leasing	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) 8.8 8.3 (0.1) - - 2006.4-6 (5.1) 8.8 8.3 (0.1) - - 2006.4-6 (5.1) 8.8 8.3 (0.1) - - 2006.4-6 (5.1) 8.8 8.3 (0.1) - - 2006.4-6 (5.1) 8.8 8.3 (0.1) - - - 2006.4-6 (5.1) 8.8 8.3 (0.1) - - - - - - - - - - - - - - - - - - -	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3 9.2 1.6 - 0.5 0.0 2.0 1.4 2006.7-9 31.5 (0.4) 1.0 3.2 (5.6) 0.8	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9 11.3 10.4 0.3 - 0.4 0.0 0.1 14.4 2006.10-12 2.4.8 3.3 0.2 2.7 (0.6) 1.0	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2 22.3 21.1 1.1 1.1 1.1 1.1 0.0) 0.0 (0.3) 32.2 2007.1-3 2.4 (18.6) (12.5) 1.5 5 (8.5) 0.8	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0) 12.5 9.8 0.6 - 2.1 0.0 (0.1) 9.5 2007.4-6 24.1 3.4 1.3 4.0 0.4 (0.1) 9.5 2007.4-6 24.1 0.0 0.5 9.8 0.6 - 2.1 0.0 0.5 9.8 0.6 - 2.1 0.0 0.5 9.8 0.6 - 2.1 0.0 0.5 9.8 0.6 - 2.1 0.0 0.5 9.8 0.6 - 2.1 0.0 0.5 9.8 0.6 - 2.1 0.0 0.5 9.8 0.6 - 2.1 0.0 0.5 9.8 0.6 - 2.1 0.0 0.5 9.8 0.6 - 2.1 0.0 0.5 9.8 0.6 - 2.1 0.0 0.5 9.8 0.6 - 2.1 0.0 0.5 9.8 0.6 - 2.1 0.0 0.1 0.5 9.8 0.6 - 2.1 0.0 0.5 0.5 0.6 - 2.1 0.0 0.5 0.5 0.6 - 2.1 0.0 0.5 0.6 - 2.1 0.0 0.5 0.6 - 2.1 0.0 0.0 0.1 0.5 0.6 - 2.1 0.0 0.0 0.1 0.0 0.0 0.1 0.5 0.6 - 2.1 0.0 0.0 0.0 0.0 0.1 0.5 0.6 - 2.1 0.0 0.0 0.0 0.1 0.5 0.6 - 2.1 0.0 0.0 0.0 0.1 0.5 0.4 - 0.4 0.0 0.5 - 2.0 0.4 - 0.4 0.6 0.6 - 2.1 0.0 0.6 0.4 0.4 0.5 0.5 0.6 0.6 - 2.0 0.6 0.6 0.6 0.6 - 2.0 0.6 0.6 0.6 - - 2.0 0.6 0.6 0.6 0.6 0.6 0.6 0.6 0	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3 9.9 2.3 - 0.0 0.0 0.0 1.6 21.1 2007.7-9 4.5 (2.9) 2.8 2.0 2.0 2.8 2.3 - 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0 0	0.2 40.2 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4) 11.3 8.5 2.7 2.0 (2.0) 0.0 0.0 0.1 10.0 2007.10-12 11.3 8.2 2.6 (2.0) 0.0 0.0 10.0 10.0 10.0 10.0 10.0 10.	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.22 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.0 9.8 2.9 2.6 0.6 0.1 (0.3) 32.8 2008.1-3 (18.0) (0.0) (0.2) (0.7) 1.0 (0.1)
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Net Credit Costs (Recoveries) OBP (Loss) After Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking Ateasing S	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) 8.8 8.3 (0.1) - - 0.6 0.0 0 0.0 0.3.7 2006.4-6 18.9 5.9 1.9 3.2 0.2	(0.3) 38.4 2006.7-9 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3 9.2 1.6 - 0.5 0.0 2.0 1.4 2006.7-9 31.5 (0.4) 1.0 3.2 (5.6)	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) (0.7) 40.4 2006.10-12 2.9 11.3 10.4 0.3 - 0.4 0.0 0.1 14.4 2006.10-12 24.8 3.3 0.2 2.7 (0.6)	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2 22.3 21.1 1.1 1.1 - (0.0) 0.0 (0.3) 32.2 2007.1-3 2.4 (18.6) (12.5) 1.5 (8.5)	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2.4 39.1 2007.4-6 (3.0) 12.5 9.8 0.6 - 2.1 0.0 (0.1) 9.5 2007.4-6 24.1 3.4 1.3 3.4 0.4	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3 9.9 2.3 - 0.0 0.0 0.0 0.0 0.1.6 21.1 2007.7-9 4.5 (2.9) 2.8 2.0 2.0 2.0 0.0 0.0 0.0 0.0 0.0 0.0 0.0	0.2 40.2 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4) 11.3 8.5 2.7 2.0 (2.0) 0.0 0.1 10.0 2007.10-12 11.3 8.2 2.6 0.0 1.1 10.0	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.0 9.8 2.9 2.6 0.6 0.1 (0.3) 32.8 2008.1-3 (18.0) (0.0) (0.2) (0.7) 1.0
ALM/Corporate/Other General and Administrative Expenses Ordinary Business Profit (Loss)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Ordinary Business Profit (Loss) Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Onsumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking ALM/Corporate/Other Net Credit Costs (Recoveries) OBP (Loss) After Net Credit Costs (Recoveries)* Institutional Banking Consumer and Commercial Finance APLUS Showa Leasing Shinki Other Subsidiaries Retail Banking Shinki	(0.4) 37.3 2006.4-6 13.7 14.7 10.2 3.0 0.2 1.1 0.5 1.7 30.8 2006.4-6 (5.1) 8.8 8.3 (0.1) - 0.6 0.0 0.0 0.0 0.0 0.0 3.7 2006.4-6 18.9 5.9 1.9 3.2 2006.4-6 18.9 5.9 1.9 3.2 20.2 0.2 0.2	(0.3) 38.4 2006.7-9 19.5 10.9 10.3 4.8 (5.6) 1.4 (0.4) 1.9 31.9 2006.7-9 (12.0) 11.3 9.2 1.6 - 0.5 0.0 2.0 1.4 2006.7-9 (12.0) 1.3 9.2 1.6 - 0.5 0.0 2.0 0.3 1.4 (0.4) 1.9 3.1.9 2006.7-9 (12.0) 1.3 9.2 1.6 - 0.5 0.0 0.0	0.3 36.7 2006.10-12 27.8 14.6 10.6 3.1 (0.6) 1.5 (1.2) 40.4 2006.10-12 2.9 11.3 10.4 0.3 - 0.4 0.3 - 0.4 0.3 - 0.4 0.0 0.1 1.5 (1.2) 24.8 3.3 0.2 2.7 (0.6) 1.0 (0.6) 1.5 (0.7) (0.6) (0.7) (0.6) (0.6) (0.7) (0.6) (0.7) (0.6) (0.7) (0.6) (0.7) (0.6) (0.7) (0.6) (0.7) (0.6) (0.7) (0.7) (0.6) (0.7) (0.7) (0.7) (0.6) (0.7) (0.7) (0.6) (0.7) (0.7) (0.6) (0.7) (0.7) (0.6) (0.7) (0.7) (0.6) (0.7) (0.7) (0.6) (0.7) (0.7) (0.6) (0.7) (0.7) (0.6) (0.7) (0.7) (0.7) (0.7) (0.6) (0.7)	1.0 37.4 2007.1-3 12.6 3.6 8.6 2.7 (8.5) 0.8 (0.3) (0.8) 15.1 2007.1-3 10.2 22.3 21.1 1.1 1.1 1.1 (0.0) 0.0 (0.3) 32.2 2007.1-3 2.4 (18.6) (12.5) 1.5 (8.5) 0.8 (0.4)	(0.1) 37.3 2007.4-6 21.1 16.0 11.2 4.0 0.4 0.3 (0.5) 2007.4-6 (3.0) 12.5 9.8 0.6 - 2.1 0.0 (0.1) 9.5 2007.4-6 24.1 3.4 1.3 3.4 0.4 (0.5)	0.2 39.9 11.6 9.3 12.7 3.2 (7.4) 0.7 (1.6) 2.8 22.2 2007.7-9 7.1 12.3 9.9 2.3 - 0.0 0.0 0.0 1.6 21.1 2007.7-9 4.5 (2.9) 2.8 0.8 2.1 2007.7-9 2.8 0.0 0.0 0.0 0.0 1.6 (1.7) 2.0 2.1 2.1 2.1 2.1 2.1 2.1 2.1 2.1 2.1 2.1	0.2 40.2 9.9 19.6 11.2 3.5 4.0 0.8 (2.2) 2.6 29.9 2007.10-12 (1.4) 11.3 8.5 2.7 2.0 (2.0) 0.0 0.0 0.1 10.0 0 0.0 11.3 8.2 2.6 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0 2.0	9.7 1.3 40.2 2008.1-3 (1.1) 15.9 9.5 2.2 3.7 0.4 (1.5) 0.3 13.6 2008.1-3 16.9 16.0 9.8 2.9 2.6 0.6 0.1 (0.3) 32.8 2008.1-3 (18.0) (0.0) (0.2) (0.7) 1.0 (0.1) (1.6)

