Shinsei Bank (TSE: 8303)

Quarterly Data Book for the Nine Months Ended December 31, 2007 (January 30, 2008)



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

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Disclaimer

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Section 1. Shinsei Bank Consolidated P/L and B/S Data Results of Operations*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6		llions of Yen) 2007.10-12
Net Interest Income	24.5	27.1	22.3	21.3	26.8	29.6	40.6
Non-Interest Income	43.5	43.2	54.8	31.2	49.6	32.5	29.5
Net Fees and Commissions	11.2	11.0	13.2	10.9	12.8	10.3	9.2
Net Trading Income	7.0	4.2	3.3	3.1	5.2	2.0	1.3
Net Other Business Income	25.3	27.9	38.1	17.1	31.6	20.1	19.0
Total Revenue	68.1	70.3	77.2	52.6	76.5	62.2	70.2
General and Administrative Expenses	37.3	38.4	36.7	37.4	37.3	39.9	40.2
Ordinary Business Profit	30.8	31.9	40.4	15.1	39.1	22.2	29.9
Net Credit Costs	3.7	1.4	14.4	32.2	9.5	21.1	10.0
Amortization of Goodwill and Intangible Assets	6.2	4.3	4.9	5.3	3.0	3.0	3.3
Minority Interests in Net Income of Subsidiaries Income Taxes and Others	(2.5)	4.0 2.4	4.2 8.5	4.0 81.5	4.8 (9.5)	5.8 0.2	4.9
Net Income (Loss)	19.2	19.6	8.2	(108.1)	31.2	(8.0)	10.3
Cash Basis Net Income (Loss)	24.5	23.1	12.4	(24.8)	33.9	(5.2)	13.2
Oddi Budia Net income (2003)	24.0	20.1	12.7	(24.0)	00.0	(0.2)	10.2
Consolidated Statements of Operations	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-1
Total Interest Income	38.1	44.8	43.5	46.2	53.3	58.1	68.2
Interest on Loans and Bills Discounted	27.8	31.3	33.3	34.2	38.9	45.4	52.3
Interest and Dividends on Securities	6.8	9.9	7.1	8.3	11.1	9.4	11.9
Other Interest Income	3.4	3.4	3.1	3.6	3.2	3.2	4.0
Fees and Commissions Income	16.3	17.7	19.1	17.6	18.1	17.0	15.5
Trading Profits	7.0	4.3	3.5	3.1	5.2	2.0	1.3
Other Business Income	67.0	71.1	63.7	69.2	68.3	65.3	56.4
Other Ordinary Income	6.3 134.9	10.1 148.1	4.9 134.9	5.5 141.9	7.9	10.0 152.6	6.1
Ordinary Income Total Interest Expenses	134.9	17.6	21.1	24.8	153.0 26.5	28.4	147.6 27.5
Interest on Deposits	5.4	7.9	9.1	10.5	10.0	11.0	11.1
Interest on Debentures	0.8	0.7	0.7	0.7	0.7	0.8	0.8
Interest on Borrowings	2.2	2.5	2.9	3.4	3.6	5.3	4.5
Other Interest Expenses	5.0	6.3	8.3	10.0	12.0	11.2	11.0
Fees and Commissions Expenses	5.1	6.6	5.8	6.7	5.3	6.6	6.3
Trading Losses	0.0	0.0	0.1	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
Total General and Administrative Expenses	43.5	42.9	41.8	42.7	40.4	43.1	43.6
General and Administrative Expenses	37.3	38.5	36.8	37.4	37.4	40.0	40.3
Amortization of Goodwill Amortization of Intangible Assets	4.0 2.1	2.1 2.1	3.1 1.7	3.1 2.2	2.3 0.6	2.3 0.6	2.3 0.9
Other Ordinary Expenses	7.3	6.8	22.9	43.4	11.4	29.4	12.1
Ordinary Expenses	114.2	122.9	134.1	165.4	127.7	155.0	132.2
Net Ordinary Income	20.6	25.2	0.7	(23.5)	25.2	(2.3)	15.4
Special Gains	2.6	0.1	11.7	0.7	20.5	1.0	0.3
Special Losses	0.0	1.3	0.1	102.6	0.0	1.2	0.0
Income (Loss) before Income Taxes and Minority Interests	23.2	24.0	12.3	(125.3)	45.8	(2.5)	15.7
Income Taxes (Benefit):							
Current	0.9	0.4	0.6	1.1	3.5	0.5	0.5
Deferred	(1.1)	0.0	(0.8)	(22.5)	6.1	(0.8)	(0.1
Minority Interests in Net Income of Subsidiaries Net Income (Loss)	4.2 19.2	4.0 19.6	4.2 8.2	4.0 (108.1)	4.8 31.2	5.8 (8.0)	4.9 10.3
Net income (Loss)	19.2	19.0	0.2	(106.1)	31.2	(6.0)	10.3
Non-Interest Income*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-1
Net Fees and Commissions	11.2	11.0	13.2	10.9	12.8	10.3	9.2
Net Trading Income	7.0	4.2	3.3	3.1	5.2	2.0	1.3
Net Other Business Income	25.3	27.9	38.1	17.1	31.6	20.1	19.0
Income on Leased Assets and Installment Receivables	12.8	12.7	12.6	12.9	12.9	14.3	12.2
Non-Interest Income	43.5	43.2	54.8	31.2	49.6	32.5	29.5
Conoral and Administrative Evpoyage*	2006.4-6	2006 7-0	2006.40.40	2007.4-2	2007.4-6	2007.7-0	2007.40-4
General and Administrative Expenses*	2006.4-6	2006.7-9		2007.1-3	2007.4-6	2007.7-9	
Personnel Expenses	15.6	16.2	16.2	14.3	16.1	16.3	16.4
Premises Expenses	4.1	4.3	4.3	4.5	4.1	4.5	5.2
Technology and Data Processing Expenses	5.0	4.9	4.8	5.2	4.9	5.1	5.8
Advertising Expenses	2.8	2.7	2.2	3.1	2.3	2.7	2.3
Consumption and Property Taxes	1.9	1.8	1.6	1.8	2.0	2.2	1.6
Deposit Income a Deposition	0.7	0.7	0.7	0.7	0.8	0.8	0.0
Deposit Insurance Premium	6.7	7.5		7.7	6.0	0.0	

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.

6.8

37.3

7.5

38.4

6.7

36.7

7.7

6.9

37.3

8.1

39.9

7.7

40.2

Other General and Administrative Expenses

General and Administrative Expenses

^{*} Management accounting basis

Unaudited (Bill										
	200	6.4-6	2006	5.7-9	2006	.10-12	2007	7.1-3		
Interest-Earning Assets and Interest-Bearing Liabilities*	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate		
interest-Lathing 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)	i		
Total Equity-Minority Interests in Subsidiaries	1,107.9	-	797.3	-	750.4	-	699.2	-		
Total Interest-Bearing Liabilities and Non Interest-Bearing	7 477 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	2007	7.7-9	2007.10-12		
Interest-Earning Assets and Interest-Bearing Liabilities*	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate	
interest-Earning Assets and interest-bearing Liabilities"	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	
Leased Assets and Installment Receivables	785.0	6.60	777.8	7.34	761.8	6.41	
Securities	1,947.4	2.30	2,035.1	1.84	2,315.8	2.04	
Other Interest-Earning Assets	681.6	n.m.	962.0	n.m.	1,166.7	n.m.	
Total Revenue on Interest-Earning Assets	8,627.8	3.08	9,032.1	3.19	10,017.2	3.20	
Interest-Bearing Liabilities:							
Deposits, Including Negotiable Certificates of Deposit	5,528.4	0.79	5,570.9	0.86	5,987.2	0.84	
Debentures	696.7	0.44	689.6	0.47	663.0	0.52	
Subordinated Debt	481.0	3.53	464.5	3.15	466.8	3.18	
Borrowed Money and Corporate Bonds	1,092.0	1.30	1,090.2	1.96	1,272.1	1.44	
Other Interest-Bearing Liabilities	911.8	n.m.	1,208.4	n.m.	1,285.1	n.m.	
Total Expense on Interest-Bearing Liabilities	8,710.0	1.22	9,023.8	1.25	9,674.4	1.13	
Non Interest-Bearing Sources of Funds:							
Non Interest-Bearing (Assets) Liabilities, Net	(734.8)	-	(649.7)	-	(655.7)	-	
Total Equity-Minority Interests in Subsidiaries	652.6	-	658.0	-	312.9	-	
Total Interest-Bearing Liabilities and Non Interest-Bearing Sources	0.007.0		0.000.4		40.047.0		
of Funds	8,627.8	-	9,032.1	-	10,017.2	-	
Net Interest Margin	-	1.86	-	1.94	-	2.06	
Impact of Non Interest-Bearing Sources	-	(0.01)	-	0.00	-	0.04	
Net Revenue/Yield on Interest-Earning Assets	-	1.85	-	1.94	-	2.10	
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	
Less: Income on Leased Assets and Installment Receivables	785.0	6.60	777.8	7.34	761.8	6.41	
Total Interest Income	7,842.7	2.73	8,254.3	2.80	9,255.3	2.93	
Total Interest Expenses	-	-	-	-	_	-	
Net Interest Income	-	-	-	-	•	-	