Section 2.3 Business Line Key Data						1	Inaudited (Bill	ions of Von)
Institutional Banking*	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Corporate Loans (Basic Banking)	2,879.2	3,006.4	2,886.3	2,827.3	2,842.4	2,871.0	2,723.1	2,856.1
Non-Recourse Lending (Loans and Bonds)	594.3	795.5	863.1	922.2	1,016.4	1,062.5	919.8	974.8
Non-Recourse Loans	453.0	665.8	707.6	769.5	823.8	873.4	713.4	695.6
Non-Recourse Bonds	141.3	129.7	155.4	152.6	192.5	189.0	206.3	279.2
Specialty Finance Loans	82.0	96.8	69.3	158.2	231.4	215.9	283.9	257.1
Other Product Loans	162.7	202.2	442.7	446.4	465.5	458.5	536.2	479.6
CLO (Off Balance) Institutional Deposits and Negotiable Certificates of Deposit	(254.5)	(154.7)	(141.9)	(119.9)	(128.2)	(75.0)	-	-
Institutional Deposits and Negotiable Certificates of Deposit	1,224.7 425.8	1,558.3 353.0	1,529.2 316.9	1,847.1 321.3	1,982.7 321.0	2,306.6 324.3	2,371.7 315.9	1,812.8 320.2
Institutional Dependies	425.0	555.0	510.9	521.5	321.0	524.5	313.9	320.2
Consumer and Commercial Finance	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Loans to Consumer and Commercial Finance Customers*	391.9	416.1	428.2	424.9	345.7	334.2	425.6	426.2
Installment Receivables	480.0	483.9	482.9	440.8	449.2	438.5	435.8	421.8
Tangible Leased Assets	307.2	309.2	304.2	294.4	294.2	284.4	273.8	264.9
Intangible Leased Assets	42.7	42.2	41.0	41.9	40.5	41.2	40.5	39.6
Customers' Liabilities for Acceptances and Guarantees	808.2	789.4	773.8	754.4	745.1	725.5	713.0	701.7
Retail Banking*	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9		2008.3
Retail Loans Outstanding	527.4	548.6	584.6	639.5	697.6	778.3	821.2	907.4
Housing Loan Balance	479.1	497.2	515.4	562.2	619.3	692.4	730.8	811.2
Assets Under Management (AUM) Retail Deposits	4,204.7 3,231.2	4,372.4 3,387.3	4,544.9 3,529.9	4,622.7 3,573.8	4,641.6 3,559.2	4,670.0 3,563.9	4,936.0 3,826.6	5,092.2 3,993.7
Structured Deposits	3,231.2	3,387.3	3,529.9	3,573.8	3,559.2	3,563.9	3,826.6	3,993.7
Retail Debentures	421.2	405.8	395.6	381.9	372.7	362.2	354.4	342.2
Mutual Funds and Variable Annuities	516.9	405.8 544.7	585.9	634.2	678.1	713.7	725.2	727.8
Mutual Funds	356.1	370.8	401.1	437.3	468.2	492.6	493.6	487.6
Variable Annuities	160.7	173.8	184.7	196.8	209.4	221.1	231.5	240.1
Total Number of Retail Accounts (Thousands)	1,792	1,861	1,923	1,994	2,047	2,089	2,137	2,197
Total Number of PowerSmart Housing Loan Customers	21,447	22,543	23,686	25,842	28,393	31,703	33,568	37,015
Note: AUM includes unclaimed debentures								
Total Loans and Bills Discounted	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Loans in Institutional Banking:	0.070.0	0.000.4	0.000.0	0.007.0	0.040.4	0.074.0	0.700.4	0.050.4
Corporate Loans (Basic Banking) Non-Recourse Loans	2,879.2	3,006.4	2,886.3	2,827.3	2,842.4	2,871.0	2,723.1	2,856.1
Specialty Finance Loans	453.0	665.8 96.8	707.6	769.5 158.2	823.8 231.4	873.4 215.9	713.4 283.9	695.6 257.1
Other Product Loans	82.0 162.7	202.2	69.3 442.7	446.4	465.5	458.5	536.2	479.6
CLO (Off Balance)	(254.5)	(154.7)	(141.9)	(119.9)	(128.2)	(75.0)	550.2	479.0
Loans in Consumer and Commercial Finance:	(204.0)	(104.7)	(141.3)	(110.0)	(120.2)	(70.0)		
Loans to Consumer and Commercial Finance Customers	391.9	416.1	428.2	424.9	345.7	334.2	425.6	426.2
Loans in Retail Banking:								
Retail Loans Outstanding	527.4	548.6	584.6	639.5	697.6	778.3	821.2	907.4
Retail Loans Outstanding Housing Loan Balance	479.1	497.2	515.4	562.2	619.3	692.4	730.8	811.2
Retail Loans Outstanding								
Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted	479.1 4,241.7	497.2 4,781.4	515.4 4,977.0	562.2 5,146.3	619.3 5,278.5	692.4 5,456.5	730.8 5,503.6	811.2 5,622.2
Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted Risk Capital Allocation by Business	479.1	497.2 4,781.4 2006.9	515.4	562.2 5,146.3 2007.3	619.3 5,278.5 2007.6	692.4 5,456.5 2007.9	730.8 5,503.6	811.2 5,622.2 2008.3
Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted Risk Capital Allocation by Business Institutional Banking	479.1 4,241.7	497.2 4,781.4 2006.9	515.4 4,977.0 2006.12 -	562.2 5,146.3 2007.3 291	619.3 5,278.5	692.4 5,456.5 2007.9 301	730.8 5,503.6 2007.12	811.2 5,622.2 2008.3 333
Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted Risk Capital Allocation by Business Institutional Banking Consumer and Commercial Finance	479.1 4,241.7 2006.6 -	497.2 4,781.4 2006.9	515.4 4,977.0 2006.12	562.2 5,146.3 2007.3	619.3 5,278.5 2007.6	692.4 5,456.5 2007.9	730.8 5,503.6 2007.12 - -	811.2 5,622.2 2008.3 333 136
Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted Risk Capital Allocation by Business Institutional Banking Consumer and Commercial Finance Retail Banking	479.1 4,241.7 2006.6 -	497.2 4,781.4 2006.9 - -	515.4 4,977.0 2006.12 - -	562.2 5,146.3 2007.3 291 119 17	619.3 5,278.5 2007.6	692.4 5,456.5 2007.9 301 113 14	730.8 5,503.6 2007.12 - -	811.2 5,622.2 2008.3 333 136 15
Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted Risk Capital Allocation by Business Institutional Banking Consumer and Commercial Finance	479.1 4,241.7 2006.6 -	497.2 4,781.4 2006.9 - - -	515.4 4,977.0 2006.12 - - -	562.2 5,146.3 2007.3 291 119	619.3 5,278.5 2007.6 - - -	692.4 5,456.5 2007.9 301 113	730.8 5,503.6 2007.12 - -	811.2 5,622.2 2008.3 333 136
Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted Risk Capital Allocation by Business Institutional Banking Consumer and Commercial Finance Retail Banking ALM/Corporate/Other	479.1 4,241.7 2006.6 -	497.2 4,781.4 2006.9 - - -	515.4 4,977.0 2006.12 - - - -	562.2 5,146.3 2007.3 291 119 17 29	619.3 5,278.5 2007.6 - - -	692.4 5,456.5 2007.9 301 113 14 46	730.8 5,503.6 2007.12 - -	811.2 5,622.2 2008.3 333 136 15 49
Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted Risk Capital Allocation by Business Institutional Banking Consumer and Commercial Finance Retail Banking ALM/Corporate/Other Excess Capital Tier I Capital	479.1 4,241.7 2006.6 - - - - - - - - - - - - - - -	497.2 4,781.4 2006.9 - - - - - 646.8	515.4 4,977.0 2006.12 - - - - - - - - - - -	562.2 5,146.3 2007.3 291 119 17 29 163 620.8	619.3 5,278.5 2007.6 - - - - -	692.4 5,456.5 2007.9 301 113 14 46 171	730.8 5,503.6 2007.12 - - - - -	811.2 5,622.2 2008.3 333 136 15 49 144
Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted Risk Capital Allocation by Business Institutional Banking Consumer and Commercial Finance Retail Banking ALM/Corporate/Other Excess Capital Tier I Capital Section 3. Shinsei Bank Consolidated Financial Ratios, Capital Adeq	479.1 4,241.7 2006.6 - - - - - - - - - - - - - - - - - -	497.2 4,781.4 2006.9 - - - - 646.8 r Share Data	515.4 4,977.0 2006.12 - - - - - - - - - - - - - -	562.2 5,146.3 2007.3 291 119 17 29 163 620.8 Ratings	619.3 5,278.5 2007.6 - - - - - - - - - - - - - - - - - - -	692.4 5,456.5 2007.9 301 113 14 46 171 647.6	730.8 5,503.6 - - - - - - - - - - - - - - - - - - -	811.2 5,622.2 2008.3 333 136 15 49 144 679.7
Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted Risk Capital Allocation by Business Institutional Banking Consumer and Commercial Finance Retail Banking ALM/Corporate/Other Excess Capital Tier I Capital Section 3. Shinsei Bank Consolidated Financial Ratios, Capital Adeq Financial Ratios	479.1 4,241.7 2006.6 - - - - - - - - - - - - - - - - - -	497.2 4,781.4 2006.9 - - - - 646.8 r Share Data 2006.7-9	515.4 4,977.0 2006.12 - - - - - a, and Credit 2006.10-12	562.2 5,146.3 2007.3 291 119 17 29 163 620.8 Ratings 2007.1-3	619.3 5,278.5 2007.6 - - - - 649.8 2007.4-6	692.4 5,456.5 2007.9 301 113 14 46 171 647.6 2007.7-9	730.8 5,503.6 2007.12 - - - - 651.3 2007.10-12	811.2 5,622.2 2008.3 333 136 15 49 144 679.7 2008.1-3
Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted Risk Capital Allocation by Business Institutional Banking Consumer and Commercial Finance Retail Banking ALM/Corporate/Other Excess Capital Tier I Capital Section 3. Shinsei Bank Consolidated Financial Ratios, Capital Adeq Financial Ratios Return on Assets (Annualized)	479.1 4,241.7 2006.6 - - - - - - - - - - - - - - - - - -	497.2 4,781.4 2006.9 - - - - - 646.8 Share Data 2006.7-9 0.8%	515.4 4,977.0 2006.12 - - - - - - - - - - - - - - - - - - -	562.2 5,146.3 2007.3 291 119 17 29 163 620.8 Ratings 2007.1-3 (4.3%)	619.3 5,278.5 2007.6 - - - - - - - - - - - - - - - - - - -	692.4 5,456.5 2007.9 301 113 14 46 171 647.6 2007.7-9 0.3%	730.8 5,503.6 2007.12 - - - - - 651.3 2007.10-12 0.4%	811.2 5,622.2 2008.3 333 136 15 49 144 679.7 2008.1-3 1.0%
Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted Risk Capital Allocation by Business Institutional Banking Consumer and Commercial Finance Retail Banking ALM/Corporate/Other Excess Capital Tier I Capital Section 3. Shinsei Bank Consolidated Financial Ratios, Capital Adeq Financial Ratios Return on Assets (Annualized) Return on Equity (Fully Diluted) (Annualized)	479.1 4,241.7 2006.6 - - - - - - - - - - - - - - - - - -	497.2 4,781.4 2006.9 - - - - - - - - - - - - - - - - - - -	515.4 4,977.0 2006.12 - - - - - - - - - - - - - - - - - - -	562.2 5,146.3 2007.3 291 119 17 29 163 620.8 Ratings 2007.1-3 (4.3%) (56.8%)	619.3 5,278.5 2007.6 - - - - - - - - - - - - - - - - - - -	692.4 5,456.5 2007.9 301 113 14 46 171 647.6 2007.7-9 0.3% (4.8%)	730.8 5,503.6 2007.12 - - - - 651.3 2007.10-12 0.4% 6.3%	811.2 5,622.2 2008.3 333 136 15 49 144 679.7 2008.1-3 1.0% 15.0%
Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted Risk Capital Allocation by Business Institutional Banking Consumer and Commercial Finance Retail Banking ALM/Corporate/Other Excess Capital Tier I Capital Section 3. Shinsei Bank Consolidated Financial Ratios, Capital Adeq Financial Ratios Return on Assets (Annualized) Return on Equity (Fully Diluted) (Annualized) Cash Basis Return on Assets (Annualized)	479.1 4,241.7 2006.6 - - - - - - - - - - - - - - - - - -	497.2 4,781.4 2006.9 - - - - - - - - - - - - - - - - - - -	515.4 4,977.0 2006.12 - - - - - - - - - - - - - - - - - - -	562.2 5,146.3 291 119 17 29 163 620.8 Ratings 2007.1-3 (4.3%) (56.8%) (1.0%)	619.3 5,278.5 2007.6 - - - - - - - - - - - - - - - - - - -	692.4 5,456.5 2007.9 301 113 114 46 171 647.6 2007.7-9 0.3% (4.8%) (0.3%)	730.8 5,503.6 2007.12 - - - - - - - - - - - - - - - - - - -	811.2 5,622.2 2008.3 333 136 15 49 144 679.7 2008.1-3 1.0% 15.0% 1.1%
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Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted Risk Capital Allocation by Business Institutional Banking Consumer and Commercial Finance Retail Banking ALM/Corporate/Other Excess Capital Tier I Capital Section 3. Shinsei Bank Consolidated Financial Ratios, Capital Adeq Financial Ratios Return on Assets (Annualized) Return on Equity (Fully Diluted) (Annualized) Cash Basis Return on Assets (Annualized)	479.1 4,241.7 2006.6 - - - - - - - - - - - - - - - - - -	497.2 4,781.4 2006.9 - - - - - - - - - - - - - - - - - - -	515.4 4,977.0 2006.12 - - - - - - - - - - - - - - - - - - -	562.2 5,146.3 291 119 17 29 163 620.8 Ratings 2007.1-3 (4.3%) (56.8%) (1.0%)	619.3 5,278.5 2007.6 - - - - - - - - - - - - - - - - - - -	692.4 5,456.5 2007.9 301 113 114 46 171 647.6 2007.7-9 0.3% (4.8%) (0.3%)	730.8 5,503.6 2007.12 - - - - - 651.3 2007.10-12 0.4% 6.3% 0.5% 8.1%	811.2 5,622.2 2008.3 333 136 15 49 144 679.7 2008.1-3 1.0% 15.0% 1.1%
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Retail Loans Outstanding Housing Loan Balance Total Loans and Bills Discounted Risk Capital Allocation by Business Institutional Banking Consumer and Commercial Finance Retail Banking ALM/Corporate/Other Excess Capital Tier I Capital Section 3. Shinsei Bank Consolidated Financial Ratios, Capital Adeq Financial Ratios Return on Assets (Annualized) Return on Equity (Fully Diluted) (Annualized) Cash Basis Return on Assets (Annualized) Cash Basis Return on Equity (Fully Diluted) (Annualized) Cash Basis Return on Equity (Fully Diluted) (Annualized) Expense-to-Revenue Ratio Risk Capital Allocation by Risk Categories Credit Risk Structured Credit and Other Investment Risk Market Risk Interest Rate Risk Liquidity Risk Operational Risk Excess Capital Tier I Capital Capital Adequacy Data Basic Items (Tier I) Supplementary Items (Tier II) Deduction Total Capital Risk Assets Capital Adequacy	479.1 4,241.7 2006.6 - - - - - - - - - - - - - - - - - -	497.2 4,781.4 2006.9 - - - - - - - - - - - - - - - - - - -	515.4 4,977.0 2006.12 - - - - - - - - - - - - - - - - - - -	562.2 5,146.3 2007.3 291 119 17 29 163 620.8 Ratings 2007.1-3 (4.3%) (56.8%) (1.0%) (11.2%) 71.1% 2007.3 234 170 4 2007.3 620.8 522.0 (137.7) 1,005.0 7,652.0 1.3.13% 8.11%	619.3 5,278.5 2007.6 - - - - - - - - - - - - - - - - - - -	692.4 5,456.5 2007.9 301 113 14 46 171 647.6 2007.7-9 0.3% (4.8%) (0.3%) (0.3%) (3.1%) 64.3% 2007.9 215 178 5 7 30 39 171 647.6 5 7 30 39 171 647.6 5 7 30 39 171 647.6 5 5 7 30 39 171 647.6 5 5 7 30 39 171 647.6 5 7 30 39 171 171 647.6 5 7 7 30 39 171 171 647.6 5 7 7 30 39 171 174 647.6 5 7 7 30 39 177 174 647.6 5 7 7 30 39 177 174 647.6 5 7 7 30 39 177 176 647.6 5 7 7 30 39 177 176 647.6 5 7 7 30 39 177 176 647.6 5 7 7 30 39 177 176 647.6 5 7 7 30 39 177 176 647.6 5 7 7 7 30 39 177 176 647.6 5 7 7 30 39 177 176 647.6 5 7 7 7 30 39 177 176 647.6 5 7 7 7 30 647.6 5 7 7 7 7 7 30 647.6 5 7 7 7 7 30 647.6 5 7 7 7 7 7 30 647.6 5 7 7 7 7 7 7 7 7 7 7 7 7 7	730.8 5,503.6 2007.12 - - - - - - 651.3 2007.10-12 0.4% 6.3% 0.5% 8.1% 57.4% 2007.12 -	811.2 5,622.2 2008.3 333 136 15 49 144 679.7 2008.1-3 1.0% 15.0% 1.1% 16.4% 74.7% 2008.3 230 208 8 11 33 43 144 679.7 530.2 (128.0) 1,081.9 9,212.5 11.74% 7.37%

						ι	Jnaudited (Bil	lions of Yen)
Per Share Data (JPY)	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Common Equity Per Share	378.37	383.20	390.37	308.60	322.44	352.71	354.44	364.35
Fully Diluted Equity Per Share	434.81	411.58	416.47	355.09	365.25	354.04	355.25	364.35
Basic Net Income (Loss) Per Share	14.15	13.04	6.04	(79.17)	22.68	(6.96)	6.48	16.77
Diluted Net Income Per Share	9.46	10.07	4.74	(56.09)	17.26	(4.53)	5.60	14.11
Cash Basis:								
Basic Net Income (Loss) Per Share	18.08	15.46	9.09	(18.82)	24.68	(5.11)	8.34	18.39
Diluted Net Income (Loss) Per Share	12.09	11.87	7.01	(12.56)	18.78	(3.01)	7.19	15.53

						U	naudited (Bill	ions of Yen)
Share Data	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Fully Diluted Number of Shares Outstanding at End of Period	1,951,572,269	1,812,055,676	1,811,582,326	1,811,061,968	1,809,537,979	1,846,272,673	1,846,265,385	1,963,910,456
Number of Common Shares	1,352,364,416	1,377,120,055	1,377,140,253	1,377,145,285	1,377,143,785	1,577,143,785	1,577,136,497	1,963,910,456
Number of Class A Preferred Shares After Conversion (*)	269,128,888	269,128,888	269,128,888	269,128,888	269,128,888	269,128,888	269,128,888	-
Number of Class B Preferred Shares After Conversion (*)	326,530,612	163,265,306	163,265,306	163,265,306	163,265,306	-	-	-
Number of Fully Diluted Stock Options	3,548,353	2,541,427	2,047,879	1,522,489	-	-	-	-
(Ref) Treasury Shares at End of Period (not included in the above)	6,173,190	181,450,889	96,430,691	96,425,659	96,427,159	96,427,159	96,434,448	96,436,435
Weighted Average Fully Diluted Number of Shares Outstanding	2,029,659,620	1,988,114,411	1,941,080,746	1,917,803,242	1,809,538,751	1,821,783,261	1,829,973,801	1,852,346,309
Weighted Average Number of Common Shares Outstanding	1,356,915,702	1,384,101,579	1,381,768,242	1,380,628,230	1,377,144,557	1,443,810,836	1,488,414,487	1,529,530,977
(*) Based on conversion price at the beginning of each fiscal year								

version price at the beginning of each (*) iscal ye ased on cor

Credit Ratings	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Moody's								
Short-Term	P-2	P-2	P-2	P-2	P-1	P-1	P-1	P-1
Long-Term	A3	A3	A3	A3	A2	A2	A2	A2
Standard and Poor's (S&P)		-	-	-				
Short-Term	A-2	A-2	A-2	A-2	A-2	A-2	A-2	A-2
Long-Term	BBB+	BBB+	BBB+	BBB+	A-	A-	A-	A-
Fitch Ratings								
Short-Term	F2	F2	F2	F2	F2	F2	F2	F2
Long-Term	BBB+	BBB+	BBB+	BBB+	BBB+	BBB+	BBB+	BBB+
Japan Credit Rating Agency, Ltd. (JCR)								
Short-Term	-	-	-	-	-	-	-	-
Long-Term	A	А	А	А	А	А	A	A
Rating and Investment Information, Inc. (R&I)								
Short-Term	-	-	-	-	-	-	-	-
Long-Term	A-	A-	A-	A-	A-	A-	A-	A-
20.19 10					71			
Subsidiaries and Affiliates Data	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Consolidated Subsidiaries	-	89	-	95	-	98	-	104
Affiliates Accounted for Using the Equity Method	-	27	-	27	-	29	-	30
Total Number of Consolidated Subsidiaries and Affiliates	-	116	-	122	-	127	-	134
Other Key Data	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Number of ATMs	-	355	-	369	-	372	-	380
Total Number of Outlets	-	42	-	42	-	43	-	42
Shinsei Financial Center (Head Office and Branch)	-	29	-	29	-	30	-	30
Shinsei Financial Center (Annex)	-	6	-	7	-	6	-	6
Platinum Center (Located within Branch or Annex)	-	2	-	2	-	2	-	2
BankSpots	-	5	-	4	-	5	-	4
Number of Employees (Consolidated Basis)	-	5,281	-	5,364	-	4,750	-	5,245
Institutional Banking Group	-	847	-	907	-	991	-	1,094
Shinsei Securities	-	92	-	106	-	145	-	144
Shinsei Trust & Banking	-	87	-	95	-	98	-	99
Other	-	668	-	706	-	748	-	851
Consumer and Commercial Finance Sub-Group	-	3,085	-	3,102	-	2,356	-	2,736
APLUS	-	1.922	-	1,834	-	1,161	-	1,148
Showa Leasing	-	703	-	757	-	841	-	828
Shinki	-	-	-	-	-	-	-	381
Other Subsidiaries	-	460	-	511	-	354	-	379
Retail Banking Group	-	705	-	682	-	703	-	709
Banking Infrastructure Group	-	287	-	309	-	336	-	319
Corporate/Other	-	357	-	364	-	364	-	387
Number of Employees (Non-Consolidated Basis)	-	2,196	-	2,248	-	2,358	-	2,394
Male	-	1,188	-	1,210	-	1,266	-	1,300
Female		1,008	-	1,038		1,092		1,000

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

before Consolidating to Shinsei Bank		SFIIIdificial	Statements,				naudited (Bill	ions of Ven)
Consolidated Statements of Operations	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Total Interest Income	11.1	12.7	11.2	9.8	12.7	12.6	12.6	11.6
Fees and Commissions Income	8.7	8.4	8.2	9.8 7.9	7.6	7.3	7.0	6.9
Other Business Income	7.6	7.4	7.3	8.0	6.4	6.3	6.2	6.5
Other Ordinary Income	0.5	0.9	0.7	0.7	0.4	3.0	0.2	0.5
	28.1	29.6	27.5	26.5	27.5		26.6	
Ordinary Income					27.5	29.3 1.7		25.7
Total Interest Expenses	1.1	1.3	1.5	1.5			1.7	1.7
Fees and Commissions Expenses	2.9 0.0	3.0 0.0	2.5	2.6 0.0	2.7 0.0	2.7 0.0	2.4 0.0	2.5
Other Business Expenses			(0.0)					0.0
Total General and Administrative Expenses	13.3	14.1	12.5	13.0	11.1	11.4	10.4	11.7
Other Ordinary Expenses	8.4	9.7	18.8	21.3	10.3	11.1	9.5	11.0
Provision of Reserve for Loan Losses	1.7	15.8	10.4	21.1	9.8	9.9	8.5	9.8
Others	6.7	(6.0)	8.4	0.1	0.5	1.1	1.0	1.2
Ordinary Expenses	25.9	28.3	35.4	38.6	26.0	27.0	24.2	27.1
Net Ordinary Income (Loss)	2.2	1.2	(7.8)	(12.0)	1.4	2.2	2.3	(1.4)
Special Gains	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Special Losses	0.0	1.4	0.0	5.9	0.0	-	-	0.0
Income (Loss) before Income Taxes and Minority Interests	2.2	(0.1)	(7.8)	(18.0)	1.5	2.3	2.3	(1.3)
Income Taxes (Benefit)	0.0	1.6	0.0	4.0	0.0	0.0	0.0	(1.3)
Minority Interests in Net Income of Subsidiaries	0.0	(0.0)	0.0	(0.0)	0.0	0.0	0.0	0.0
Net Income (Loss)	2.2	(1.7)	(7.8)	(22.0)	1.5	2.2	2.3	0.0
	0000.0		0000 40	0007.0	0007.0	0007.0	0007.40	0000.0
Consolidated Balance Sheets Assets:	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
	04.7	4 4 4 7	1 40 0	040.0	100.1	101.0	404.0	400.0
Cash and Due From Banks	91.7	141.7	149.2	219.6	192.4	124.3	121.2	198.0
Other Monetary Claims Purchased	-	-	-	-	-	-	-	10.5
Monetary Assets Held in Trust	96.1	87.8	88.1	82.5	84.0	80.6	76.1	60.7
Securities	3.7	3.8	3.8	2.2	2.2	1.8	1.6	1.5
Loans and Bills Discounted	243.6	250.4	249.9	238.3	233.5	227.2	220.1	215.3
Other Assets	408.7	407.8	407.2	328.1	329.0	370.4	375.3	301.6
Installment Sales Credit	338.8	336.0	334.6	276.6	271.8	263.6	261.3	242.0
Premises and Equipment	9.6	9.5	9.3	9.2	9.0	9.2	9.5	10.0
Intangible Assets	17.8	17.9	17.3	16.2	15.9	15.8	15.5	15.6
Goodwill, Net	8.3	7.9	7.7	7.5	7.3	7.1	6.9	6.7
Deferred Tax Assets	15.8	14.2	14.2	10.2	10.2	10.2	10.3	11.7
Customers' Liabilities for Acceptances and Guarantees	738.4	724.3	711.4	694.2	687.2	669.2	658.2	654.6
Reserve for Credit Losses	(50.3)	(49.4)	(49.8)	(50.1)	(48.1)	(46.5)	(44.5)	(46.5)
Total Assets	1,575.6	1,608.2	1,601.1	1,550.7	1,515.8	1,462.4	1,443.6	1,433.3
Liabilities and Equity								
Liabilities:								
Commercial Paper	55.0	95.7	121.0	89.3	-	-	-	-
Borrowed Money	502.6	501.6	493.0	507.3	485.7	452.8	454.5	416.3
Short-Term Corporate Bonds	-	-	-	-	61.8	57.0	52.3	43.6
Corporate Bonds	-	-	-	-	25.0	25.0	25.0	25.0
Other Liabilities	201.9	207.5	199.8	188.4	185.9	185.8	181.6	171.6
Reserve for Losses on Interest Repayments	-	2.4	10.8	10.3	9.7	9.4	9.0	8.6
Deferred Tax Liabilities	0.1	0.1	0.1	0.1	0.1	0.0	0.0	0.0
Acceptances and Guarantees	738.4	724.3	711.4	694.2	687.2	669.2	658.2	654.6
Total Liabilities	1,499.6	1,534.2	1,537.8	1,491.2	1,456.5	1,400.9	1,381.9	1,321.7
Equity:								
					50.0	04.5	04.0	111.9
Total Shareholders' Equity	76.0	74.2	63.3	59.7	59.2	61.5	61.9	111.9
Total Shareholders' Equity Capital Stock	76.0 15.0	74.2 15.0	63.3 15.0	59.7 25.0	59.2 15.0	15.0	15.0	40.0