Constrainted Balance Sheets							naudited (Bil	
Cash and Due From Banks	Consolidated Balance Sheets	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
Cell Loans	Assets:							
Receivables Under Reside Agreements	Cash and Due From Banks	250.0	312.4	417.2	448.5	412.2	394.1	316.1
Colleteral Related to Securities Borrowing Transactions 802 27.2 103.9 11.0 47.6 74.7 93.3 74.6 74.7	Call Loans	175.7	20.0	71.0	43.1	67.1	736.1	544.7
Colleteral Related to Securities Borrowing Transactions 802 27.2 103.9 11.0 47.6 74.7 93.3 74.6 74.7	Receivables Under Resale Agreements	-	-	-	-	-	-	3.5
Other Monetary Claims Purchased 287.4 296.9 383.1 386.5 469.7 446.1 467.0 232.3 Monetary Assets Hold in Trust 447.9 506.6 494.6 502.3 488.0 417.6 400.4 427.0 42		80.2	27.2	103.9	11.0	47.6	74.7	
Trading Assets 366.7 423.4 368.8 303.3 310.0 251.4 232.3								
Moncetary Assets Held in Trust								
Securities								
Losen and Bills Discounted								
Foreign Exchanges								
Chern Assets								
Installment Receivables								
Premises and Equipment								
Tangible Lessed Assets	Installment Receivables							
Intangible Assets		396.0	398.1	392.7	382.4	382.4	372.2	367.0
Intangible Assets	Tangible Leased Assets	307.2	309.2	304.2	294.4	294.2	284.4	273.8
Goodwill, Net	Intangible Assets	354.7	351.0	344.0	244.1	240.4	238.8	236.8
Intangible Leased Assets		221.4	219.4	216.2	158.0	156.4	154.1	144.5
Deferred Issuance Expenses for Debentures								
Deferred Tax Assets 30.9 30.8 27.9 42.4 35.5 38.7 37.7 Customers' Liabilities for Acceptances and Guarantees 808.2 78.94 773.8 754.4 745.1 725.5 773.0 Reserve for Credit Losses (142.1) (13.3.8) (13.9.8) (14.7.2) (146.0) (141.7) (141.6) Total Assets 9,696.6 10,433.6 10,989.6 10,837.6 11,145.3 12,423.4 11,848.1 Liabilities and Equity								
Customers Liabilities for Acceptances and Guarantees 608.2 789.4 773.8 754.4 745.1 725.5 773.0 Reserve for Credit Losses (142.1) (133.8) (133.8) (147.2) (146.0) (141.7) (141.5) Total Assets 9,696.6 10,433.6 10,999.6 10,837.6 11,145.3 12,423.4 11,848.1 Liabilities and Equity								
Reserve for Credit Losses								
Total Assets								
Liabilities								
Liabilities:		9,696.6	10,433.6	10,989.6	10,837.6	11,145.3	12,423.4	11,848.1
Deposits	Liabilities and Equity							
Negotiable Certificates of Deposit	Liabilities:							
Negotiable Certificates of Deposit	Deposits	4.217.9	4.597.3	4.744.0	4.940.7	5.067.0	5.151.3	5.262.5
Debentures						,		
Call Money								
Collateral Related to Securities Lending Transactions 76.0 41.4 180.8 8.3 77.5 285.1 156.9								
Commercial Paper								
Trading Liabilities						77.5	285.1	156.9
Borrowed Money						-	-	-
Foreign Exchanges								
Short-Term Corporate Bonds		_						
Corporate Bonds	Foreign Exchanges	0.0	0.0	0.3	0.1	0.0		
Other Liabilities 493.1 619.7 504.7 498.3 548.5 766.1 549.3 Accrued Employees' Bonuses 5.0 8.0 10.3 13.1 5.0 8.4 11.3 Accrued Directors' Bonuses 0.0 0.1 0.2 0.3 0.2 0.2 0.4 Reserve for Employees' Retirement Benefits 3.0 3.1 3.3 3.5 3.3 3.2 3.1 Reserve for Directors' Retirement Benefits - - - - - 0.0 0.1 Reserve Under Special Law 0.0 <	Short-Term Corporate Bonds	-	-	-	-	181.3	115.0	126.3
Accrued Employees' Bonuses	Corporate Bonds	298.9	300.6	400.0	400.4	444.0	432.7	443.7
Accrued Employees' Bonuses	Other Liabilities	493.1	619.7	504.7	498.3	548.5	766.1	549.3
Accrued Directors' Bonuses	Accrued Employees' Bonuses			10.3			8.4	
Reserve for Employees' Retirement Benefits 3.0 3.1 3.3 3.5 3.3 3.2 3.1								
Reserve for Directors' Retirement Benefits								
Reserve for Losses on Interest Repayments			5.1	5.5	5.5	5.5		
Reserve Under Special Law		-	2.4	10.0	10.2	0.7		
Deferred Tax Liabilities		-						
Acceptances and Guarantees								
Total Liabilities								
Equity: Sequity Section Sect								
Total Shareholders' Equity		8,586.2	9,422.9	9,965.8	9,904.4	10,181.2	11,488.7	10,912.0
Capital Stock 451.2								
Capital Stock 451.2	Total Shareholders' Equity	860.0	747.7	752.5	642.7	671.2	663.3	673.2
Capital Surplus 18.5	Capital Stock	451.2	451.2		451.2	451.2		451.2
Retained Earnings 394.7 414.3 355.2 245.4 273.9 266.0 275.9 Treasury Stock, at Cost (4.5) (136.5) (72.5) (8.6.0) (8.6.0) (8.6.0) <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
Treasury Stock, at Cost (4.5) (136.5) (72.5) (17.3) (17.3) (17.3) (17.3) (17.3) (17.3) (17.3) (17.3) (17.4) (17.4) (17.4) (17.4) (17.4) (17.4) (17.4) (17.4) (17.4) (17.4) (17.4) (17.4) (17.4)								
Total Net Unrealized Gain (Loss) and Translation Adjustments (11.4) (1.8) 1.8 0.2 (10.3) (9.7) (17.3) Unrealized Gain (Loss) on Available-For-Sale Securities (0.2) (0.5) 4.5 5.0 6.0 (3.8) (13.4) Deferred Gain (Loss) on Derivatives Under Hedge Accounting (14.5) (3.9) (6.6) (7.7) (20.3) (9.5) (7.2) Foreign Currency Translation Adjustments 3.3 2.6 4.0 2.9 3.8 3.6 3.3 Stock Acquisition Rights 0.0 0.2 0.4 0.5 0.6 0.8 1.0 Minority Interests in Subsidiaries 261.7 264.6 268.9 289.6 302.4 280.1 279.1 Total Equity 1,110.4 1,010.7 1,023.8 933.2 964.0 934.6 936.0								
Unrealized Gain (Loss) on Available-For-Sale Securities (0.2) (0.5) 4.5 5.0 6.0 (3.8) (13.4) Deferred Gain (Loss) on Derivatives Under Hedge Accounting (14.5) (3.9) (6.6) (7.7) (20.3) (9.5) (7.2) Foreign Currency Translation Adjustments 3.3 2.6 4.0 2.9 3.8 3.6 3.3 Stock Acquisition Rights 0.0 0.2 0.4 0.5 0.6 0.8 1.0 Minority Interests in Subsidiaries 261.7 264.6 268.9 289.6 302.4 280.1 279.1 Total Equity 1,110.4 1,010.7 1,023.8 933.2 964.0 934.6 936.0				, ,			_	
Deferred Gain (Loss) on Derivatives Under Hedge Accounting (14.5) (3.9) (6.6) (7.7) (20.3) (9.5) (7.2) Foreign Currency Translation Adjustments 3.3 2.6 4.0 2.9 3.8 3.6 3.3 Stock Acquisition Rights 0.0 0.2 0.4 0.5 0.6 0.8 1.0 Minority Interests in Subsidiaries 261.7 264.6 268.9 289.6 302.4 280.1 279.1 Total Equity 1,110.4 1,010.7 1,023.8 933.2 964.0 934.6 936.0								
Foreign Currency Translation Adjustments 3.3 2.6 4.0 2.9 3.8 3.6 3.3 Stock Acquisition Rights 0.0 0.2 0.4 0.5 0.6 0.8 1.0 Minority Interests in Subsidiaries 261.7 264.6 268.9 289.6 302.4 280.1 279.1 Total Equity 1,110.4 1,010.7 1,023.8 933.2 964.0 934.6 936.0								
Stock Acquisition Rights 0.0 0.2 0.4 0.5 0.6 0.8 1.0 Minority Interests in Subsidiaries 261.7 264.6 268.9 289.6 302.4 280.1 279.1 Total Equity 1,110.4 1,010.7 1,023.8 933.2 964.0 934.6 936.0								
Minority Interests in Subsidiaries 261.7 264.6 268.9 289.6 302.4 280.1 279.1 Total Equity 1,110.4 1,010.7 1,023.8 933.2 964.0 934.6 936.0						3.8	3.6	
Total Equity 1,110.4 1,010.7 1,023.8 933.2 964.0 934.6 936.0	Stock Acquisition Rights						0.8	
Total Equity 1,110.4 1,010.7 1,023.8 933.2 964.0 934.6 936.0	Minority Interests in Subsidiaries	261.7	264.6	268.9	289.6	302.4	280.1	279.1

Unaudited (Billions of Yen)