APLUS Consolidated Data Disclosed by APLUS						U	Inaudited (Bill	ions of Yen)
Summary of Income Statement (Consolidated)	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Credit Card Shopping (Sogo)	2.0	2.2	2.2	2.3	2.3	2.4	2.5	2.5
Installment Shopping Credit (Kohin)	5.2	5.0	4.8	5.4	3.9	3.7	3.5	3.6
Auto Credit	0.8	0.9	0.9	1.2	0.6	0.5	0.6	0.7
Other Shopping Credit	4.3	4.0	3.8	4.1	3.2	3.1	2.9	2.9
Credit Guarantee	7.1	6.7	6.4	6.1	5.7	5.4	5.1	4.8
Auto Credit	2.8	2.7	2.6	2.5	2.5	2.4	2.3	2.3
Other Shopping Credit	3.6	3.4	3.2	2.9	2.6	2.4	2.1	2.0
Others	0.6	0.4	0.6	0.5	0.5	0.5	0.5	0.5
Total Loans	11.1	12.7	11.2	9.8	12.7	12.5	12.6	11.6
Consumer Loans	11.0	12.7	11.1	9.7	12.6	12.5	12.5	11.6
Cashing by Credit Card	4.6	5.8	5.3	4.3	5.5	5.4	5.4	5.1
Loan Card	5.5	5.9	4.8	4.5	6.2	6.2	6.2	5.6
Other Consumer Loans	0.8	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Other Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Financial Income	0.5	0.5	0.6	0.6	0.6	0.5	0.6	0.5
Others	2.0	1.9	2.1	2.1	2.0	2.1	2.1	2.3
Operating Revenue	28.1	29.2	27.5	26.4	27.5	26.9	26.6	25.7
Total SG&A	24.5	26.8	33.6	35.6	24.3	25.2	22.5	25.1
Net Provision of Allowance for Bad Debts	8.3	9.2	10.4	19.8	9.8	9.9	8.5	9.8
Personnel Expenses	3.7	3.7	3.2	3.0	2.4	2.2	2.2	2.5
Handling Charges	4.9	5.5	4.9	4.9	5.1	4.9	5.1	4.9
Sales Promotion Costs	1.7	1.7	1.4	2.2	1.5	1.6	0.9	1.6
Rent	1.0	1.0	1.0	0.9	0.8	0.7	0.7	0.7
Depreciation and Amortization	0.6	0.6	0.6	0.7	0.6	0.6	0.7	0.7
Communication Costs	0.9	1.0	0.9	0.9	0.9	0.9	0.9	0.9
Others	3.1	3.8	10.8	2.9	2.9	3.9	3.1	3.7
Financial Expenses	1.2	1.3	1.5	1.5	1.7	1.7	1.7	1.8
Interest Expenses	1.1	1.3	1.5	1.5	1.7	1.7	1.7	1.7
Others	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0	0.1
Operating Expenses	25.7	28.1	35.2	37.2	26.0	27.0	24.2	26.9
Operating Income (Loss)	2.3	1.1	(7.6)	(10.7)	1.4	(0.1)	2.3	(1.2)
Ordinary Income (Loss)	2.2	1.2	(7.7)	(10.7)	1.5	(0.0)	2.3	(1.4)
Net Extraordinary Profit (Loss)	0.0	(1.4)	0.0	(7.2)	0.0	2.4	0.0	0.0
Net Income before Income Taxes and Minority Interests	2.2	(0.1)	(7.8)	(18.0)	1.5	2.3	2.3	(1.3)
Net Income (Loss)	2.2	(1.7)	(7.8)	(22.0)	1.5	2.2	2.3	(0.0)

Summary of Maper Business Information (Consolidated) 20068 20067.8 2007.4 2007.8 2007.4 2007.8 2007.4 2007.8 2007.4 2007.8 2007.4 2007.8 2007.4 2007.8 2007.4 2007.8 2007.4 2007.8 2007.4 <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>U</th> <th>naudited (Billi</th> <th>ons of Yen)</th>							U	naudited (Billi	ons of Yen)
Credit Card Shopping (Sego) 337 39.4 44.0 44.21 43.8 44.8 44.8 44.8 44.8 44.8 44.8 44.8 44.8 44.8 44.8 44.8 44.8 44.8 44.8 44.8 44.7 44.8 <t< td=""><td>Summary of Major Business Information (Consolidated)</td><td>2006.6</td><td>2006.9</td><td>2006.12</td><td>2007.3</td><td>2007.6</td><td></td><td></td><td>2008.3</td></t<>	Summary of Major Business Information (Consolidated)	2006.6	2006.9	2006.12	2007.3	2007.6			2008.3
Installment Shopping Credit 293 296.8 290.8 293.8 292.4 221.1 21.4 414.4 443.5 444.8 443.3 246.2 253.3 252.1 114.4 103.7 104.6 103.7 104.1 104.1 103.7 104.1 104.1 104.1 104.1 104.1 104.1 104.1 104.1 104.1 104.1 104.1 104.1 104.1 104.1 104.1 104.2 104.2 104.2 104.2 104.2 104.2 104.2 104.2 104.2 104.2 104.2 104	Total Installment Receivables	600.6	604.7	603.3	530.1	520.8	505.3	496.2	471.8
Installment Shopping Credit (Kohn) 289.3 286.8 230.8 232.8 221.1 211.4 141.4 145.5 442.5 444.6 473.3 143.1 145.5 173.8 141.1 145.5 173.8 164.1 145.5 173.8 164.1 145.5 173.8 164.1 145.5 173.8 164.1 145.5 173.8 164.1 145.2 244.2 233.3 123.5 173.8 164.1 145.2 244.2 233.3 123.5 173.8 164.1 145.6 163.1 163.2 163.1 163.2 163.1 163.2 163.1 163.2 163.1 163.2 163.1 173.3 163.1 173.3	Credit Card Shopping (Sogo)	39.7	39.4	44.0	42.1	43.8	42.8	48.3	46.6
Other Shopping Credit 215.3 208.0 203.3 191.3 185.5 173.8 194.1 198.5 Total Loans 286.4 288.2 288.2 228.3 222.9 222.6 227.7 Cashing by Credit Card 68.8 70.0 67.3 65.8 67.1 65.8 66.6 Loan Card 128.6 133.7 133.5 122.1 114.4 109.7 105.6 102.3 Other Consumer Lans 47.6 49.5 61.8 54.8 54.7 54.4 54.2 54.5 Other Consumer Lans 11.1 49.5 61.8 54.8 54.7 64.4 64.2 66.8 26.5 64.5 64.7 66.9 68.2 648.6 64.9 6		299.3	296.8	290.8	233.8	228.4	221.1	213.4	195.7
Total Loans 281.4 286.3 246.3 246.3 246.2 228.2 228.4 228.4 228.2	Auto Credit	84.6	88.8	87.4	42.5	44.8	47.3	49.2	37.1
Consumer Loans 246.2 253.3 257.7 2418 236.2 229.9 222.6 217.7 Cosning by Credit Card 68.8 70.0 67.3 63.8 67.1 66.8 62.6 60.8 Conter Consumer Loans 12.6 133.7 133.5 123.1 114.4 109.7 105.6 102.3 Other Consumer Loans 15.1 14.9 15.6 54.8 54.8 54.7 54.4 54.2 54.4 54.2 64.4 54.4 54.2 663.2	Other Shopping Credit	215.3	208.0	203.3	191.3	183.5	173.8	164.1	158.5
Cashing by Credit Card 68.8 70.0 67.3 63.8 67.1 66.8 62.6 60.0 Loan Card 128.6 133.7 133.5 123.1 114.4 103.7 105.6 102.3 Other Consumer Loans 47.6 49.5 51.8 54.8 54.7 54.4 54.2 54.5 Other Consumer Liabilities for Acceptances and Guarantees 13.1 14.1 69.2 66.2 656.2 761.1 63.8 67.1 63.8 67.1 63.8 67.1 63.8 656.2		261.4	268.2	268.3	253.9	248.3	241.2	234.4	229.4
Loan Card 128.6 133.7 133.7 123.1 114.4 109.7 105.6 102.3 Other Consumer Loans 47.6 49.5 51.8 54.8 54.7 54.4 54.2 54.2 54.5 Others 10.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.0 0.0 Customers' Liabilities for Acceptances and Guarantees 738.4 774.3 771.4 694.2 687.2 669.2 668.2 668.2 664.6 Auto Credit 459.9 449.3 448.3 446.3 400.2 467.4 Other Shopping Credit 164.2 152.8 142.4 128.3 113.2 113.4 110.9 95.99.4 Others 154.1 111.1 111.7 109.0 106.6 104.5 11.95.5 11.25.5 Number O New Transactions in Shopping Credit - - - 19.0 90 91.9 92 11.81.4 11.91.4 11.74.6 11.44.4 124.7	Consumer Loans	246.2	253.3	252.7	241.8	236.2	229.9	222.6	217.7
Loan Card 128.6 133.7 133.7 123.1 114.4 109.7 105.6 102.3 Other Consumer Loans 47.6 49.5 51.8 54.8 54.7 54.4 54.2 54.2 54.5 Others 10.1 0.1 0.1 0.1 0.1 0.1 0.1 0.1 0.0 0.0 Customers' Liabilities for Acceptances and Guarantees 738.4 774.3 771.4 694.2 687.2 669.2 668.2 668.2 664.6 Auto Credit 459.9 449.3 448.3 446.3 400.2 467.4 Other Shopping Credit 164.2 152.8 142.4 128.3 113.2 113.4 110.9 95.99.4 Others 154.1 111.1 111.7 109.0 106.6 104.5 11.95.5 11.25.5 Number O New Transactions in Shopping Credit - - - 19.0 90 91.9 92 11.81.4 11.91.4 11.74.6 11.44.4 124.7	Cashing by Credit Card	69.8	70.0	67.3	63.8	67.1	65.8	62.6	60.8
Other Consumer Leans 47.6 49.5 51.8 54.8 54.7 54.4 54.2 54.2 Others 0.1 1.1 111.1 111.1 111.1 111.1 112.2		128.6	133.7	133.5	123.1	114.4	109.7	105.6	102.3
Other Loans 15.1 14.9 15.6 12.1 12.1 11.2 11.8 11.6 Others Labilities for Acceptances and Guarantees 738.4 772.4.3 771.4 694.2 667.2 669.2 658.2 658.2 654.6 Auto Credit 459.9 458.3 142.4 129.3 112.3 123.0 Other Shopping Credit 164.2 152.2 154.5 147.6 140.8 133.9 129.3 123.0 Other Shopping Credit 164.1 116.4 128.8 142.4 129.3 118.2 107.0 98.5 99.4 Others 114.1 111.7 109.0 106.6 104.5 101.9 99.5 99.7 Total Account Receivables 11.31.4 11.33.0 1.224.4 1.208.0 1.174.6 1.126.5 Number of New Transactions in Shopping Credit - - - 45 46 44 47 47 Number of New Transactions in Shopping Credit - - - 4	Other Consumer Loans	47.6		51.8		54.7	54.4	54.2	54.5
Others 0.1<	Other Loans	15.1	14.9		12.1	12.1	11.2	11.8	11.6
Auto Credit 459.9 459.7 459.3 458.3 464.3 460.2 462.2 462.0 462.4 467.3 Offbarsche Receivables in Credit Guarantee Business 164.2 152.8 142.4 123.3 118.2 107.0 98.5 99.4 Off-Blance Receivables in Credit Guarantee Business 96.1 97.8 97.5 94.0 88.5 82.3 76.1 71.3 Others 101.4 111.7 109.0 106.6 104.5 101.9 99.5 99.7 Total Account Receivables 1.33.0 1.329.0 1.224.4 1,208.0 1.174.6 1.144.4 1.44 47.0 1.45.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.124.4 1.208.0 1.174.6 1.46.4 44 47 47 47 47 47 47 47 47 47 47 47 47 47 47 47 47	Others	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0
Auto Credit 459.9 459.7 459.3 458.3 464.3 460.2 462.2 462.0 462.4 467.3 Offbarsche Receivables in Credit Guarantee Business 164.2 152.8 142.4 123.3 118.2 107.0 98.5 99.4 Off-Blance Receivables in Credit Guarantee Business 96.1 97.8 97.5 94.0 88.5 82.3 76.1 71.3 Others 101.4 111.7 109.0 106.6 104.5 101.9 99.5 99.7 Total Account Receivables 1.33.0 1.329.0 1.224.4 1,208.0 1.174.6 1.144.4 1.44 47.0 1.45.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.154.5 1.124.4 1.208.0 1.174.6 1.46.4 44 47 47 47 47 47 47 47 47 47 47 47 47 47 47 47 47	Customers' Liabilities for Acceptances and Guarantees		724.3	711.4		687.2	669.2		
Off-Balance Receivables in Credit Guarantee Business 152.2 152.0 154.5 147.6 140.8 133.9 122.3 123.0 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>									
Other Shopping Credit 164.2 152.8 142.4 129.3 118.2 107.0 99.5 99.4 Ofthers 114.1 111.7 100.0 106.6 104.5 101.9 99.5 99.7 Total Account Receivables in Credit Guarantee Business (Thousands) 1.329.1 1.314.8 1.224.4 1.208.0 1.174.6 1.154.5 Number of New Transactions in Shopping Credit Business (Thousands) - - 45 46 44 47 Credit Guarantee - - 45 46 44 47 47 Number of Merchants (Thousands) - - 45 46 44 47 47 Credit Card - 427 - 376 - 381 - 462 46 46 44 47 - - 470 - 457 - 376 - 381 582 6.64.4 468 5887 Credit Card - 453 381 384 38.5 86.5									-
Off-Balance Receivables in Credit Guarantee Business 96.1 97.6 94.0 88.5 82.3 76.1 17.13 Others 114.1 1117 100.0 106.6 104.5 101.9 99.5 96.7 Total Account Receivables 1,339.0 1,329.1 1,314.8 1,224.4 1,208.0 1,174.6 1,154.5 1,126.5 Number of New Transactions in Shopping Credit - - - - 45 46 44 45 Credit Guarantee - - - - 46 444 47 47 Number of Merchants (Thousands) - 827 - 832 - 841 - 848 Credit Card - 470 - 457 - 462 - 466 Total Available Carcholders (Thousands) 7,994 8,203 8,349 8,442 8,539 8,634 8,655 8,637 8,636 8,687 Loard Card - - - - <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>									
Others 114.1 111.7 108.0 106.6 104.5 101.9 99.5 98.7 Number of New Transactions in Shopping Credit Business (Thousands) - <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
Total Account Receivables 1,338.0 1,329.1 1,318.8 1,224.4 1,208.0 1,174.6 1,154.5 1,128.5 Installment Shopping Credit - - - - - 90 91 92 Installment Shopping Credit - - - - 46 44 47 47 Number of Merchants (Thousands) - - 897 - 832 - 841 - 484 Credit Card - 470 - 477 - 375 - 378 - 381 Shopping Credit - 427 - 375 - 462 - 466 Credit Card 7,087 7,324 7,507 7,644 7,791 7,90 8,21 8,865 Loan Card 906 879 842 797 748 704 664 631 Number of New Card Issuance (Thousands) 442 395 352 361 332 2									-
Number of New Transactions in Shopping Credit Business (Thousands) - - - - - - - - - 465 466 44 455 Credit Guarantee - - - - 465 464 447 477 Number of Merchants (Thousands) - 897 - 832 - 641 - 446 Credit Card - 470 - 457 - 462 - 466 Credit Card - 470 - 457 - 462 - 466 Credit Card - 470 - 457 - 462 - 466 Credit Card - 7,097 7,348 8,453 8,634 8,635 8,687 208 3,42 303 2,33 2,33 2,33 2,33 2,33 2,33 2,33 2,33 2,33 2,33 2,33 2,33 2,33 2,33 2,33 2,33 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>									
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Number of Active Accounts (Thousands) - 621 - 588 601 602 602 591 Cashing by Credit Card - 352 - 342 353 361 361 362 Loan Card - 268 - 246 247 240 240 229 Credit Outstanding Per Account (Thousands of Yen) - 375 - 373 362 359 - 343 Cashing by Credit Card - 254 - 246 240 236 - 224 Loan Card - 534 - 549 537 543 - 532 Grey Zone Related Information (Consolidated) 2006.6 2006.9 2006.12 2007.6 2007.9 2007.12 2008.3 Amount of Refund for Grey Zone Claim 0.3 0.4 0.6 0.8 1.1 1.5 1.4 1.4 Amount of Interest Repayment 0.1 0.2 0.3 0.4 0.6 0.8 0.8	Cashing by Credit Card	-	89.6	-			85.5	-	81.3
Cashing by Credit Card - 352 - 342 353 361 361 362 Loan Card - 268 - 246 247 240 229 Credit Outstanding Per Account (Thousands of Yen) - 375 - 373 362 359 - 343 Cashing by Credit Card - 254 - 246 240 236 - 224 Loan Card - 534 - 549 537 543 - 532 Grey Zone Related Information (Consolidated) 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007.12 2008.3 Amount of Refund for Grey Zone Claim 0.3 0.4 0.6 0.8 1.1 1.5 1.4 1.4 Amount of Interest Repayment 0.1 0.2 0.3 0.4 0.6 0.8 0.7 0.6 0.6 Amount of Interest Repayment 0.1 0.2 0.2 0.4 0.6 0.8 0.8 0.7 Reserve for Losses on Interest Repayment 2.2 2.4	Loan Card	-	143.6	-	135.1	133.0	131.0	-	122.1
Loan Card - 268 - 246 247 240 240 229 Credit Outstanding Per Account (Thousands of Yen) - 375 - 373 362 359 - 343 Cashing by Credit Card - 254 - 246 240 236 - 224 Loan Card - 534 - 549 537 543 - 532 Grey Zone Related Information (Consolidated) 2006.6 2006.9 2006.12 2007.6 2007.9 2007.12 2008.3 Amount of Refund for Grey Zone Claim 0.3 0.4 0.6 0.8 1.1 1.5 1.4 1.4 Amount of Debt Write-Off 0.1 0.2 0.3 0.4 0.5 0.7 0.6 0.6 Amount of Interest Repayment 0.1 0.2 0.2 0.4 0.6 0.8 0.8 0.7 Reserve for Losses on Interest Repayment 2.2 2.4 10.8 10.3 9.7 9.4	Number of Active Accounts (Thousands)	-	621	-	588	601	602	602	591
Credit Outstanding Per Account (Thousands of Yen) - 375 - 373 362 359 - 343 Cashing by Credit Card - 254 - 246 240 236 - 224 Loan Card - 534 - 549 537 543 - 532 Grey Zone Related Information (Consolidated) 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007.12 2008.3 Amount of Refund for Grey Zone Claim 0.3 0.4 0.6 0.8 1.1 1.5 1.4 1.4 Amount of Debt Write-Off 0.1 0.2 0.3 0.4 0.6 0.8 0.8 0.7 Reserve for Losses on Interest Repayment 0.1 0.2 0.2 0.4 0.6 0.8 0.8 0.7 Reserve for Losses on Interest Repayment 2.2 2.4 10.8 10.3 9.7 9.4 9.0 8.6 Provisions of Reserve for Losses on Interest Repayment 0.6 0.7 9.0 0.2 0.5 1.1 0.9 1.0	Cashing by Credit Card	-	352	-	342	353	361	361	362
Cashing by Credit Card 254 246 240 236 224 Loan Card 534 549 537 543 532 Grey Zone Related Information (Consolidated) 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007.12 2008.3 Amount of Refund for Grey Zone Claim 0.3 0.4 0.6 0.8 1.1 1.5 1.4 1.4 Amount of Debt Write-Off 0.1 0.2 0.3 0.4 0.5 0.7 0.6 0.6 Amount of Interest Repayment 0.1 0.2 0.2 0.4 0.6 0.8 0.7 Reserve for Losses on Interest Repayment 2.2 2.4 10.8 10.3 9.7 9.4 9.0 8.6 Provisions of Reserve for Losses on Interest Repayment 0.6 0.7 9.0 0.2 0.5 1.1 0.9 1.0 Usage of Reserve for Losses on Interest Repayment 0.3 0.4 0.6 0.7 1.1 1.3 1.4 1.4	Loan Card	-	268	-	246	247	240	240	229
Loan Card - 534 - 549 537 543 - 532 Grey Zone Related Information (Consolidated) 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007.12 2008.3 Amount of Refund for Grey Zone Claim 0.3 0.4 0.6 0.8 1.1 1.5 1.4 1.4 Amount of Debt Write-Off 0.1 0.2 0.3 0.4 0.5 0.7 0.6 0.6 Amount of Interest Repayment 0.1 0.2 0.2 0.4 0.6 0.8 0.7 0.6 0.6 Reserve for Losses on Interest Repayment 2.2 2.4 10.8 10.3 9.7 9.4 9.0 8.6 Provisions of Reserve for Losses on Interest Repayment 0.6 0.7 9.0 0.2 0.5 1.1 0.9 1.0 Usage of Reserve for Losses on Interest Repayment 0.3 0.4 0.6 0.7 1.1 1.3 1.4 1.4	Credit Outstanding Per Account (Thousands of Yen)	-	375	-	373	362	359	-	343
Grey Zone Related Information (Consolidated) 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007.12 2008.3 Amount of Refund for Grey Zone Claim 0.3 0.4 0.6 0.8 1.1 1.5 1.4 1.4 Amount of Debt Write-Off 0.1 0.2 0.3 0.4 0.5 0.7 0.6 0.6 Amount of Interest Repayment 0.1 0.2 0.2 0.4 0.6 0.8 0.7 Reserve for Losses on Interest Repayment 2.2 2.4 10.8 10.3 9.7 9.4 9.0 8.6 Provisions of Reserve for Losses on Interest Repayment 0.6 0.7 9.0 0.2 0.5 1.1 0.9 1.0 Usage of Reserve for Losses on Interest Repayment 0.3 0.4 0.6 0.7 1.1 1.3 1.4 1.4	Cashing by Credit Card	-	254	-	246	240	236	-	224
Amount of Refund for Grey Zone Claim 0.3 0.4 0.6 0.8 1.1 1.5 1.4 1.4 Amount of Debt Write-Off 0.1 0.2 0.3 0.4 0.5 0.7 0.6 0.6 Amount of Debt Write-Off 0.1 0.2 0.3 0.4 0.5 0.7 0.6 0.6 Amount of Interest Repayment 0.1 0.2 0.2 0.4 0.6 0.8 0.7 Reserve for Losses on Interest Repayment 2.2 2.4 10.8 10.3 9.7 9.4 9.0 8.6 Provisions of Reserve for Losses on Interest Repayment 0.6 0.7 9.0 0.2 0.5 1.1 0.9 1.0 Usage of Reserve for Losses on Interest Repayment 0.3 0.4 0.6 0.7 1.1 1.3 1.4 1.4	Loan Card	-	534	-	549	537	543	-	532
Amount of Refund for Grey Zone Claim 0.3 0.4 0.6 0.8 1.1 1.5 1.4 1.4 Amount of Debt Write-Off 0.1 0.2 0.3 0.4 0.5 0.7 0.6 0.6 Amount of Debt Write-Off 0.1 0.2 0.3 0.4 0.5 0.7 0.6 0.6 Amount of Interest Repayment 0.1 0.2 0.2 0.4 0.6 0.8 0.7 Reserve for Losses on Interest Repayment 2.2 2.4 10.8 10.3 9.7 9.4 9.0 8.6 Provisions of Reserve for Losses on Interest Repayment 0.6 0.7 9.0 0.2 0.5 1.1 0.9 1.0 Usage of Reserve for Losses on Interest Repayment 0.3 0.4 0.6 0.7 1.1 1.3 1.4 1.4									
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Amount of Interest Repayment 0.1 0.2 0.2 0.4 0.6 0.8 0.8 0.7 Reserve for Losses on Interest Repayment 2.2 2.4 10.8 10.3 9.7 9.4 9.0 8.6 Provisions of Reserve for Losses on Interest Repayment 0.6 0.7 9.0 0.2 0.5 1.1 0.9 1.0 Usage of Reserve for Losses on Interest Repayment 0.3 0.4 0.6 0.7 1.1 1.3 1.4 1.4			-				-		
Reserve for Losses on Interest Repayment 2.2 2.4 10.8 10.3 9.7 9.4 9.0 8.6 Provisions of Reserve for Losses on Interest Repayment 0.6 0.7 9.0 0.2 0.5 1.1 0.9 1.0 Usage of Reserve for Losses on Interest Repayment 0.3 0.4 0.6 0.7 1.1 1.3 1.4 1.4									
Provisions of Reserve for Losses on Interest Repayment 0.6 0.7 9.0 0.2 0.5 1.1 0.9 1.0 Usage of Reserve for Losses on Interest Repayment 0.3 0.4 0.6 0.7 1.1 1.3 1.4 1.4									-
Usage of Reserve for Losses on Interest Repayment 0.3 0.4 0.6 0.7 1.1 1.3 1.4 1.4									
Number of Claims - - 2,107 2,068 2,676 2,691 2,740 2,737		0.3	0.4						
	Number of Claims	-	-	2,107	2,068	2,676	2,691	2,740	2,737