Training Securities 2	One of the control of	00000	00000	0000.40	0007.0		naudited (Bill	
Securities Being Held to Mutualty 348,8 40770 438,8 14070 438,8	Securities	2006.6	2006.9	2006.12	2007.3	2007.6		2007.12
Securities Being Neter to Mutuarry 346.9 407.0 438.8 349.0 407.0 438.8 349.0 349.7 345.5 324.4 349.6 349.6 349.7 345.5 324.4 349.6	Trading Securities	-	200.1	-	116.5	-	116.1	-
Jugariese National Government Bonds		_	346.9	-	407.0	-	438.8	_
Japanese Corporate Bonds								
Content		-						-
Securities Amaintable-For-State		-	32.4	-	42.4	-		-
Equity Securities	Other	-	-	-	-	-	12.7	-
Equity Securities	Securities Available-For-Sale	_	1 159 0	_	1 276 6	-	1 762 9	_
Equity Securities		_						=
Juganese National Government Bronds		-		-		-		-
Juganese National Government Bronds	Equity Securities	-	13.4	-	22.4	-	23.5	-
Japanese Local Government Bonds	Jananese National Government Bonds	_	302.0	_	385.8	_	559.5	_
Japanese Corporate Bonds								
Coher, Mainly Foreign Debt Securities		-		-		-		-
Foreign Securities		-	186.1	-	135.1	-	206.1	-
Foreign Securities	Other Mainly Foreign Debt Securities	_	281 4	_	419.6	-	528.8	-
Foreign Currency Demonistant Foreign Corporate and Government Bonds								
Covernment Bonds		-	2/9.6	-	410.0		527.1	-
Covernment Bonds Topic Component Bonds Topic	Foreign Currency Denominated Foreign Corporate and		205.2		247.4		200.0	
Ven-Denominated Foreign Corporate and Government Bonds	Government Bonds	-	205.2	-	317.4	-	399.9	-
Bonds								
Bonds Scot S. 3 9.5 10.3	= :	-	65.7	-	80.9	-	109.9	-
Denot Nation Securities - 1.8								
Denot Nation Securities - 1.8	Foreign Stock	-	5.3	-	9.5	-	10.3	-
Book Value of Securities Whose Fair Value is Not Readily Determinable 213.2		_	1.8	_	3.6	_		_
Determinable		_	1.0	_	5.0		1.7	
Determination Committee	Book Value of Securities Whose Fair Value is Not Readily	_	213.2	_	260.3	_	320.8	_
Japanese Corporate Donds	Determinable	_	210.2	-	200.5	_	323.0	_
Japanese Corporate Donds			6.7		7.0		15.2	
Japanese Corporate Bonds								-
Foreign Securities - 61.7 - 72.5 - 84.7 Other - 13.3 - 22.8 - 36.1 Investments in Unconsolidated Subsidiaries, at Cost and Affiliates Using the Equity Method - 65.7 - 54.4 - 50.6 Securities - 1,540.9 1,771.7 1,880.0 1,854.6 1,869.7 2,369.5 2,047 Loans by Borrower Industry Domesic Offices (excluding Japan offshore market account): - 2006.6 2006.8 2006.12 2007.3 2007.6 2007.8 2007. Manufacturing - 212.5 - 189.4 - 280.8 - 280.8 Agriculture - 0.0 - 0.0 - 0.0 - 0.0 - 0.0 Foreisty - 0.0 - 0.0 - 0.0 - 0.0 Foreisty - 0.0 - 0.0 - 0.0 - 0.0 Foreisty - 0.0 - 0.0 - 0.0 - 0.0 Foreisty - 0.0 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 Foreisty -		-		-		-		-
Foreign Securities - 61.7 - 72.5 - 84.7 Other - 13.3 - 22.8 - 36.1 Investments in Unconsolidated Subsidiaries, at Cost and Affiliates Using the Equity Method - 65.7 - 54.4 - 50.6 Securities - 1,540.9 1,771.7 1,880.0 1,854.6 1,869.7 2,369.5 2,047 Loans by Borrower Industry Domesic Offices (excluding Japan offshore market account): - 2006.6 2006.8 2006.12 2007.3 2007.6 2007.8 2007. Manufacturing - 212.5 - 189.4 - 280.8 - 280.8 Agriculture - 0.0 - 0.0 - 0.0 - 0.0 - 0.0 Foreisty - 0.0 - 0.0 - 0.0 - 0.0 Foreisty - 0.0 - 0.0 - 0.0 - 0.0 Foreisty - 0.0 - 0.0 - 0.0 - 0.0 Foreisty - 0.0 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 - 0.0 Foreisty - 0.7 - 0.0 - 0.0 Foreisty -			131.4	- [156.9	-	193.6	-
Other Investments in Unconsolidated Subsidiaries, at Cost and Affiliates Using the Equity Method - 13.3 - 22.8 - 38.1 Securities 1,540.9 1,771.7 1,880.0 1,864.6 1,869.7 2,368.5 2,007. Loans by Borrower Industry 2006.6 2006.9 2006.12 2007.3 2007.8 2007.8 2007. Manufacturing - 212.5 - 189.4 - 280.8 Agriculture - 0.0		_		_		_		_
Investments in Unconsolidated Subsidiaries, at Cost and Affiliates 1,540.9 1,771.7 1,880.0 1,854.6 1,869.7 2,368.5 2,047		_						_
Using the Equity Method		_	13.3	-	22.8		36.1	-
Using the Equity Method	Investments in Unconsolidated Subsidiaries, at Cost and Affiliates		65.7		E 4 4		F0.0	
Decentities 1,540,9 1,771,7 1,880,0 1,854,6 1,69,7 2,366,5 2,047		-	65.7	-	54.4	-	50.6	-
Domestic Offices (excluding Japan offshore market account):		4 5 40 0	4 774 7	1 000 0	1.054.0	4 000 7	0.000.5	2.047.0
Domestic Offices (excluding Japan offshore market account):	Securities	1,540.9	1,771.7	1,880.0	1,854.6	1,869.7	2,368.5	2,047.8
Domestic Offices (excluding Japan offshore market account):								
Domestic Offices (excluding Japan offshore market account):	Loans by Borrower Industry	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
Manufacturing								
Agriculture								
Fishers		-	212.5	-	189.4	-	280.8	-
Fishers	Agriculture	-	0.0	-	0.0	-	0.0	
Fishers								
Mining		_						_
Construction	Fishers	-	0.9	-		-		-
Construction	Mining	-	6.7	-	6.6	-	5.6	
Electric Power, Gas, Heat Supply and Water Supply 9.96 80.1 77.8 Information and Communications - 28.6 27.5 - 56.7 Transportation - 469.6 391.9 381.3 Wholesale and Retail - 111.7 117.5 108.5 Finance and Insurance - 957.4 1,091.6 - 1,091.0 Real Estate - 1,278.5 1,390.4 1,453.3 Services - 259.4 369.9 364.0 Local Government - 124.2 63.8 - 60.8 Cohers - 1,111.1 1,302.1 - 1,469.0 Loans to Individual Customers in Retail Banking and APLUS 778.5 844.5 972.4 Total Domestic (A) - 4,681.7 - 5,082.2 - 5,326.3 Overseas Offices (including Japan offshore market account): 0.9 - 0.8 Financial Institutions 0.9 - 0.8 Financial Institutions 0.9 - 130.1 Total (A)+(B) 4,241.7 4,781.4 4,977.0 5,146.3 5,278.5 5,456.5 5,503 Intangible Assets 2006.6 2006.9 2006.12 2007.6 2007.9 2007.6 Others Others Others Total (A)+(B) - Total Owerseas (B) - 99.6 - 99.1 - 130.1 Total (A)+(B) - Shinki Others Others - Others Others Others Others Others Others Others Others Others Others Others - Others - Others - - - Others - - Others - - - Others -								
Information and Communications		-						-
Transportation		-		-		-	77.8	-
Transportation	Information and Communications	-	28.6	-	27.5	-	56.7	
Wholesale and Retail								
Finance and Insurance		_						_
Real Estate	Wholesale and Retail	-		-	117.5	-		-
Real Estate	Finance and Insurance	-	957.4	-	1.091.6	-	1.051.0	
Services					1 200 4		1 452 2	
Local Government		_						_
Others		-		-	369.9	-	364.0	-
Others	Local Government	-	124.2	-	63.8	-	60.8	-
Loans to Individual Customers in Retail Banking and APLUS - 778.5 - 844.5 - 972.4								
Total Domestic (A)		-				-		-
Overseas Offices (including Japan offshore market account): Governments	Loans to Individual Customers in Retail Banking and APLUS	-		-	844.5	-	972.4	-
Overseas Offices (including Japan offshore market account): Governments	Total Domestic (A)	-	4.681.7	-	5.052.2	-	5.326.3	
Governments			,		,		,	
Financial Institutions Others - 99.6 - 93.1 - 129.3 Total Overseas (B) - 99.6 - 93.1 - 130.1 Total (A)+(B) 4,241.7 4,781.4 4,977.0 5,146.3 5,278.5 5,456.5 5,503 Intangible Assets 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Goodwill, Net 221.4 219.4 216.2 158.0 156.4 154.1 144 APLUS - 177.5 - 117.2 - 113.7 111 Showa Leasing - 42.7 - 41.5 - 40.3 33 Shinki (7) Others - (0.8) - (0.7) - (0.0) (0 Intangible Assets Related with Acquisitions 66.0 63.8 62.0 19.8 19.1 18.4 APLUS - 55.7 - 12.2 - 11.3 11 Showa Leasing - 8.1 - 7.6 - 7.0 (6) Shinki (7) Other Other 67.2 67.7 65.7 66.2 64.7 66.2 67 Intangible Assets 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Shinki	_							
Others - 99.6 - 93.1 - 129.3 Total Overseas (B) - 99.6 - 94.0 - 130.1 Total (A)+(B) 4,241.7 4,781.4 4,977.0 5,146.3 5,278.5 5,456.5 5,503 Intangible Assets 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Goodwill, Net 221.4 219.4 216.2 158.0 156.4 154.1 144 APLUS - 177.5 - 117.2 - 113.7 111 Showa Leasing - 42.7 - 41.5 - 40.3 33 Shinki -		-	-	-	0.9	-	0.8	-
Others - 99.6 - 93.1 - 129.3 Total Overseas (B) - 99.6 - 94.0 - 130.1 Total (A)+(B) 4,241.7 4,781.4 4,977.0 5,146.3 5,278.5 5,456.5 5,503 Intangible Assets 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Goodwill, Net 221.4 219.4 216.2 158.0 156.4 154.1 144 APLUS - 177.5 - 117.2 - 113.7 111 Showa Leasing - 42.7 - 41.5 - 40.3 33 Shinki -	Financial Institutions] -]	- 1	-1	-]	-	- 1	-
Total Overseas (B) Total (A)+(B) 4,241.7 4,781.4 4,977.0 5,146.3 5,278.5 5,456.5 5,503 Intangible Assets 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Goodwill, Net 221.4 219.4 216.2 158.0 156.4 154.1 144 APLUS - 177.5 - 117.2 - 113.7 111 Showa Leasing - 42.7 - 41.5 - 40.3 33 Shinki (7) Others - (0.8) - (0.7) - (0.0) (0.9) Intangible Assets Related with Acquisitions 66.0 63.8 62.0 19.8 19.1 18.4 22 APLUS - 55.7 - 12.2 - 11.3 110 Showa Leasing - 8.1 - 7.6 - 7.0 66 Other 67.2 67.7 65.7 66.2 64.7 66.2 67 Intangible Assets Related with Acquisitions		_	99.6	_	93.1		120.3	
Total (A)+(B)								
Intangible Assets 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007.5		-		-				
Intangible Assets 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007.5	Total (A)+(B)	4,241.7	4,781.4	4,977.0	5,146.3	5,278.5	5,456.5	5,503.6
Goodwill, Net 221.4 219.4 216.2 158.0 156.4 154.1 144 149.4					-			
Goodwill, Net 221.4 219.4 216.2 158.0 156.4 154.1 144 142	Intangible Assets	2000 6	2006.0	2006.49	2007.2	2007.6	2007.0	2007.40
APLUS Showa Leasing - 177.5 - 117.2 - 113.7 111 Showa Leasing - 42.7 - 41.5 - 40.3 33 Shinki (.7) Others - (0.8) - (0.7) - (0.0) (0 Intangible Assets Related with Acquisitions - (66.0 63.8 62.0 19.8 19.1 18.4 22 APLUS - 55.7 - 12.2 - 11.3 10 Showa Leasing - 8.1 - 7.6 - 7.0 6 Shinki 6 Shinki 6 Intangible Assets - (67.2 67.7 65.7 66.2 64.7 66.2 66.7								
Showa Leasing		221.4		216.2		156.4		144.5
Showa Leasing	APLUS	-	177.5	-	117.2	-	113.7	111.8
Shinki - - - - - - - (0.7) - (0.0) (0 Intangible Assets Related with Acquisitions 66.0 63.8 62.0 19.8 19.1 18.4 24 APLUS - 55.7 - 12.2 - 11.3 10 Showa Leasing - 8.1 - 7.6 - 7.0 6 Shinki -								39.8
Others - (0.8) - (0.7) - (0.0) (0 Intangible Assets Related with Acquisitions 66.0 63.8 62.0 19.8 19.1 18.4 24 APLUS - 55.7 - 12.2 - 11.3 10 Showa Leasing - 8.1 - 7.6 - 7.0 6 Shinki -	•	_	42.1		41.5		40.3	
Intangible Assets Related with Acquisitions		-	-	-	-	-	-	(7.1)
Intangible Assets Related with Acquisitions							(0.0)	(0.0)
APLUS Showa Leasing Shinki Shinki Showa Leasing Shinki Shi	Otners	-	(0.8)		(0.7)		(0.0)	
Showa Leasing		- 66 0	· /	-		19 1		/4 h
Shinki - <td>Intangible Assets Related with Acquisitions</td> <td>66.0</td> <td>63.8</td> <td>- 62.0</td> <td>19.8</td> <td>19.1</td> <td>18.4</td> <td>24.6</td>	Intangible Assets Related with Acquisitions	66.0	63.8	- 62.0	19.8	19.1	18.4	24.6
Other 67.2 67.7 65.7 66.2 64.7 66.2 67 Intangible Assets 354.7 351.0 344.0 244.1 240.4 238.8 236 Tax Loss Carryforwards 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Shinsel Bank -	Intangible Assets Related with Acquisitions APLUS	66.0	63.8 55.7	- 62.0	19.8 12.2	19.1 -	18.4 11.3	10.9
Other 67.2 67.7 65.7 66.2 64.7 66.2 67 Intangible Assets 354.7 351.0 344.0 244.1 240.4 238.8 236 Tax Loss Carryforwards 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Shinsei Bank - - - - 150.0 - - APLUS - - - 195.6 - - Showa Leasing - - - 41.0 - - Dividends Per Share (JPY) 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Common share - 1.66 - 1.00 - - - Preferred Shares (Class A) - 6.50 - 6.50 - 6.50	Intangible Assets Related with Acquisitions APLUS	66.0	63.8 55.7	- 62.0	19.8 12.2	19.1 - -	18.4 11.3	10.9 6.8
Intangible Assets 354.7 351.0 344.0 244.1 240.4 238.8 236 Tax Loss Carryforwards 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Shinsei Bank -	Intangible Assets Related with Acquisitions APLUS Showa Leasing	66.0	63.8 55.7	- 62.0	19.8 12.2	19.1 - -	18.4 11.3	10.9 6.8
Tax Loss Carryforwards 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Shinsei Bank - - - 150.0 - - APLUS - - - 195.6 - - Showa Leasing - - - 41.0 - - Dividends Per Share (JPY) 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Common share - 1.66 - 1.00 - - Preferred Shares (Class A) - 6.50 - 6.50 - 6.50	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki	-	63.8 55.7 8.1	62.0 - -	19.8 12.2 7.6	- - -	18.4 11.3 7.0	10.9 6.8 6.7
Tax Loss Carryforwards 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Shinsei Bank - - - 150.0 - - APLUS - - - 195.6 - - Showa Leasing - - - 41.0 - - Dividends Per Share (JPY) 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Common share - 1.66 - 1.00 - - Preferred Shares (Class A) - 6.50 - 6.50 - 6.50	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki Other	- - - 67.2	63.8 55.7 8.1 - 67.7	62.0 - - - - 65.7	19.8 12.2 7.6 - 66.2	- - - 64.7	18.4 11.3 7.0 - 66.2	10.9 6.8 6.7 67.7
Shinsei Bank - - - 150.0 - - APLUS - - - 195.6 - - Showa Leasing - - - 41.0 - - Dividends Per Share (JPY) 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Common share - 1.66 - 1.00 - - Preferred Shares (Class A) - 6.50 - 6.50 - 6.50	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki Other	- - - 67.2	63.8 55.7 8.1 - 67.7	62.0 - - - - 65.7	19.8 12.2 7.6 - 66.2	- - - 64.7	18.4 11.3 7.0 - 66.2	10.9 6.8 6.7 67.7
Shinsei Bank - - - 150.0 - - APLUS - - - 195.6 - - Showa Leasing - - - 41.0 - - Dividends Per Share (JPY) 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Common share - 1.66 - 1.00 - - Preferred Shares (Class A) - 6.50 - 6.50 - 6.50	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki Other	- - - 67.2	63.8 55.7 8.1 - 67.7	62.0 - - - - 65.7	19.8 12.2 7.6 - 66.2	- - - 64.7	18.4 11.3 7.0 - 66.2	10.9 6.8 6.7 67.7
APLUS - - - 195.6 - - Showa Leasing - - - 41.0 - - Dividends Per Share (JPY) 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Common share - 1.66 - 1.00 - - Preferred Shares (Class A) - 6.50 - 6.50 - 6.50	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki Other Intangible Assets	67.2 354.7	63.8 55.7 8.1 - 67.7 351.0	62.0 - - - 65.7 344.0	19.8 12.2 7.6 - 66.2 244.1	- - 64.7 240.4	18.4 11.3 7.0 - 66.2 238.8	10.9 6.8 6.7 67.7 236.8
Showa Leasing - - - 41.0 - - Dividends Per Share (JPY) 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Common share - 1.66 - 1.00 - - Preferred Shares (Class A) - 6.50 - 6.50 - 6.50	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki Other Intangible Assets Tax Loss Carryforwards	67.2 354.7	63.8 55.7 8.1 - 67.7 351.0	62.0 - - - 65.7 344.0	19.8 12.2 7.6 - 66.2 244.1	- - 64.7 240.4	18.4 11.3 7.0 - 66.2 238.8	10.9 6.8 6.7 67.7 236.8
Showa Leasing - - - 41.0 - - Dividends Per Share (JPY) 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Common share - 1.66 - 1.00 - - Preferred Shares (Class A) - 6.50 - 6.50 - 6.50	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki Other Intangible Assets Tax Loss Carryforwards Shinsei Bank	67.2 354.7	63.8 55.7 8.1 - 67.7 351.0	62.0 - - - 65.7 344.0	19.8 12.2 7.6 - 66.2 244.1 2007.3 150.0	- - 64.7 240.4	18.4 11.3 7.0 - 66.2 238.8	10.9 6.8 6.7 67.7
Dividends Per Share (JPY) 2006.6 2006.9 2006.12 2007.3 2007.6 2007.9 2007. Common share - 1.66 - 1.00 - - Preferred Shares (Class A) - 6.50 - 6.50 - 6.50	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki Other Intangible Assets Tax Loss Carryforwards Shinsei Bank	67.2 354.7	63.8 55.7 8.1 - 67.7 351.0	62.0 - - - 65.7 344.0	19.8 12.2 7.6 - 66.2 244.1 2007.3 150.0	- - 64.7 240.4	18.4 11.3 7.0 - 66.2 238.8	10.9 6.8 6.7 67.7 236.8
Common share - 1.66 - 1.00 - - Preferred Shares (Class A) - 6.50 - 6.50 - 6.50	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki Other Intangible Assets Tax Loss Carryforwards Shinsei Bank APLUS	67.2 354.7	63.8 55.7 8.1 - 67.7 351.0	- 62.0 - - - 65.7 344.0	19.8 12.2 7.6 - 66.2 244.1 2007.3 150.0 195.6	- - - 64.7 240.4 2007.6	18.4 11.3 7.0 66.2 238.8 2007.9	10.9 6.8 6.7 67.7 236.8
Common share - 1.66 - 1.00 - - Preferred Shares (Class A) - 6.50 - 6.50 - 6.50	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki Other Intangible Assets Tax Loss Carryforwards Shinsei Bank APLUS	67.2 354.7	63.8 55.7 8.1 - 67.7 351.0	- 62.0 - - - 65.7 344.0	19.8 12.2 7.6 - 66.2 244.1 2007.3 150.0 195.6	- - - 64.7 240.4 2007.6	18.4 11.3 7.0 66.2 238.8 2007.9	10.9 6.8 6.7 67.7 236.8
Common share - 1.66 - 1.00 - - Preferred Shares (Class A) - 6.50 - 6.50 - 6.50	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki Other Intangible Assets Tax Loss Carryforwards Shinsei Bank APLUS Showa Leasing	- - - 67.2 354.7 2006.6 -	63.8 55.7 8.1 - 67.7 351.0	62.0 - - 65.7 344.0 2006.12 -	19.8 12.2 7.6 - 66.2 244.1 2007.3 150.0 195.6 41.0	- - 64.7 240.4 2007.6 - -	18.4 11.3 7.0 - 66.2 238.8 2007.9	10.9 6.8 6.7 67.7 236.8 2007.12
Preferred Shares (Class A) - 6.50 - 6.50 - 6.50	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki Other Intangible Assets Tax Loss Carryforwards Shinsei Bank APLUS Showa Leasing	- - - 67.2 354.7 2006.6 -	63.8 55.7 8.1 - 67.7 351.0	62.0 - - 65.7 344.0 2006.12 -	19.8 12.2 7.6 - 66.2 244.1 2007.3 150.0 195.6 41.0	- - 64.7 240.4 2007.6 - -	18.4 11.3 7.0 - 66.2 238.8 2007.9	10.9 6.8 6.7 67.7 236.8
	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki Other Intangible Assets Tax Loss Carryforwards Shinsei Bank APLUS Showa Leasing Dividends Per Share (JPY)	- - - 67.2 354.7 2006.6 -	63.8 55.7 8.1 - 67.7 351.0 2006.9 - -	62.0 - - 65.7 344.0 2006.12 -	19.8 12.2 7.6 	- - 64.7 240.4 2007.6 - -	18.4 11.3 7.0 - 66.2 238.8 2007.9	10.9 6.8 6.7 67.7 236.8 2007.12
IPreferred Shares (Class R) I - 1 2.42 I - 1 2.42 I - 1 no outstanding	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki Other Intangible Assets Tax Loss Carryforwards Shinsei Bank APLUS Showa Leasing Dividends Per Share (JPY) Common share	- - - 67.2 354.7 2006.6 -	63.8 55.7 8.1 - 67.7 351.0 2006.9 - - - 2006.9 1.66	- 62.0 65.7 344.0 2006.12 2006.12	19.8 12.2 7.6 66.2 244.1 2007.3 150.0 195.6 41.0		18.4 11.3 7.0 66.2 238.8 2007.9	10.9 6.8 6.7 67.7 236.8 2007.12
- 2.72 - 10 outstanding	Intangible Assets Related with Acquisitions APLUS Showa Leasing Shinki Other Intangible Assets Tax Loss Carryforwards Shinsei Bank APLUS Showa Leasing Dividends Per Share (JPY) Common share Preferred Shares (Class A)	- - - 67.2 354.7 2006.6 -	63.8 55.7 8.1 - 67.7 351.0 2006.9 - - - 2006.9 1.66 6.50	- 62.0 65.7 344.0 2006.12 2006.12	19.8 12.2 7.6 66.2 244.1 2007.3 150.0 195.6 41.0 2007.3 1.00 6.50		18.4 11.3 7.0 	10.9 6.8 6.7 67.7 236.8 2007.12 - - 2007.12

Unaudited (Billions of Yen)

Risk Monitored Loans (Consolidated)	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
Loans to Bankrupt Obligors	-	2.0	-	1.7	-	0.8	-
Non-Accrual Deliquent Loans	-	19.4	-	21.8	-	41.6	-
Loans Past Due Three Months or More	-	4.1	-	4.7	-	9.9	-
Restructured Loans	-	38.2	-	36.4	-	25.5	-
Total (A)	-	63.8	-	64.8	-	77.9	-
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
(A)/(B) X 100 (%)	-	1.34%	-	1.26%	-	1.43%	-
Reserve for Credit Losses (C)	142.1	133.8	139.8	147.2	146.0	141.7	141.6
Reserve Ratios (C)/(A) X 100 (%)	-	208.6%	-	227.2%	-	181.7%	-

Overall Funding Composition*	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
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
Institutional Deposits	1,224.7	1,558.3	1,529.2	1,847.1	1,982.7	2,306.6	2,371.7
Institutional Debentures	425.8	353.0	316.9	321.3	321.0	324.3	315.9
Retail Deposits	3,231.2	3,387.3	3,529.9	3,573.8	3,559.2	3,563.9	3,826.6
Structured Deposits	1,287.4	1,383.3	1,420.3	1,457.9	1,499.1	1,558.5	1,556.2
Retail Debentures	421.2	405.8	395.6	381.9	372.7	362.2	354.4
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
Corporate Bonds	298.9	300.6	400.0	400.4	625.3	547.7	570.0
Total	6,908.9	7,387.8	7,552.0	7,818.5	7,960.4	8,197.6	8,551.0