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

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

before Consolidating to Shinsei Bank						Ur	naudited (Billic	ons of Yen)
Consolidated Statements of Income	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Total Interest Income	0.1	0.0	0.4	0.4	0.8	0.6	1.1	0.6
Fees and Commissions Income	0.2	0.3	0.1	0.0	0.3	0.2	0.4	0.3
Other Business Income	46.9	47.7	45.3	47.7	47.6	47.8	45.3	42.8
Other Ordinary Income	0.0	1.6	0.1	0.3	0.0	0.3	0.1	0.1
Ordinary Income	47.4	49.7	46.0	48.5	48.9	49.1	47.0	43.9
Total Interest Expenses	1.0	1.1	1.1	1.2	1.3	1.4	1.4	1.5
Fees and Commissions Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Business Expenses	40.2	42.1	38.8	42.3	40.1	40.2	38.6	36.5
Total General and Administrative Expenses	2.6	2.8	2.8	2.8	3.1	3.4	2.9	2.9
Other Ordinary Expenses	0.0	0.7	0.2	1.3	0.6	2.8	3.0	3.1
Provision of Reserve for Loan Losses	(0.3)	0.6	0.1	0.5	0.5	1.2	2.0	1.7
Others	0.3	0.1	0.0	0.7	0.1	1.6	0.9	1.4
Ordinary Expenses	44.0	46.9	43.2	47.8	45.3	47.9	46.1	44.2
Net Ordinary Income	3.3	2.7	2.8	0.6	3.6	1.1	0.8	(0.3)
Special Gains	3.4	0.0	0.0	0.3	0.0	0.0	0.1	0.0
Special Losses	0.0	0.0	0.0	0.7	0.0	0.0	0.0	0.0
Income (Loss) before Income Taxes and Minority Interests	6.8	2.8	2.8	0.3	3.6	1.2	1.0	(0.2)
Income Taxes (Benefit)	0.2	0.0	0.0	0.1	0.1	0.0	0.0	(0.3)
Minority Interests in Net Income of Subsidiaries	-	-	(0.0)	-	-	-	-	-
Net Income (Loss)	6.5	2.8	2.8	0.2	3.5	1.1	1.0	0.0
Consolidated Balance Sheets	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Assets:								
Cash and Due From Banks	2.7	3.5	3.6	8.3	3.7	4.4	3.6	8.2
Securities	11.9	8.9	9.0	8.2	8.7	7.6	6.6	7.6
Loans and Bills Discounted	5.3	6.5	18.7	17.1	25.0	23.4	23.0	26.5
Other Assets	184.3	189.3	186.7	198.1	216.6	208.3	211.8	212.2
Installment Sales Credit	154.0	159.1	158.2	172.6	184.7	181.3	180.1	184.7
Premises and Equipment	306.3	308.4	303.7	294.3	294.3	284.4	273.7	264.7
Intangible Assets	42.7	43.5	42.3	43.2	41.8	42.5	42.0	41.3
Deferred Tax Assets	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.9
Reserve for Credit Losses	(2.3)	(2.7)	(5.3)	(4.1)	(5.1)	(4.8)	(6.1)	(10.3)
Total Assets	551.2	557.8	563.7	570.4	590.6	573.4	562.3	560.8
Liabilities and Equity								
Liabilities:								
Commercial Paper	110.0	73.0	120.0	82.0	-	-	-	-
Borrowed Money	352.3	378.3	341.8	375.9	348.9	390.3	366.8	413.0
Short-Term Corporate Bonds	-	-	-	-	119.5	58.0	74.0	30.0
Corporate Bonds	2.7	10.0	10.0	10.0	10.0	10.0	10.0	10.0
Other Liabilities	45.4	54.8	47.2	57.8	63.6	65.7	62.0	58.5
Deferred Tax Liabilities	1.8	1.0	1.1	1.0	1.2	0.9	0.5	0.3
Total Liabilities	514.4	519.2	522.3	528.9	545.3	527.3	515.7	514.5
Equity:								
Total Shareholders' Equity	34.1	36.9	39.7	39.9	43.5	39.9	45.7	45.8
Capital Stock	24.3	24.3	24.3	24.3	24.3	24.3	24.3	24.3
Total Equity	36.7	38.5	41.3	41.4	45.3	46.0	46.5	46.2
Total Liabilities and Equity	551.2	557.8	563.7	570.4	590.6	573.4	562.3	560.8

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

before Consolidating to Shinsei Bank Unaudited (Billions of Yen)									
Consolidated Statements of Income	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6		2007.10-12		
Total Interest Income	-	-	-	-	-	-	7.8	6.9	
Fees and Commissions Income	-	-	-	-	-	-	0.0	0.0	
Other Business Income	-	-	-	-	-	-	-	-	
Other Ordinary Income	-	-	-	-	-	-	0.0	0.0	
Ordinary Income	-	-	-	-	-	-	7.9	7.0	
Total Interest Expenses	-	-	-	-	-	-	0.4	0.4	
Fees and Commissions Expenses	-	-	-	-	-	-	0.2	0.2	
Other Business Expenses	-	-	-	-	-	-	0.0	0.0	
Total General and Administrative Expenses	-	-	-	-	-	-	3.1	2.5	
Other Ordinary Expenses	-	-	-	-	-	-	2.1	2.5	
Provision of Reserve for Loan Losses	-	-	-	-	-	-	1.9	1.0	
Others	-	-	-	-	-	-	0.2	1.5	
Ordinary Expenses	-	-	-	-	-	-	5.9	5.8	
Net Ordinary Income	-	-	-	-	-	-	2.0	1.2	
Special Gains	-	-	-	-	-	-	0.2	0.3	
Special Losses	-	-	-	-	-	-	0.0	0.4	
Income (Loss) before Income Taxes and Minority Interests	-	-	-	-	-	-	2.2	1.1	
Income Taxes (Benefit)	-	-	-	-	-	-	0.3	0.3	
Minority Interests in Net Income of Subsidiaries	-	-	-	-	-	-	-	-	
Net Income (Loss)	-	-	-	-	-	-	1.9	0.8	

Consolidated Balance Sheets	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Assets:								
Cash and Due from Banks	-	-	-	-	-	-	11.3	10.8
Securities	-	-	-	-	-	-	0.6	0.5
Loans and Bills Discounted	-	-	-	-	-	-	137.8	130.8
Other Assets	-	-	-	-	-	-	6.0	6.4
Premises and Equipment	-	-	-	-	-	-	7.3	7.1
Intangible Assets	-	-	-	-	-	-	2.1	1.8
Deferred Tax Assets	-	-	-	-	-	-	4.1	3.1
Reserve for Credit Losses	-	-	-	-	-	-	(27.8)	(26.7)
Total Assets	-	-	-	-	-	-	141.7	134.2
Liabilities and Equity								
Liabilities:								
Commercial Paper	-	-	-	-	-	-	-	-
Borrowed Money	-	-	-	-	-	-	65.7	61.9
Corporate Bonds	-	-	-	-	-	-	19.8	19.8
Other Liabilities	-	-	-	-	-	-	4.5	3.6
Reserve for Losses on Interest Repayments	-	-	-	-	-	-	34.3	30.6
Deferred Tax Liabilities	-	-	-	-	-	-	0.7	0.7
Total Liabilities	-	-	-	-	-	-	125.3	117.1
Equity:								
Total Shareholders' Equity	-	-	-	-	-	-	16.9	17.7
Capital Stock	-	-	-	-	-	-	16.7	16.7
Total Equity	-	-	-	-	-	-	16.4	17.1
Total Liabilities and Equity	-	-	-	-	-	-	141.7	134.2

Shinki Data Disclosed by Shinki

2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
146.0	141.9	134.7	125.9	118.1	109.6	101.1	95.0
145.1	141.0	133.9	125.2	117.4	109.0	100.5	94.4
0.9	0.8	0.7	0.7	0.6	0.6	0.5	0.5
60.0	57.5	53.6	50.6	46.3	42.4	38.4	35.6
0.5	0.4	0.4	0.3	0.3	0.2	0.2	0.2
59.3	56.9	53.1	50.1	46.0	42.0	38.1	35.3
0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
206.0	199.5	188.3	176.5	164.5	152.0	139.5	130.6
07 10	27 10	27.06	07.11	26.25	25.67	24.02	24.46
	-						24.46
-					-		25.06
-	-	=.		-			13.88
							23.03
							22.31
				-	-		23.05
11.54	11.54	11.33	11.32	11.29	11.30	11.30	12.89
4.00	1.01	4.05	1.00	4.00	4 70	4 77	1.01
							1.81
-				-		-	1.99
	-	-	-				445
,	,		,			,	49,058
19.1	22.5	21.6	17.5	16.1	17.0	17.4	18.1
2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
-	-						3.6
-	-						1.4
0.7	0.6			-		-	2.1
2.6	18.0		36.4	33.1	-	34.3	30.6
0.7	16.0	3.4	19.1	0.0	8.4	0.0	0.0
0.7	0.6	1.7	2.4	3.2	3.4	3.9	3.6
-	-	-	-	13.466	11.397	11.669	10,256
	146.0 145.1 0.9 60.0 0.5 59.3 0.0 206.0 27.18 27.58 27.64 11.28 26.29 21.22 26.36 11.54 1.62 1.64 580 61,536 19.1 2006.6 - - 0.7 2.6 0.7 2.6 0.7	146.0 141.9 145.1 141.0 0.9 0.8 60.0 57.5 0.5 0.4 59.3 56.9 0.0 0.0 206.0 199.5 27.18 27.18 27.58 27.59 27.64 27.65 11.28 11.07 26.29 26.24 21.22 21.29 26.36 26.30 11.54 11.54 1.62 1.64 1.63 56,267 19.1 22.5 2006.6 2006.9 - - 0.7 0.6 2.6 18.0 0.7 16.0	146.0 141.9 134.7 145.1 141.0 133.9 0.9 0.8 0.7 60.0 57.5 53.6 0.5 0.4 0.4 59.3 56.9 53.1 0.0 0.0 0.0 206.0 199.5 188.3 27.18 27.68 27.59 27.58 27.59 27.42 27.64 27.65 27.50 21.22 21.29 21.50 26.36 26.30 26.25 11.54 11.54 11.33 $ 1.62$ 1.64 1.68 1.64 1.68 1.68 580 572 572 $61,536$ $56,267$ $53,973$ 19.1 22.5 21.6 2006.6 2006.9 2006.12 $ 1.7$ $-$	146.0 141.9 134.7 125.9 145.1 141.0 133.9 125.2 0.9 0.8 0.7 0.7 60.0 57.5 53.6 50.6 0.5 0.4 0.4 0.3 59.3 56.9 53.1 50.1 0.0 0.0 0.0 0.0 206.0 199.5 188.3 176.5 27.18 27.18 27.06 27.11 27.58 27.59 27.42 27.50 27.64 27.65 27.50 27.58 11.28 11.07 14.27 13.96 26.29 26.24 26.19 26.14 21.22 21.29 21.50 21.66 26.36 26.30 26.25 26.19 11.54 11.54 11.33 11.32 1.62 1.64 1.65 1.66 1.64 1.68 1.68 1.69 580 572 572 5	146.0 141.9 134.7 125.9 118.1 145.1 141.0 133.9 125.2 117.4 0.9 0.8 0.7 0.7 0.6 60.0 57.5 53.6 50.6 46.3 0.5 0.4 0.4 0.3 0.3 59.3 56.9 53.1 50.1 46.0 0.0 0.0 0.0 0.0 0.0 206.0 199.5 188.3 176.5 164.5 27.18 27.18 27.06 27.11 26.25 27.58 27.59 27.42 27.50 26.68 27.64 27.65 27.50 27.58 26.75 11.28 11.07 14.27 13.96 14.15 26.29 26.24 26.19 26.14 25.17 21.22 21.29 21.50 21.66 21.87 26.36 26.30 26.25 26.19 25.21 11.54 11.33 11.32<	146.0 141.9 134.7 125.9 118.1 109.6 145.1 141.0 133.9 125.2 117.4 109.0 0.9 0.8 0.7 0.7 0.6 0.6 60.0 57.5 53.6 50.6 46.3 42.4 0.5 0.4 0.4 0.3 0.3 0.2 59.3 56.9 53.1 50.1 46.0 42.0 0.0 0.0 0.0 0.0 0.0 0.0 206.0 199.5 188.3 176.5 164.5 152.0 27.18 27.18 27.06 27.11 26.25 25.67 27.58 27.59 27.42 27.50 26.68 26.15 27.64 27.65 27.50 27.58 26.75 26.22 11.28 11.07 14.27 13.96 14.15 14.11 26.29 26.24 26.19 26.14 25.17 24.43 21.22 21.29 21.50 21.66 21.87 21.96 26.36 26.30	146.0 141.9 134.7 125.9 118.1 109.6 101.1 145.1 141.0 133.9 125.2 117.4 109.0 100.5 0.9 0.8 0.7 0.7 0.6 0.6 0.5 60.0 57.5 53.6 50.6 46.3 42.4 38.4 0.5 0.4 0.4 0.3 0.3 0.2 0.2 59.3 56.9 53.1 50.1 46.0 42.0 38.1 0.0 0.0 0.0 0.0 0.0 0.0 0.0 206.0 199.5 188.3 176.5 164.5 152.0 139.5 27.18 27.18 27.06 27.11 26.25 25.67 24.93 27.58 27.59 27.42 27.50 26.68 26.15 25.46 27.64 27.65 27.50 27.58 26.75 26.22 25.53 11.28 11.07 14.27 13.96 14.15 14.11 13.99 26.29 26.24 26.19 26.14