2006_161 2006_172 2006_161 2006_173 2006_161 2007_161	Section 2. Sninsei Bank Consolidated Business Line Data Section 2.1 Overall						naudited (Bil	· ·
General and Administrative Expenses 9.73. 89.4 4 9.77 9.74 9.73 9.96 40.77 100 Continuing Stutinines Profit (Loss) 100 Control Costs (Recoverins) 101 Control Costs (Recoverins) 102 Costs (Recoverins) 103 Costs (Recoverins) 103 Costs (Recoverins) 103 Costs (Recoverins) 104 Costs (Recoverins) 105 Costs (Recoverins) 107 Costs (Recoverins) 108 Costs (Recoverins) 109 Costs (Recoverins) 109 Costs (Recoverins) 109 Costs (Recoverins) 100 Costs (Recoverins) 100 Costs (Recoverins) 100 Costs (Recoverins) 101 Costs (Recoverins) 102 Costs (Recoverins) 103 Costs (Recoverins) 104 Costs (Recoverins) 105 Costs (Recoverins) 105 Costs (Recoverins) 106 Costs (Recoverins) 107 Costs (Recoverins) 108 Costs (Recoverins) 109 Costs (Recoverins) 100 Costs (Recov		2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12
Ordinary Susiness Profit (Loss) So So So So So So So S					52.6	76.5		
Nict Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) Ordinary Business Profit (Loss) After Net C	General and Administrative Expenses	37.3	38.4	36.7	37.4	37.3	39.9	40.2
Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) 27.0 30.5 20.0 (17.1) 29.6 1.0							22.2	
Amortization of Goodwill and Intengible Assets								
Minority Interests in Net Income of Subsidiaries	Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)							
Income Taxes and Others								
Not Income (Loss)								
Cash Basis Net Income (Loss)						· /		
Institutional Banking 2006.14								
Total Revenue	Cash Basis Net IllCollie (Loss)	24.5	23.1	12.4	(24.0)	33.9	(3.2)	13.2
Total Revenue	Institutional Banking*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12
General and Administrative Expenses 107 112 11.1 10.3 12.5 13.3 12.5 13.3 12.5 13.7 13.5 27.8 12.6 27.1 16.8 9.9 Not Credit Costs (Recoveries) (5.1 17.2 17.1 12.6 27.1 14.1 15.1 15.								
Ordinary Business Profit (Loss) 137 19.5 27.8 12.0 21.1 11.6 9.9 Net Credit Cost (Recoveries) 15.9 31.5 22.8 12.0 22.1 11.6 9.9 Net Credit Cost (Recoveries) 15.9 31.5 24.8 24.1 24.1 4.5 11.3 Ordinary Business Profit (Loss) Alter Net Credit Costs (Recoveries) 15.9 31.5 28.8 30.9 20.6 31.3 22.0 38.9 Ordinary Business Profit (Loss) Alter Net Credit Costs (Recoveries) 14.7 10.9 14.6 36.0 16.0 0.3 15.6 17.3 Ordinary Business Profit (Loss) Alter Net Credit Costs (Recoveries) 14.7 10.9 14.6 36.0 16.0 0.3 19.6 Not Credit Costs (Recoveries) 5.9 (0.4) 33.1 11.3 22.3 12.5 11.3 Ordinary Business Profit (Loss) Alter Net Credit Costs (Recoveries) 5.9 (0.4) 33.1 11.3 22.3 12.5 11.3 Ordinary Business Profit (Loss) Alter Net Credit Costs (Recoveries) 5.9 (0.4) 33.1 11.3 22.3 12.5 31.1 Ordinary Business Profit (Loss) Alter Net Credit Costs (Recoveries) 5.9 (0.4) 33.1 11.3 22.3 12.5 31.1 Ordinary Business Profit (Loss) Alter Net Credit Costs (Recoveries) 5.9 (0.4) 33.1 10.5 30.0 34.1 20.9 34.1 Ordinary Business Profit (Loss) Alter Net Credit Costs (Recoveries) 5.9 (0.4) (1.2) (0.5) (0.5) (1.6) (0.6) (1.6) (2.2) Marcor Credit Costs (Recoveries) 5.5 (0.4) (1.2) (0.5) (0.5) (1.6) (0.2) Ordinary Business Profit (Loss) Alter Net Credit Costs (Recoveries) 5.5 (0.4) (1.2) (0.5) (0.5) (0.5) (1.6) (2.2) AlMocroprotoxic/Other* 20.0 (0.4) (0.4) (0.4) (0.4) (0.5)								
Consumer and Commercial Finance* 2008.44 2008.74 2008.14 2008.74 2007.14 2007.72 2007.10 2007.14 2007.72 2007.10 2007.16		13.7						
Consumer and Commercial Finance* 2006.44 2007.72 2007.10-12 2007.10-12 2007.74 2007.70-12 2007.10-12 200		(5.1)	(12.0)	2.9	10.2	(3.0)	7.1	(1.4)
Total Revenue	Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	18.9	31.5	24.8	2.4	24.1	4.5	11.3
Total Revenue								
General and Administrative Expenses								
Ordinary Business Profit (Loss) 14.7 10.9 14.6 3.6 15.0 9.3 19.6 Net Crodit Costs (Recoveries) 5.9 0.0.4 3.3 12.5 12.3 11.3 Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries) 5.9 0.0.4 3.3 11.6 3.4 (2.9 8.2 Netall Banking* 2008.4*2 2006.7*2 2006.0*12*2 2007.4*3 2007.4*3 2007.7*2 2007.7*2 Total Revenue 10.5 3.0 7.7 8.6 8.1 8.3 7.7 General and Administrative Expenses 10.5 3.0 7.7 8.6 8.1 8.3 7.7 General and Administrative Expenses 0.9 9.5 9.0								
Net Credit Costs (Recoveries) 8.8								
Cordinary Business Profit (Loss) After Net Credit Costs (Recoveries) 5-9 (0.4) (3.3) (16.6) (3.4) (2.9) (8.2)								
Retail Banking* 2006.48 2008.79 2008.10-12 2007.49 2007.49 2007.70-12 2007.10-12 2007.40 2007.70-12 2007.10-12 2007.40 2007.70-12 2007.40-12 2007.40 2007.								
Total Revenue		J.J	(0.4)	0.0	(10.0)	J. T	(2.3)	0.2
Total Revenue	Retail Banking*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007,4-6	2007.7-9	2007.10-12
General and Administrative Expenses 9.9 9.5 9.0 9.2 9.6 10.6 10.0								
Net Credit Costs (Recoveries)	General and Administrative Expenses							
ALM/Corporate/Other 2006.4-6 2006.7-9 2007.1-12 2007.4-6 2007.7-9 2007.1-9								
ALM/Corporate/Other 2066.46 2006.79 2006.10-12 2007.13 2007.46 2007.79 2007.10-12 Total Revenue 1.2 1.6 0.4 0.1 0.2 3.1 2.9 0.0 Corlinary Business Profit (Loss) 1.7 1.9 0.7 0.8 0.4 2.8 2.6 0.0 0.1 0.0 0.1 0.2 0.2 0.2 0.2 0.3 0.0 0.1 0.0 0.1 0.2 0.2 0.2 0.2 0.3 0.0 0.3 0.0 0.1 0.0								
Total Revenue 1.2	Ordinary Business Profit (Loss) After Net Credit Costs (Recoveries)	0.5	(0.4)	(1.2)	(0.4)	(0.5)	(1.7)	(2.3)
Total Revenue 1.2	ALM/O	2000 4 0	2000 7.0	0000 40 40	0007.4.0	2007.4.0	0007.7.0	0007.40.40
General and Administrative Expenses (0,4) (0,3) (0,3) (0,1) (0,1) (0,1) (0,2) (0,2) (0,1) (0,1) (0,1) (0,2) (0,2) (0,1)								
Ordinary Business Profit (Loss) 1.7 1.9 (0.7) (0.8) 2.4 2.8 2.6								
Net Credit Costs (Recoveries) 0.0 2.0 0.1 (0.3) (0.1) 1.6 0.1 0.1 0.1 0.3 0.5 1.2 2.5 0.5		/				· /		
Section 2.2 Business Line Total Revenue					(/			
Section 2.2 Business Line Total Revenue								
Institutional Banking Total Revenue	()		(511)	(5.5)	(0.0)			
Non-Interest Income 8.3 8.2 5.2 7.5 9.8 10.0 9.8								
Non-Interest Income	Section 2.2 Business Line Total Revenue							
Institutional Banking Total Revenue	Institutional Banking Total Revenue*							
Foreign Exchange, Derivatives, Equity-Related 4.4 2.5 3.3 2.5 5.1 3.2 2.6 Non-Recourse Real Estate Finance 3.9 4.7 4.6 4.5 4.8 4.6 4.7 Basic Banking 4.2 5.0 4.7 4.4 4.1 3.9 3.7 Credit Trading 4.1 6.1 3.7 3.0 4.7 7.9 5.3 Securitization 2.4 1.3 6.5 0.9 1.5 (1.4) 0.8 Principal Investments 3.4 5.0 2.5 3.0 7.3 4.8 1.6 Other Capital Markets 0.2 4.1 (1.1) 3.0 1.3 (0.2) 1.6 Others 1.5 1.6 14.4 1.5 4.4 1.9 1.7 Institutional Banking Total Revenue 24.5 30.7 38.9 23.0 33.6 25.0 22.4 Consumer and Commercial Finance Total Revenue' 2006.4-6 2006.7-9 2006.10-12 2007.1-3 2007.4-6 2007.7-9 2007.10-12 Net Interest Income 10.9 11.4 9.7 8.2 10.7 10.5 10.5 Showa Leasing (0.2) (1.0) (0.7) (0.8) (0.6) (2.4) (1.4) Other Subsidiaries 1.8 1.9 1.6 1.7 0.9 1.0 8.4 Non-Interest Income 20.8 16.6 20.2 11.4 20.3 15.9 19.3 APLUS 13.6 13.1 13.5 13.4 11.8 13.8 11.3 Showa Leasing 6.6 8.7 6.7 6.5 7.9 9.2 7.9 Other Subsidiaries 0.5 (5.2) 0.0 (8.5) 0.5 (7.0) 0.0 Other Subsidiaries 0.5 (5.2) 0.0 (8.5) 0.5 (7.0) 0.0 Other Subsidiaries 2.4 (3.3) 1.6 (6.8) 1.5 (6.0) 8.5 Other Subsidiaries 2.4 (3.3) 1.6 (6.8) 1.5 (6.0) 8.5 Other Subsidiaries 2.4 (3.3) 1.6 (6.8) 1.5 (6.0) 8.5 Other Subsidiaries 2.4 (3.3) 1.6 (6.8) 1.5 (6.0) 8.5 Other Subsidiaries 2.4 (3.3) 1.6 (6.8) 1.5 (6.0) 8.5 Other Subsidiaries 2.4 (3.3) 1.6 (6.8) 1.5 (6.0) 8.5 Other Subsidiaries 2.4 (3.3) 1.6 (3.3) 1.5 (6.0) 8.5 Other Subsidiaries 2.4 (3.3) 1.6 (3.3) 1.5 (6.0) 8.5 Other Subsidiaries 2.4 (3.3) 1.6 (3.3) 1.5 (6.0) 8.5 Other Subsidiaries 2.4 (3.3) 3.5 3.7 3.9 4.0 4.1 4.5 Other Subsidiaries	Institutional Banking Total Revenue* Net Interest Income	8.3	8.2	5.2	7.5	9.8	10.0	9.8
Non-Recourse Real Estate Finance	Institutional Banking Total Revenue* Net Interest Income Non-Interest Income	8.3 16.1	8.2 22.4	5.2 33.7	7.5 15.5	9.8 23.8	10.0 14.9	9.8 12.6
Basic Banking	Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue	8.3 16.1 24.5	8.2 22.4 30.7	5.2 33.7 38.9	7.5 15.5 23.0	9.8 23.8 33.6	10.0 14.9 25.0	9.8 12.6 22.4
Credit Trading	Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related	8.3 16.1 24.5 4.4	8.2 22.4 30.7 2.5	5.2 33.7 38.9 3.3	7.5 15.5 23.0 2.5	9.8 23.8 33.6 5.1	10.0 14.9 25.0 3.2	9.8 12.6 22.4 2.6
Securitization	Institutional Banking Total Revenue* Net Interest Income Non-Interest Income Institutional Banking Total Revenue Foreign Exchange, Derivatives, Equity-Related Non-Recourse Real Estate Finance	8.3 16.1 24.5 4.4 3.9	8.2 22.4 30.7 2.5 4.7	5.2 33.7 38.9 3.3 4.6	7.5 15.5 23.0 2.5 4.5	9.8 23.8 33.6 5.1 4.8	10.0 14.9 25.0 3.2 4.6	9.8 12.6 22.4 2.6 4.7
Principal Investments	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	8.3 16.1 24.5 4.4 3.9 4.2	8.2 22.4 30.7 2.5 4.7 5.0	5.2 33.7 38.9 3.3 4.6 4.7	7.5 15.5 23.0 2.5 4.5 4.4	9.8 23.8 33.6 5.1 4.8 4.1	10.0 14.9 25.0 3.2 4.6 3.9	9.8 12.6 22.4 2.6 4.7 3.7
Other Capital Markets 0.2	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	8.3 16.1 24.5 4.4 3.9 4.2 4.1	8.2 22.4 30.7 2.5 4.7 5.0 6.1	5.2 33.7 38.9 3.3 4.6 4.7 3.7	7.5 15.5 23.0 2.5 4.5 4.4 3.0	9.8 23.8 33.6 5.1 4.8 4.1 4.7	10.0 14.9 25.0 3.2 4.6 3.9 7.9	9.8 12.6 22.4 2.6 4.7 3.7 5.3
Institutional Banking 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	8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4	8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3	5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5	7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9	9.8 23.8 33.6 5.1 4.8 4.1 4.7	10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4)	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8
Consumer and Commercial Finance Total Revenue* 2006.4-6 2006,7-9 2006.10-12 2007.1-3 2007.4-6 2007.7-9 2007.10-12 Net Interest Income 10.9 12.2 10.6 9.1 11.0 9.1 17.5 APLUS 9.9 11.4 9.7 8.2 10.7 10.5 10.5 Showa Leasing (0.8) (1.0) (0.7) (0.8) (0.6) (2.4) (1.4) Other Subsidiaries 1.8 1.9 1.6 1.7 0.9 1.0 8.4 Non-Interest Income 20.8 16.6 20.2 11.4 20.3 15.9 19.3 APLUS 13.6 13.1 13.5 13.4 11.8 13.8 11.3 Showa Leasing 6.6 8.7 6.7 6.5 7.9 9.2 7.9 Other Subsidiaries 0.5 (5.2) 0.0 (8.5) 0.5 (7.0) 0.0 Consumer and Commercial Finance Total Revenue 31.8 28.8 30.9	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	8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4	8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0	5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5	7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0	9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5	10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6
Net Interest Income	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	8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2	8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1	5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1)	7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0	9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3	10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2)	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6
Net Interest Income	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	8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2	8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1	5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1)	7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0	9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3	10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2)	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6
APLUS	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	8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5	8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6	5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9	7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0 1.5 23.0	9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6	10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.6 1.7 22.4
Showa Leasing	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*	8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 0.2 1.5 24.5	8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7	5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9	7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0 1.5 23.0	9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6	10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.7 22.4
Other Subsidiaries 1.8 1.9 1.6 1.7 0.9 1.0 8.4 Non-Interest Income 20.8 16.6 20.2 11.4 20.3 15.9 19.3 APLUS 13.6 13.1 13.5 13.4 11.8 13.8 11.3 Showa Leasing 6.6 8.7 6.7 6.5 7.9 9.2 7.9 Other Subsidiaries 0.5 (5.2) 0.0 (8.5) 0.5 (7.0) 0.0 Consumer and Commercial Finance Total Revenue 31.8 28.8 30.9 20.6 31.3 25.0 36.9 APLUS 23.6 24.5 23.2 21.7 22.5 24.3 21.9 Showa Leasing 5.7 7.7 5.9 5.6 7.2 6.7 6.5 Other Subsidiaries 2.4 (3.3) 1.6 (6.8) 1.5 (6.0) 8.5 Consumer and Commercial Finance Total Revenue 31.8 28.8 30.9 20.6 31.3	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	8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 0.2 1.5 24.5	8.2 22.4 30.7 2.5 4.7 5.0 6.1 1.3 5.0 4.1 1.6 30.7	5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9	7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0 1.5 23.0	9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6	10.0 14.9 25.0 3.2 4.6 3.9 7.9 (1.4) 4.8 (0.2) 1.9 25.0	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.7 22.4
Non-Interest Income 20.8 16.6 20.2 11.4 20.3 15.9 19.3	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	8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5	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	5.2 33.7 38.9 3.3 4.6 4.7 3.7 6.5 2.5 (1.1) 14.4 38.9	7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 1.5 23.0 2007.1-3 9.1 8.2	9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 1.3 4.4 33.6	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	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.7 22.4 2007.10-12 17.5 10.5
APLUS	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	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)	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)	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)	7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 1.5 23.0 2007.1-3 9.1 8.2 (0.8)	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)	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)	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4)
Showa Leasing 6.6 8.7 6.7 6.5 7.9 9.2 7.9 Other Subsidiaries 0.5 (5.2) 0.0 (8.5) 0.5 (7.0) 0.0 Consumer and Commercial Finance Total Revenue 31.8 28.8 30.9 20.6 31.3 25.0 36.9 APLUS 23.6 24.5 23.2 21.7 22.5 24.3 21.9 Showa Leasing 5.7 7.7 5.9 5.6 7.2 6.7 6.5 Other Subsidiaries 2.4 (3.3) 1.6 (6.8) 1.5 (6.0) 8.5 Consumer and Commercial Finance Total Revenue 31.8 28.8 30.9 20.6 31.3 25.0 36.9 Retail Banking Total Revenue* 2006.4-6 2006.7-9 2006.10-12 2007.4-6 2007.7-9 2007.10-12 Non-Interest Income 4.3 4.4 4.2 4.5 4.7 5.0 5.5 Non-Interest Income 6.1 4.6 3.4 4.2	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 Other Subsidiaries	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 9.9 9.9 (0.8)	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	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)	7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 1.5 23.0 2007.1-3 9.1 8.2 (0.8)	9.8 23.8 33.6 5.1 4.8 4.1 1.5 7.3 1.3 4.4 33.6 2007.4-6 11.0 10.7 (0.6) 0.9	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)	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 8.4
Other Subsidiaries 0.5 (5.2) 0.0 (8.5) 0.5 (7.0) 0.0 Consumer and Commercial Finance Total Revenue 31.8 28.8 30.9 20.6 31.3 25.0 36.9 APLUS 23.6 24.5 23.2 21.7 22.5 24.3 21.9 Showa Leasing 5.7 7.7 5.9 5.6 7.2 6.7 6.5 Other Subsidiaries 2.4 (3.3) 1.6 (6.8) 1.5 (6.0) 8.5 Consumer and Commercial Finance Total Revenue 31.8 28.8 30.9 20.6 31.3 25.0 36.9 Retail Banking Total Revenue* 2006.4-6 2006.7-9 2006.10-12 2007.1-3 2007.4-6 2007.7-9 2007.10-12 Non-Interest Income 4.3 4.4 4.2 4.5 4.7 5.0 5.5 Non-Interest Income 6.1 4.6 3.4 4.2 4.3 3.9 2.2 Retail Banking Total Revenue* 10.5 9.0	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 Other Subsidiaries Non-Interest Income	8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 3.4 0.2 1.5 24.5 206.4-6 10.9 9.9 (0.8) 1.8 20.8	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	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	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)	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) 0.9	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) 1.0	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 8.4
APLUS 23.6 24.5 23.2 21.7 22.5 24.3 21.9 Showa Leasing 5.7 7.7 5.9 5.6 7.2 6.7 6.5 Other Subsidiaries 2.4 (3.3) 1.6 (6.8) 1.5 (6.0) 8.5 Consumer and Commercial Finance Total Revenue 31.8 28.8 30.9 20.6 31.3 25.0 36.9 Retail Banking Total Revenue* 2006.4-6 2006.7-9 2006.10-12 2007.1-3 2007.4-6 2007.7-9 2007.10-12 Net Interest Income 4.3 4.4 4.2 4.5 4.7 5.0 5.5 Non-Interest Income 6.1 4.6 3.4 4.2 4.3 3.9 2.2 Retail Banking Total Revenue 10.5 9.0 7.7 8.8 9.1 8.9 7.7 Deposits and Debentures Net Interest Income 3.3 3.5 3.7 3.9 4.0 4.1 4.5 Deposit-Related Non-Interest Income 3.7 3.2 1.3 1.3 0.7 1.3 0.1 Asset Management 2.1 1.6 2.3 3.1 3.0 2.6 2.1 Loans 1.2 0.6 0.3 0.4 1.3 0.6 0.8 (Ref) Revenue from Structured Deposits 4.1 3.8 1.7 1.6 1.4 2.1 0.8	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 Other Subsidiaries Non-Interest Income APLUS	8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 0.2 1.5 24.5 2006.4-6 10.9 9.9 (0.8) 1.8 20.8	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	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	7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 3.0 1.5 23.0 9.1 8.2 (0.8) 1.7	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) 0.9 20.3	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) 1.0 15.9 13.8	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 8.4 19.3
Showa Leasing 5.7 7.7 5.9 5.6 7.2 6.7 6.5 Other Subsidiaries 2.4 (3.3) 1.6 (6.8) 1.5 (6.0) 8.5 Consumer and Commercial Finance Total Revenue 31.8 28.8 30.9 20.6 31.3 25.0 36.9 Retail Banking Total Revenue* 2006.4-6 2006.7-9 2006.10-12 2007.1-3 2007.4-6 2007.7-9 2007.10-12 Net Interest Income 4.3 4.4 4.2 4.5 4.7 5.0 5.5 Non-Interest Income 6.1 4.6 3.4 4.2 4.3 3.9 2.2 Retail Banking Total Revenue 10.5 9.0 7.7 8.8 9.1 8.9 7.7 Deposits and Debentures Net Interest Income 3.3 3.5 3.7 3.9 4.0 4.1 4.5 Deposit-Related Non-Interest Income 3.7 3.2 1.3 1.3 0.7 1.3 0.1 Asset Management 2.1 1.6	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 Other Subsidiaries Non-Interest Income APLUS Showa Leasing Other Subsidiaries Other Subsidiaries Other Subsidiaries Other Subsidiaries	8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 0.2 1.5 24.5 2006.4-6 10.9 9.9 (0.8) 1.8 20.8 13.6 6.6	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	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	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	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) 0.9 20.3 11.8 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) 1.0 15.9 13.8 9.2	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 8.4 19.3 11.3 7.9
Other Subsidiaries 2.4 (3.3) 1.6 (6.8) 1.5 (6.0) 8.5 Consumer and Commercial Finance Total Revenue 31.8 28.8 30.9 20.6 31.3 25.0 36.9 Retail Banking Total Revenue* 2006.4-6 2006.7-9 2006.10-12 2007.1-3 2007.4-6 2007.7-9 2007.10-12 Net Interest Income 4.3 4.4 4.2 4.5 4.7 5.0 5.5 Non-Interest Income 6.1 4.6 3.4 4.2 4.3 3.9 2.2 Retail Banking Total Revenue 10.5 9.0 7.7 8.8 9.1 8.9 7.7 Deposits and Debentures Net Interest Income 3.3 3.5 3.7 3.9 4.0 4.1 4.5 Deposit-Related Non-Interest Income 3.7 3.2 1.3 1.3 0.7 1.3 0.1 Asset Management 2.1 1.6 2.3 3.1 3.0 2.6 2.1 Loans 1.2 0.6 <	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 Other Subsidiaries Non-Interest Income APLUS Showa Leasing Other Subsidiaries Consumer and Commercial Finance Total Revenue*	8.3 16.1 24.5 4.4 3.9 4.2 4.1 2.4 0.2 1.5 24.5 206.4-6 10.9 9.9 (0.8) 1.8 20.8 13.6 6.6 6.6 0.5 31.8	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 (5.2)	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	7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 1.5 23.0 2007.1-3 9.1 8.2 (0.8) 1.7 11.4 6.5 (8.5) 20.6	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) 0.9 20.3 11.8 7.9 0.5	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) 1.0 15.9 13.8 9.2 (7.0) 25.0	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.7 22.4 2007.10-12 17.5 10.5 (1.4) 8.4 19.3 11.3 7.9 0.0 36.9
Retail Banking Total Revenue* 2006.4-6 2006.7-9 2006.10-12 2007.1-3 2007.4-6 2007.7-9 2007.10-12 Net Interest Income 4.3 4.4 4.2 4.5 4.7 5.0 5.5 Non-Interest Income 6.1 4.6 3.4 4.2 4.3 3.9 2.2 Retail Banking Total Revenue 10.5 9.0 7.7 8.8 9.1 8.9 7.7 Deposits and Debentures Net Interest Income 3.3 3.5 3.7 3.9 4.0 4.1 4.5 Deposit-Related Non-Interest Income 3.7 3.2 1.3 0.7 1.3 0.1 Asset Management 2.1 1.6 2.3 3.1 3.0 2.6 2.1 Loans 1.2 0.6 0.3 0.4 1.3 0.6 0.8 (Ref) Revenue from Structured Deposits 4.1 3.8 1.7 1.6 1.4 2.1 0.8	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 Other Subsidiaries Non-Interest Income APLUS Showa Leasing Other Subsidiaries Consumer and Commercial Finance Total Revenue Consumer APLUS Showa Leasing Other Subsidiaries Consumer and Commercial Finance Total Revenue APLUS	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 0.5 31.8 23.6	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 (5.2) 28.8 24.5	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 0.0 30.9 23.2	7.5 15.5 23.0 2.5 4.5 4.4 3.0 0.9 3.0 1.5 23.0 2007.1-3 9.1 1.7 11.4 6.5 (8.5) 20.6 21.7	9.8 23.8 33.6 5.1 4.8 4.1 4.7 1.5 7.3 4.4 33.6 2007.4-6 11.0 0.9 20.3 11.8 7.9 0.5 31.3 22.5	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) 1.0 15.9 13.8 9.2 (7.0) 25.0	9.8 12.6 22.4 2.6 4.7 3.7 5.3 0.8 1.6 1.7 22.4 2007.10-12 17.5 (1.4) 8.4 19.3 11.3 7.9 0.0 36.9 21.9
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ALM/Corporate/Other Total Revenue*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	naudited (Bill	2007.10-12
Net Interest Income	0.9	2.1	2.2	0.1	1.1	5.4	7.6
Non-Interest Income	0.3	(0.5)	(2.6)	0.0	1.1	(2.3)	(4.7)
ALM/Corporate/Other Total Revenue	1.2	1.6	(0.4)	0.1	2.3	3.1	2.9
Total Revenue*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12
Net Interest Income	24.5	27.1	22.3	21.3	26.8	29.6	40.6
Non-Interest Income	43.5	43.2	54.8	31.2	49.6	32.5	29.5
Total Revenue	68.1	70.3	77.2	52.6	76.5	62.2	70.2
Institutional Banking Total Revenue	24.5	30.7	38.9	23.0	33.6	25.0	22.4
Consumer and Commercial Finance Total Revenue	31.8	28.8	30.9	20.6	31.3	25.0	36.9
APLUS	23.6	24.5	23.2	21.7	22.5	24.3	21.9
Showa Leasing	5.7	7.7	5.9	5.6	7.2	6.7	6.5
Other Subsidiaries	2.4	(3.3)	1.6	(6.8)	1.5	(6.0)	8.5
Retail Banking Total Revenue	10.5	9.0	7.7	8.8	9.1	8.9	7.7
ALM/Corporate/Other Total Revenue Total Revenue	1.2 68.1	1.6 70.3	(0.4) 77.2	0.1 52.6	2.3 76.5	3.1 62.2	2.9 70.2
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General and Administrative Expenses*	2006.4-6	2006.7-9		2007.1-3	2007.4-6	2007.7-9	
Institutional Banking	10.7	11.2	11.1	10.3	12.5	13.3	12.5
Consumer and Commercial Finance	17.0 13.3	17.9	16.2	16.9	15.3	15.6	17.3
APLUS Showa Leasing	13.3	14.2 2.8	12.5 2.8	13.1 2.9	11.3 3.2	11.5 3.4	10.6 3.0
Other Subsidiaries	0.9	0.8	0.7	0.8	0.7	0.6	3.0
Retail Banking	9.9	9.5	9.0	9.2	9.6	10.6	10.0
ALM/Corporate/Other	(0.4)	(0.3)	0.3	1.0	(0.1)	0.2	0.2
General and Administrative Expenses	37.3	38.4	36.7	37.4	37.3	39.9	40.2