Section 5. Shinsei Bank Non-Consolidated P/L and B/S Data							Inaudited (Billi	
Results of Operations (Non-Consolidated)	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-3
Total Gross Business Profit	31.1	36.1	34.1	31.1	42.2	34.7	40.5	34.6
Net Interest Income	13.6	16.7	14.7	14.6	19.0	20.4	30.9	37.0
Net Fees and Commissions	9.1	12.4	13.8	10.3	15.6	13.6	10.1	9.4
Net Trading Income	5.1	3.9	3.1	2.7	3.0	1.8	1.2	0.8
Net Other Business Income	3.1	2.9	2.4	3.4	4.4	(1.2)	(1.8)	(12.6)
Total Expenses	20.1	19.5	19.2	18.7	20.3	22.0	20.9	21.3
Net Business Profit (Jisshitsu Gyomu Jun-eki)	10.9	16.6	14.8	12.4	21.8	12.6	19.4	13.2
Other Operating Expenses, Net	(0.9)	(0.3)	(1.9)	(4.5)	(1.1)	(9.8)	(0.2)	(23.5
Net Ordinary Income	9.9	16.3	12.8	7.8	20.7	2.8	19.2	(10.2
Extraordinary Income (Loss)	4.8	7.5	8.7	(123.3)	1.1	(27.7)	(35.0)	52.4
Income (Loss) before Income Taxes	14.8	23.9	21.6	(115.4)	21.8	(24.9)	19.2	42.1
Current Income Taxes (Benefit)	(1.2)	(0.3)	(0.6)	(0.5)	(8.5)	0.8	(0.4)	0.5
Deferred Income Taxes Expense (Benefit)	(1.2)	(1.1)	(0.0)	(0.3)	6.5	0.8	0.0	6.0
Net Income (Loss)	16.1	25.4	22.2	(105.8)	23.8	(25.9)	19.7	35.6
Net income (Loss)	10.1	25.4	22.2	(105.8)	23.0	(25.9)	19.7	30.0
Non-Consolidated Statements of Operations	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-
Total Interest Income	26.7	32.5	33.8	35.8	42.8	44.3	54.9	57.6
Interest on Loans and Bills Discounted	14.5	17.1	20.6	22.9	25.2	27.8	29.0	28.3
Interest and Dividends on Securities	8.7	11.9	10.2	9.4	14.4	13.2	21.9	27.3
Other Interest Income	3.4	3.3	2.9	3.4	3.2	3.2	3.8	1.9
Fees and Commissions Income	5.4	6.5	9.0	7.1	8.2	6.8	5.7	6.5
Trading Profits	5.1	4.1	3.2	2.7	3.0	1.8	1.2	0.9
	4.6	6.0	3.2	4.0		2.5	(0.8)	(2.9
Other Business Income	-			-	5.0	-	1 /	
Other Ordinary Income	9.3	14.8	9.2	7.3	11.9	12.5	9.5	7.3
Ordinary Income	51.3	64.0	59.4	57.2	71.2	68.2	70.6	69.5
Total Interest Expenses	14.0	18.1	21.4	23.9	26.2	26.2	26.2	22.2
Interest on Deposits	5.4	7.9	9.1	10.6	10.1	11.1	11.1	11.1
Interest on Debentures	0.8	0.7	0.7	0.7	0.7	0.8	0.8	0.9
Other Interest Expenses	7.7	9.3	11.5	12.6	15.3	14.3	14.2	10.0
Fees and Commissions Expenses	2.2	3.4	3.4	3.9	2.7	4.6	4.6	3.9
Trading Losses	0.0	0.1	0.1	0.0	0.0	0.0	0.0	0.0
Other Business Expenses	1.4	3.0	1.4	0.6	0.5	3.8	1.0	9.6
General and Administrative Expenses	20.1	19.6	19.3	18.6	20.4	22.1	21.0	22.0
Other Ordinary Expenses	3.3	3.2	0.6	2.0	0.4	8.5	(1.6)	21.8
Provision of Reserve for Loan Losses	-	-	-	-	-	5.9	(1.3)	14.6
Others	3	3.2	1	2.0	0	2.5	(0.2)	7.1
Ordinary Expenses	41.3	47.7	46.5	49.3	50.5	65.4	51.3	79.8
Net Ordinary Income	9.9	16.3	12.8	7.8	20.7	2.8	19.2	(10.2
Special Gains	4.9	7.9	8.8	(7.3)	1.1	0.0	0.0	66.5
Special Losses	0.0	0.3	0.1	116.0	0.0	27.7	0.0	14.0
Income (Loss) before Income Taxes	14.8	23.9	21.6	(115.4)	21.8	(24.9)	19.2	42.1
Income Taxes (Benefit):		2010	2.1.0	(11011)	2110	(=)		
Current	(1.2)	(0.3)	(0.6)	(0.5)	(8.5)	0.8	(0,4)	0.5
Deferred	(1.2)	(1.1)	(0.0)	(9.1)	6.5	0.2	(0.1)	6.0
Net Income (Loss)	16.1	25.4	22.2	(105.8)	23.8	(25.9)	19.7	35.6
	10.1	20.1	22.2	(100.0)	20.0	(20.0)	10.1	00.0
Net Credit Costs (Recoveries) (Non-Consolidated)	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12	2008.1-
Losses on Write-Off of Loans	0.0	0.8	-	1.0	-	0.0	-	1.2
Net Provision (Reversal) of Reserve for Loan Losses	(4.9)	(7.9)	2.6	8.0	(0.9)	6.9	(1.3)	14.6
Net (Reversal) Provision of General Reserve for Loan Losses	(2.3)	3.2	2.0	1.7	(0.9)	(4.1)	(1.5)	30.5
Net (Reversal) Provision of Specific Reserve for Loan Losses	(2.5)	(11.1)	0.0	6.3	(0.0)	11.1	0.2	(15.8
Net (Reversal) Provision of Reserve for Loan Losses to	(2.5)	(11.1)	0.0	0.3	(0.0)	11.1	0.2	(15.0
Restructuring Countries	-	0.0	0.0	0.0	-	0.0	(0.0)	0.0
	(1.5)							4 - 4
Net credit costs (Recoveries)	(4.9)	(7.0)	2.6	9.1	(0.9)	6.9	(1.3)	15.9

						U	naudited (Bil	lions of Yen)	
	200	6.4-6	2006.7-9		2006.10-12			7.1-3	
Internet Ferming Access and Internet Require Liebilities	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate	
Interest-Earning Assets and Interest-Bearing Liabilities	Balance	(%)	Balance	(%)	Balance	(%)	Balance	(%)	
Interest-Earning Assets:									
Cash and Due From Banks	149.1	1.83	35.9	6.63	127.6	2.82	183.0	3.27	
Call Loans	113.7	0.05	60.8	0.56	31.0	0.27	78.2	0.45	
Receivables Under Resale Agreements	-	-	-	-	-	-	-	-	
Collateral Related to Securities Borrowing Transactions	116.9	0.21	182.2	0.31	126.3	0.36	82.9	0.75	
Securities	1,842.4	1.90	1,957.5	2.42	2,136.7	1.90	2,156.9	1.77	
Loans and Bills Discounted	3,967.4	1.46	4,280.3	1.59	4,634.6	1.76	4,896.0	1.90	
Other Interest-Earning Assets	54.3	2.18	62.4	2.42	75.8	2.67	78.5	2.65	
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-	
Total Interest-Earning Assets	6,244.0	1.71	6,579.5	1.96	7,132.2	1.88	7,475.7	1.94	
Interest-Bearing Liabilities:									
Deposits	4,099.7	0.53	4,454.5	0.71	4,715.5	0.77	4,980.6	0.86	
Negotiable Certificates of Deposit	205.1	0.08	306.4	0.30	391.3	0.38	425.7	0.49	
Debentures	927.8	0.34	818.5	0.36	732.9	0.39	708.3	0.41	
Call Money	67.9	0.80	245.4	1.39	613.6	1.36	689.5	1.48	
Payable Under Repurchase Agreements	-	-	-	-	-	-	-	-	
Collateral Related to Securities Lending Transactions	58.4	0.09	81.7	0.28	133.1	0.33	62.1	0.40	
Borrowed Money	259.7	0.75	299.3	0.61	298.2	0.74	275.9	0.92	
Corporate Bonds	446.7	4.04	453.5	4.12	487.8	4.37	562.3	4.45	
Other Interest-Bearing Liabilities	0.3	n.m.	0.2	n.m.	0.3	n.m.	0.3	n.m.	
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-	
Total Interest-Bearing Liabilities	6,065.9	0.92	6,659.8	1.07	7,373.0	1.15	7,705.1	1.26	
Net Interest Income/Yield on Interest-Earning Assets	6,244.0	0.81	6,579.5	0.87	7,132.2	0.69	7,475.7	0.64	