Ordinary Business Profit (Loss)*	2006.4-6	2006.7-9		2007.1-3	2007.4-6	2007.7-9	
Institutional Banking Consumer and Commercial Finance	13.7 14.7	19.5 10.9	27.8 14.6	12.6 3.6	21.1 16.0	11.6 9.3	9.9 19.6
APLUS	10.2	10.9	10.6	8.6	11.2	12.7	11.2
Showa Leasing	3.0	4.8	3.1	2.7	4.0	3.2	3.5
Other Subsidiaries	1.4	(4.2)	0.9	(7.7)	0.7	(6.6)	4.8
Retail Banking	0.5	(0.4)	(1.2)	(0.3)	(0.5)	(1.6)	(2.2)
ALM/Corporate/Other	1.7	1.9	(0.7)	(0.8)	2.4	2.8	2.6
Ordinary Business Profit (Loss)	30.8	31.9	40.4	15.1	39.1	22.2	29.9
Net Credit Costs (Recoveries)*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12
Institutional Banking	(5.1)	(12.0)	2.9	10.2	(3.0)	7.1	(1.4)
Consumer and Commercial Finance	8.8	11.3	11.3	22.3	12.5	12.3	11.3
APLUS	8.3	9.2	10.4	21.1	9.8	9.9	8.5
Showa Leasing	(0.1)	1.6	0.3	1.1	0.6	2.3	2.7
Other Subsidiaries	0.6	0.5	0.4	0.0	2.1	0.0	0.0
Retail Banking	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ALM/Corporate/Other	0.0	2.0	0.1	(0.3)	(0.1)	1.6	0.1
Net Credit Costs (Recoveries)	3.7	1.4	14.4	32.2	9.5	21.1	10.0
OBP (Loss) After Net Credit Costs (Recoveries)*	2006.4-6	2006.7-9	2006.10-12	2007.1-3	2007.4-6	2007.7-9	2007.10-12
Institutional Banking	18.9		24.8	2.4	24.1		
		31.5		2.4	24.1	4.5	11.3
Consumer and Commercial Finance		31.5				4.5 (2.9)	11.3 8.2
Consumer and Commercial Finance APLUS	5.9 1.9	(0.4) 1.0	3.3 0.2	(18.6) (12.5)	3.4	4.5 (2.9) 2.8	8.2 2.6
	5.9	(0.4)	3.3	(18.6)	3.4	(2.9)	8.2
APLUS	5.9 1.9 3.2 0.7	(0.4) 1.0 3.2 (4.7)	3.3 0.2	(18.6) (12.5)	3.4 1.3	(2.9) 2.8	8.2 2.6
APLUS Showa Leasing Other Subsidiaries Retail Banking	5.9 1.9 3.2	(0.4) 1.0 3.2	3.3 0.2 2.7	(18.6) (12.5) 1.5	3.4 1.3 3.4 (1.3) (0.5)	(2.9) 2.8 0.8 (6.6) (1.7)	8.2 2.6 0.7
APLUS Showa Leasing Other Subsidiaries Retail Banking ALM/Corporate/Other	5.9 1.9 3.2 0.7 0.5 1.6	(0.4) 1.0 3.2 (4.7) (0.4) (0.1)	3.3 0.2 2.7 0.4 (1.2) (0.8)	(18.6) (12.5) 1.5 (7.7) (0.4) (0.5)	3.4 1.3 3.4 (1.3) (0.5) 2.5	(2.9) 2.8 0.8 (6.6) (1.7) 1.2	8.2 2.6 0.7 4.8 (2.3) 2.5
APLUS Showa Leasing Other Subsidiaries Retail Banking	5.9 1.9 3.2 0.7 0.5	(0.4) 1.0 3.2 (4.7) (0.4)	3.3 0.2 2.7 0.4 (1.2)	(18.6) (12.5) 1.5 (7.7) (0.4)	3.4 1.3 3.4 (1.3) (0.5)	(2.9) 2.8 0.8 (6.6) (1.7)	8.2 2.6 0.7 4.8 (2.3)
APLUS Showa Leasing Other Subsidiaries Retail Banking ALM/Corporate/Other OBP (Loss) After Net Credit Costs (Recoveries)	5.9 1.9 3.2 0.7 0.5 1.6	(0.4) 1.0 3.2 (4.7) (0.4) (0.1)	3.3 0.2 2.7 0.4 (1.2) (0.8)	(18.6) (12.5) 1.5 (7.7) (0.4) (0.5)	3.4 1.3 3.4 (1.3) (0.5) 2.5	(2.9) 2.8 0.8 (6.6) (1.7) 1.2	8.2 2.6 0.7 4.8 (2.3) 2.5
APLUS Showa Leasing Other Subsidiaries Retail Banking ALM/Corporate/Other	5.9 1.9 3.2 0.7 0.5 1.6	(0.4) 1.0 3.2 (4.7) (0.4) (0.1)	3.3 0.2 2.7 0.4 (1.2) (0.8)	(18.6) (12.5) 1.5 (7.7) (0.4) (0.5)	3.4 1.3 3.4 (1.3) (0.5) 2.5	(2.9) 2.8 0.8 (6.6) (1.7) 1.2	8.2 2.6 0.7 4.8 (2.3) 2.5
APLUS Showa Leasing Other Subsidiaries Retail Banking ALM/Corporate/Other OBP (Loss) After Net Credit Costs (Recoveries) Section 2.3 Business Line Key Data	5.9 1.9 3.2 0.7 0.5 1.6 27.0	(0.4) 1.0 3.2 (4.7) (0.4) (0.1) 30.5	3.3 0.2 2.7 0.4 (1.2) (0.8) 26.0	(18.6) (12.5) 1.5 (7.7) (0.4) (0.5) (17.1)	3.4 1.3 3.4 (1.3) (0.5) 2.5 29.6	(2.9) 2.8 0.8 (6.6) (1.7) 1.2 1.0	8.2 2.6 0.7 4.8 (2.3) 2.5 19.8
APLUS Showa Leasing Other Subsidiaries Retail Banking ALM/Corporate/Other OBP (Loss) After Net Credit Costs (Recoveries) Section 2.3 Business Line Key Data Institutional Banking*	5.9 1.9 3.2 0.7 0.5 1.6 27.0	(0.4) 1.0 3.2 (4.7) (0.4) (0.1) 30.5	3.3 0.2 2.7 0.4 (1.2) (0.8) 26.0	(18.6) (12.5) 1.5 (7.7) (0.4) (0.5) (17.1)	3.4 1.3 3.4 (1.3) (0.5) 2.5 29.6	(2.9) 2.8 0.8 (6.6) (1.7) 1.2 1.0	8.2 2.6 0.7 4.8 (2.3) 2.5 19.8
APLUS Showa Leasing Other Subsidiaries Retail Banking ALM/Corporate/Other OBP (Loss) After Net Credit Costs (Recoveries) Section 2.3 Business Line Key Data Institutional Banking* Corporate Loans (Basic Banking) Non-Recourse Lending (Loans and Bonds) Non-Recourse Loans	5.9 1.9 3.2 0.7 0.5 1.6 27.0 2006.6 2,879.2 594.3 453.0	(0.4) 1.0 3.2 (4.7) (0.4) (0.1) 30.5 2006.9 3,006.4 795.5 665.8	3.3 0.2 2.7 0.4 (1.2) (0.8) 26.0 2006.12 2,886.3 863.1 707.6	(18.6) (12.5) 1.5 (7.7) (0.4) (0.5) (17.1) 2007.3 2,827.3 922.2 769.5	3.4 1.3 3.4 (1.3) (0.5) 2.5 29.6 2007.6 2,842.4 1,016.4 823.8	(2.9) 2.8 0.8 (6.6) (1.7) 1.2 1.0 2007.9 2,871.0 1,062.5 873.4	8.2 2.6 0.7 4.8 (2.3) 2.5 19.8 2007.12 2,723.1 919.8 713.4
APLUS Showa Leasing Other Subsidiaries Retail Banking ALM/Corporate/Other OBP (Loss) After Net Credit Costs (Recoveries) Section 2.3 Business Line Key Data Institutional Banking* Corporate Loans (Basic Banking) Non-Recourse Lending (Loans and Bonds) Non-Recourse Loans Non-Recourse Bonds	5.9 1.9 3.2 0.7 0.5 1.6 27.0 2006.6 2,879.2 594.3 453.0 141.3	(0.4) 1.0 3.2 (4.7) (0.1) 30.5 2006.9 3,006.4 795.5 665.8 129.7	3.3 0.2 2.7 0.4 (1.2) (0.8) 26.0 2006.12 2,886.3 863.1 707.6 155.4	(18.6) (12.5) 1.5 (7.7) (0.4) (0.5) (17.1) 2007.3 2,827.3 922.2 769.5 152.6	3.4 1.3 3.4 (1.3) (0.5) 2.5 29.6 2842.4 1,016.4 823.8 192.5	(2.9) 2.8 0.8 (6.6) (1.7) 1.2 1.0 2007.9 2,871.0 1,062.5 873.4 189.0	8.2 2.6 0.7 4.8 (2.3) 2.5 19.8 2007.12 2,723.1 919.8 713.4 206.3
APLUS Showa Leasing Other Subsidiaries Retail Banking ALM/Corporate/Other OBP (Loss) After Net Credit Costs (Recoveries) Section 2.3 Business Line Key Data Institutional Banking* Corporate Loans (Basic Banking) Non-Recourse Lending (Loans and Bonds) Non-Recourse Loans Non-Recourse Bonds Institutional Deposits and Negotiable Certificates of Deposit	5.9 1.9 3.2 0.7 0.5 1.6 27.0 2006.6 2,879.2 594.3 453.0 141.3 1,224.7	(0.4) 1.0 3.2 (4.7) (0.4) (0.1) 30.5 2006.9 3,006.4 795.5 665.8 129.7 1,558.3	3.3 0.2 2.7 0.4 (1.2) (0.8) 26.0 2006.12 2,886.3 863.1 707.6 155.4 1,529.2	(18.6) (12.5) 1.5 (7.7) (0.4) (0.5) (17.1) 2007.3 2,827.3 922.2 769.5 152.6 1,847.1	3.4 1.3 3.4 (1.3) (0.5) 2.5 29.6 29.6 2,842.4 1,016.4 823.8 192.5 1,982.7	(2.9) 2.8 0.8 (6.6) (1.7) 1.2 1.0 2007.9 2,871.0 1,062.5 873.4 189.0 2,306.6	8.2 2.6 0.7 4.8 (2.3) 2.5 19.8 2007.12 2,723.1 2,723.1 206.3 2,371.7
APLUS Showa Leasing Other Subsidiaries Retail Banking ALM/Corporate/Other OBP (Loss) After Net Credit Costs (Recoveries) Section 2.3 Business Line Key Data Institutional Banking* Corporate Loans (Basic Banking) Non-Recourse Lending (Loans and Bonds) Non-Recourse Loans Non-Recourse Bonds	5.9 1.9 3.2 0.7 0.5 1.6 27.0 2006.6 2,879.2 594.3 453.0 141.3	(0.4) 1.0 3.2 (4.7) (0.1) 30.5 2006.9 3,006.4 795.5 665.8 129.7	3.3 0.2 2.7 0.4 (1.2) (0.8) 26.0 2006.12 2,886.3 863.1 707.6 155.4	(18.6) (12.5) 1.5 (7.7) (0.4) (0.5) (17.1) 2007.3 2,827.3 922.2 769.5 152.6	3.4 1.3 3.4 (1.3) (0.5) 2.5 29.6 2842.4 1,016.4 823.8 192.5	(2.9) 2.8 0.8 (6.6) (1.7) 1.2 1.0 2007.9 2,871.0 1,062.5 873.4 189.0	8.2 2.6 0.7 4.8 (2.3) 2.5 19.8 2007.12 2,723.1 919.8 713.4 206.3
APLUS Showa Leasing Other Subsidiaries Retail Banking ALM/Corporate/Other OBP (Loss) After Net Credit Costs (Recoveries) Section 2.3 Business Line Key Data Institutional Banking* Corporate Loans (Basic Banking) Non-Recourse Lending (Loans and Bonds) Non-Recourse Loans Non-Recourse Bonds Institutional Deposits and Negotiable Certificates of Deposit Institutional Debentures	5.9 1.9 3.2 0.7 0.5 1.6 27.0 2006.6 2,879.2 594.3 453.0 141.3 1,224.7 425.8	(0.4) 1.0 3.2 (4.7) (0.4) (0.1) 30.5 2006.9 3,006.4 795.5 665.8 129.7 1,558.3 353.0	3.3 0.2 2.7 0.4 (1.2) (0.8) 26.0 2006.12 2,886.3 863.1 707.6 155.4 1,529.2 316.9	(18.6) (12.5) 1.5 (7.7) (0.4) (0.5) (17.1) 2007.3 2,827.3 922.2 769.5 152.6 1,847.1 321.3	3.4 1.3 3.4 (1.3) (0.5) 2.5 29.6 2007.6 2,842.4 1,016.4 823.8 192.5 1,982.7 321.0	(2.9) 2.8 0.8 (6.6) (1.7) 1.2 1.0 2007.9 2,871.0 1,062.5 873.4 189.0 2,306.6 324.3	8.2 2.6 0.7 4.8 (2.3) 2.5 19.8 2007.12 2,723.1 919.8 713.4 206.3 2,371.7 315.9
APLUS Showa Leasing Other Subsidiaries Retail Banking ALM/Corporate/Other OBP (Loss) After Net Credit Costs (Recoveries) Section 2.3 Business Line Key Data Institutional Banking* Corporate Loans (Basic Banking) Non-Recourse Lending (Loans and Bonds) Non-Recourse Loans Non-Recourse Bonds Institutional Deposits and Negotiable Certificates of Deposit Institutional Debentures Consumer and Commercial Finance	5.9 1.9 3.2 0.7 0.5 1.6 27.0 2006.6 2,879.2 594.3 453.0 141.3 1,224.7 425.8	(0.4) 1.0 3.2 (4.7) (0.4) (0.1) 30.5 2006.9 3,006.4 795.5 665.8 129.7 1,558.3 353.0	3.3 0.2 2.7 0.4 (1.2) (0.8) 26.0 2006.12 2,886.3 863.1 707.6 155.4 1,529.2 316.9	(18.6) (12.5) 1.5 (7.7) (0.4) (0.5) (17.1) 2007.3 2,827.3 922.2 769.5 152.6 1,847.1 321.3	3.4 1.3 3.4 (1.3) (0.5) 2.5 29.6 2007.6 2,842.4 1,016.4 823.8 192.5 1,982.7 321.0	(2.9) 2.8 0.8 (6.6) (1.7) 1.2 1.0 2007.9 2,871.0 1,062.5 873.4 189.0 2,306.6 324.3	8.2 2.6 0.7 4.8 (2.3) 2.5 19.8 2007.12 2,723.1 919.8 713.4 206.3 2,371.7 315.9
APLUS Showa Leasing Other Subsidiaries Retail Banking ALM/Corporate/Other OBP (Loss) After Net Credit Costs (Recoveries) Section 2.3 Business Line Key Data Institutional Banking* Corporate Loans (Basic Banking) Non-Recourse Lending (Loans and Bonds) Non-Recourse Loans Non-Recourse Bonds Institutional Deposits and Negotiable Certificates of Deposit Institutional Debentures	5.9 1.9 3.2 0.7 0.5 1.6 27.0 2006.6 2,879.2 594.3 453.0 141.3 1,224.7 425.8	(0.4) 1.0 3.2 (4.7) (0.4) (0.1) 30.5 2006.9 3,006.4 795.5 665.8 129.7 1,558.3 353.0	3.3 0.2 2.7 0.4 (1.2) (0.8) 26.0 2006.12 2,886.3 863.1 707.6 155.4 1,529.2 316.9	(18.6) (12.5) 1.5 (7.7) (0.4) (0.5) (17.1) 2007.3 2,827.3 922.2 769.5 152.6 1,847.1 321.3	3.4 1.3 3.4 (1.3) (0.5) 2.5 29.6 2007.6 2,842.4 1,016.4 823.8 192.5 1,982.7 321.0	(2.9) 2.8 0.8 (6.6) (1.7) 1.2 1.0 2007.9 2,871.0 1,062.5 873.4 189.0 2,306.6 324.3	8.2 2.6 0.7 4.8 (2.3) 2.5 19.8 2007.12 2,723.1 919.8 713.4 206.3 2,371.7 315.9
APLUS Showa Leasing Other Subsidiaries Retail Banking ALM/Corporate/Other OBP (Loss) After Net Credit Costs (Recoveries) Section 2.3 Business Line Key Data Institutional Banking* Corporate Loans (Basic Banking) Non-Recourse Lending (Loans and Bonds) Non-Recourse Loans Non-Recourse Bonds Institutional Deposits and Negotiable Certificates of Deposit Institutional Debentures Consumer and Commercial Finance Loans to Consumer and Commercial Finance Customers*	5.9 1.9 3.2 0.7 0.5 1.6 27.0 2006.6 2,879.2 594.3 453.0 141.3 1,224.7 425.8	(0.4) 1.0 3.2 (4.7) (0.4) (0.1) 30.5 2006.9 3,006.4 795.5 665.8 129.7 1,558.3 353.0	3.3 0.2 2.7 0.4 (1.2) (0.8) 26.0 2006.12 2,886.3 863.1 707.6 155.4 1,529.2 316.9	(18.6) (12.5) 1.5 (7.7) (0.4) (0.5) (17.1) 2007.3 2,827.3 922.2 769.5 152.6 1,847.1 321.3	3.4 1.3 3.4 (1.3) (0.5) 2.5 29.6 2007.6 2,842.4 1,016.4 823.8 192.5 1,982.7 321.0	(2.9) 2.8 0.8 (6.6) (1.7) 1.2 1.0 2007.9 2,871.0 1,062.5 873.4 189.0 2,306.6 324.3 2007.9 334.2	8.2 2.6 0.7 4.8 (2.3) 2.5 19.8 2007.12 2,723.1 919.8 713.4 206.3 2,371.7 315.9
APLUS Showa Leasing Other Subsidiaries Retail Banking ALM/Corporate/Other OBP (Loss) After Net Credit Costs (Recoveries) Section 2.3 Business Line Key Data Institutional Banking* Corporate Loans (Basic Banking) Non-Recourse Lending (Loans and Bonds) Non-Recourse Loans Non-Recourse Bonds Institutional Deposits and Negotiable Certificates of Deposit Institutional Debentures Consumer and Commercial Finance Loans to Consumer and Commercial Finance Customers* Installment Receivables	5.9 1.9 3.2 0.7 0.5 1.6 27.0 2006.6 2,879.2 594.3 453.0 141.3 1,224.7 425.8 2006.6 391.9 480.0	(0.4) 1.0 3.2 (4.7) (0.4) (0.1) 30.5 2006.9 3,006.4 795.5 665.8 129.7 1,558.3 353.0 2006.9 416.1 483.9	3.3 0.2 2.7 0.4 (1.2) (0.8) 26.0 2006.12 2,886.3 863.1 707.6 1,529.2 316.9 2006.12 428.2 482.9	(18.6) (12.5) 1.5 (7.7) (0.4) (0.5) (17.1) 2007.3 2,827.3 922.2 769.5 152.6 1,847.1 321.3 2007.3 424.9	3.4 1.3 3.4 (1.3) (0.5) 2.5 29.6 2,842.4 1,016.4 823.8 192.5 1,982.7 321.0 2007.6 345.7 449.2	(2.9) 2.8 0.8 (6.6) (1.7) 1.2 1.0 2007.9 2,871.0 1,062.5 873.4 189.0 2,306.6 324.3 2007.9 334.2 438.5	8.2 2.6 0.7 4.8 (2.3) 2.5 19.8 2007.12 2,723.1 919.8 713.4 206.3 2,371.7 315.9 2007.12 425.6 435.8