		7.4-6	2007.7-9		2007.10-12		2008.1-3	
Interest-Earning Assets and Interest-Bearing Liabilities	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate	Average	Average
Interest-Larning Assets and Interest-Dearing Liabilities	Balance	(%)	Balance	(%)	Balance	(%)	Balance	Balance
Interest-Earning Assets:								
Cash and Due From Banks	135.5	4.16	210.1	2.98	188.1	2.45	99.0	2.21
Call Loans	48.3	0.54	117.9	0.67	219.3	0.62	281.2	0.60
Receivables Under Resale Agreements	-	-	0.0	5.21	2.2	3.62	0.6	2.00
Collateral Related to Securities Borrowing Transactions	21.6	3.12	109.5	0.77	149.7	0.59	236.8	0.62
Securities	2,122.6	2.72	2,268.2	2.32	2,498.4	3.49	2,375.7	4.63
Loans and Bills Discounted	5,074.8	1.99	5,167.2	2.14	5,264.1	2.19	5,227.2	2.17
Other Interest-Bearing Assets	108.6	3.31	172.0	2.83	196.7	3.93	168.4	2.77
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Earning Assets	7,511.7	2.29	8,045.1	2.19	8,518.8	2.56	8,389.2	2.76
Interest-Bearing Liabilities:								
Deposits	5,017.2	0.80	5,076.8	0.86	5,196.0	0.85	5,425.7	0.83
Negotiable Certificates of Deposit	539.1	0.60	565.4	0.65	840.3	0.73	590.3	0.78
Debentures	696.8	0.43	691.4	0.46	661.5	0.51	671.8	0.57
Call Money	690.5	2.35	900.9	1.88	1,015.8	1.59	839.7	1.20
Payable Under Repurchase Agreements	-	-	-	-	0.1	3.73	0.3	3.64
Collateral Related to Securities Lending Transactions	18.1	1.87	177.4	1.03	143.5	1.14	104.6	0.87
Borrowed Money	273.6	1.03	295.9	1.20	276.3	1.43	300.2	1.60
Corporate Bonds	572.4	5.02	577.5	4.27	563.3	4.42	542.9	3.64
Other Interest-Bearing Liabilities	0.3	n.m.	0.3	n.m.	0.2	n.m.	0.2	n.m.
Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
Total Interest-Bearing Liabilities	7,808.3	1.34	8,286.1	1.25	8,697.5	1.20	8,476.2	1.05
Net Interest Income/Yield on Interest-Earning Assets	7,511.7	0.88	8,045.1	0.89	8,518.8	1.33	8,389.2	1.69

n.m. is not meaningful

						U	naudited (Bill	ions of Yen)
Non-Consolidated Balance Sheets	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Assets:								
Cash and Due From Banks	135.3	137.8	235.0	190.0	193.1	238.0	161.9	272.9
Call Loans Receivables Under Resale Agreements	175.7	20.0	71.0	43.1	67.1	736.1	544.7 3.5	- 2.0
Collateral Related to Securities Borrowing Transactions	80.2	27.2	103.9	11.0	47.6	73.4	92.5	13.8
Other Monetary Claims Purchased	52.4	63.7	68.0	69.8	161.6	171.1	151.0	161.3
Trading Assets	350.9	393.6	348.4	284.1	284.0	207.3	199.5	275.1
Monetary Assets Held in Trust	547.1	628.3	690.6	687.3	674.6	603.5	625.3	606.0
Securities	1,849.6	2,049.1	2,150.0	2,062.0	2,063.2	2,590.9	2,300.4	2,300.3
Valuation Allowance for Investments	-	-	-	(15.9)	(15.9)	-	-	(3.3)
Loans and Bills Discounted Foreign Exchanges	4,099.4	4,683.7 13.9	4,847.0 10.7	5,075.2 15.0	5,178.7 30.5	5,335.1 26.7	5,273.4 18.8	5,356.3 17.8
Other Assets	257.5	238.5	284.1	325.6	373.6	437.7	429.7	577.8
Premises and Equipment	21.3	21.3	21.1	20.7	21.3	21.0	21.9	20.8
Intangible Fixed Assets	14.4	13.6	13.0	13.4	13.5	14.1	14.7	14.5
Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
Deferred Tax Assets	29.0	29.5	26.7	35.5	28.8	30.9	28.6	14.6
Customers' Liabilities for Acceptances and Guarantees Reserve for Credit Losses	30.3 (106.4)	21.5 (98.4)	19.5 (101.1)	18.3 (106.9)	19.4 (105.9)	19.4 (100.5)	16.5 (99.6)	11.7 (93.6)
Total Assets	7,547.0	8,243.9	8,788.6	8,728.9	9,035.9	10,405.3	9,783.5	9,548.6
Liabilities and Equity	1,011.0	0,210.0	0,100.0	0,120.0	0,000.0	10,100.0	0,100.0	0,010.0
Liabilities:								
Deposits	4,283.4	4,665.6	4,807.9	4,991.2	5,101.5	5,192.8	5,300.8	5,287.9
Negotiable Certificates of Deposit	237.9	348.3	315.1	480.1	474.9	719.3	935.7	577.1
Debentures	848.4	759.5	713.2	703.9	694.3	687.8	671.6	663.1
Call Money Collateral Related to Securities Lending Transactions	79.2 76.0	449.9 41.4	808.1 180.8	692.7 8.3	698.0 78.4	1,377.4 287.6	751.3 157.6	632.1 148.4
Bills Sold	50.0	41.4	- 100.0	0.3	- 10.4	207.0	107.0	- 140.4
Trading Liabilities	144.2	98.0	94.7	87.3	117.5	99.5	124.6	203.7
Borrowed Money	279.5	320.8	287.3	276.7	295.9	293.2	294.0	304.0
Foreign Exchanges	0.2	0.2	0.6	0.3	0.3	0.2	0.3	0.2
Corporate Bonds	451.6	459.4	561.2	562.4	589.0	566.5	561.0	519.9
Other Liabilities	218.4 3.4	328.5	226.5 8.0	237.6	295.7 3.4	510.3 5.8	303.4 8.5	450.6 10.3
Accrued Employees' Bonuses Reserve for Retirement Benefits	0.1	5.3 0.1	0.1	9.8 0.7	3.4 0.6	5.8 0.4	0.3	10.3
Reserve For Loss on Disposal of Premises and Equipment		-	-	- 0.7	- 0.0	- 0.4	- 0.5	4.9
Acceptances and Guarantees	30.3	21.5	19.5	18.3	19.4	19.4	16.5	11.7
Total Liabilities	6,703.2	7,499.3	8,023.6	8,070.0	8,369.5	9,760.8	9,126.3	8,815.9
Equity:								
Total Shareholders' Equity	858.0	751.4	770.2	664.4	685.6	659.6	678.9	764.5
Capital Stock Capital Surplus	451.2 18.5	451.2 18.5	451.2 18.5	451.2 18.5	451.2 18.5	451.2 18.5	451.2 18.5	476.2 43.5
Additional Paid-in Capital	18.5	18.5	18.5	18.5	18.5	18.5	18.5	43.5
Retained Earnings	392.7	418.1	372.9	267.1	288.3	262.4	281.6	317.2
Legal Reserve	8.5	8.5	9.2	9.2	9.7	9.7	9.8	9.8
Other Retained Earnings	384.1	409.5	363.6	257.8	278.5	252.6	271.7	307.3
Unappropriated Retained Earnings	384.1	409.5	363.6	257.8	278.5	252.6	271.7	307.3
Treasury Stock, at Cost Total Net Unrealized Gain (Loss)	(4.5) (14.2)	(136.5)	(72.5)	(72.5)	(72.5) (19.9)	(72.5)	(72.5) (22.6)	(72.5) (33.1)
Unrealized Gain (Loss)	1.1	(7.0) (1.3)	(5.7) 3.6	(6.0) 4.1	(19.9)	(16.0) (4.4)	(13.4)	(35.0)
Deferred Gain (Loss) on Derivatives Under Hedge Accounting	(15.3)	(5.6)	(9.4)	(10.2)	(25.0)	(11.6)	(9.2)	1.8
Stock Acquisition Rights	0.0	0.2	0.4	0.5	0.6	0.8	1.0	1.2
Total Equity	843.7	744.6	764.9	658.8	666.3	644.5	657.2	732.7
Total Liabilities and Equity	7,547.0	8,243.9	8,788.6	8,728.9	9,035.9	10,405.3	9,783.5	9,548.6
Problem Claims (New Consolidated)								
Problem Claims (Non-Consolidated) (i) Claims Classified Under the Financial Revitalization Law	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Claims Against Bankrupt and Quasi-Bankrupt Obligors	0.5	0.3	0.9	0.9	0.6	9.9	9.9	8.0
Doubtful Claims	20.2	8.3	6.0	10.8	10.7	23.5	23.2	15.5
Substandard Claims	21.1	17.3	15.8	16.2	15.9	12.6	6.2	29.6
Total (A)	41.9	26.0	22.7	27.9	27.2	45.9	39.3	53.1
Total Claims (B)	4,253.8	4,806.5	4,974.4	5,294.6	5,469.9	5,630.1	5,546.1	5,566.0
(A)/(B) X 100 (%) Reserve for Credit Losses (C)	0.98%	0.54% 98.4	0.46%	0.53% 106.9	0.50% 105.9	0.82% 100.5	0.71% 99.6	0.95% 93.6
Reserve Ratios (C)/(A) X 100 (%)	253.9%	378.5%	445.4%	383.2%	389.3%	219.1%	253.4%	93.6
(Ref.) Amount of Write-Off	2.4	3.4	3.4	6.4	6.5	15.8	15.7	34.6
(Ref.) Below Need Caution Level	-	99.8	-	151.5	-	148.4	-	159.3
(ii) Risk Monitored Loans (Non-Consolidated)	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Loans to Bankrupt Obligors	0.3	0.2	0.8	0.6	0.3	0.3	0.3	0.5
Non-Accrual Delinquent Loans Loans Past Due Three Months or More	20.0 0.0	8.1 0.0	5.7 0.0	10.6 0.0	10.5 0.0	32.7 6.0	32.4 0.0	22.8 0.1
Restructured Loans	21.0	17.2	15.7	16.1	15.8	6.0	6.0	29.4
Total (A)	41.4	25.6	22.3	27.4	26.7	45.6	38.8	53.0
Loans and Bills Discounted (B)	4,099.4	4,683.7	4,847.0	5,075.2	5,178.7	5,335.1	5,273.4	5,356.3
(A)/(B) X 100 (%)	1.01%	0.55%	0.46%	0.54%	0.52%	0.86%	0.74%	0.99%
Reserve for Credit Losses (C)	106.4	98.4	101.1	106.9	105.9	100.5	99.6	93.6
Reserve Ratios (C)/(A) X 100 (%)	256.7%	384.2%	452.2%	389.2%	396.0%	220.4%	256.4%	176.5%

						Ur	naudited (Billio	ons of Yen)
(iii) Reserve for Credit Losses (Non-Consolidated)	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Reserve for Loan Losses (A)	-	65.2	-	74.5	-	67.1	-	67.6
General Reserve for Loan Losses	-	61.0	-	65.4	-	48.0	-	57.9
Specific Reserve for Loan Losses	-	4.1	-	9.1	-	19.0	-	9.6
Reserve for Loans to Restructuring Countries	-	0.0	-	0.0	-	0.0	-	0.0
Specific Reserve for Other Credit Losses	-	33.2	-	32.4	-	33.4	-	26.0
Total Reserve for Credit Losses (B)	106.4	98.4	101.1	106.9	105.9	100.5	99.6	93.6
Total Claims (C)	-	4,806.4	-	5,294.6	-	5,630.0	-	5,566.0
Ratio of Total Reserve for Loan Losses to Total Claims (A)/(C)X100 (%)	-	1.4%	-	1.4%	-	1.2%	-	1.2%
Ratio of Total Reserve for Credit Losses to Total Claims (B)/(C)X100 (%)	-	2.0%	-	2.0%	-	1.8%	-	1.7%
Housing Loans (Non-Consolidated)	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Housing Loans	479.1	497.2	515.4	562.2	619.3	692.4	730.8	811.1
Loans to Small and Medium Sized Entities (SME)	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Loans to Small- and Medium-Sized Entities (SMEs)	-	2,587.6	-	2,881.2	-	3,046.6	-	3,001.6
% of Loans to Small- and Medium-Sized Entities	-	56.02	-	57.60	-	58.18	-	56.9
Balance of Deposits (Non-Consolidated)	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12	2008.3
Balance of Deposits (Including NCDs)	4,521.3	5,014.0	5,123.1	5,471.4	5,576.5	5,912.1	6,236.6	5,865.1
Balance of Deposits from Individuals	3,209.2	3,363.9	3,504.3	3,545.8	3,530.5	3,537.2	3,798.2	3,960.1