2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
378.37	383.20	390.37	308.60	322.44	352.71	354.44
434.81	411.58	416.47	355.09	365.25	354.04	355.25
14.15	13.04	6.04	(79.17)	22.68	(6.96)	6.48
9.46	10.07	4.74	(56.09)	17.26	(4.53)	5.60
18.08	15.46	9.09	(18.82)	24.68	(5.11)	8.34
12.09	11.87	7.01	(12.56)	18.78	(3.01)	7.19
	434.81 14.15 9.46 18.08	434.81 411.58 14.15 13.04 9.46 10.07 18.08 15.46	434.81 411.58 416.47 14.15 13.04 6.04 9.46 10.07 4.74 18.08 15.46 9.09	434.81 411.58 416.47 355.09 14.15 13.04 6.04 (79.17) 9.46 10.07 4.74 (56.09) 18.08 15.46 9.09 (18.82)	434.81 411.58 416.47 355.09 365.25 14.15 13.04 6.04 (79.17) 22.68 9.46 10.07 4.74 (56.09) 17.26 18.08 15.46 9.09 (18.82) 24.68	434.81 411.58 416.47 355.09 365.25 354.04 14.15 13.04 6.04 (79.17) 22.68 (6.96) 9.46 10.07 4.74 (56.09) 17.26 (4.53) 18.08 15.46 9.09 (18.82) 24.68 (5.11)

2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
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
1,352,364,416	1,377,120,055	1,377,140,253	1,377,145,285	1,377,143,785	1,577,143,785	1,577,136,497
269,128,888	269,128,888	269,128,888	269,128,888	269,128,888	269,128,888	269,128,888
326,530,612	163,265,306	163,265,306	163,265,306	163,265,306	0	0
3,548,353	2,541,427	2,047,879	1,522,489	0	0	0
6,173,190	181,450,889	96,430,691	96,425,659	96,427,159	96,427,159	96,434,448
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
1,356,915,702	1,384,101,579	1,381,768,242	1,380,628,230	1,377,144,557	1,443,810,836	1,488,414,487
	1,951,572,269 1,352,364,416 269,128,888 326,530,612 3,548,353 6,173,190 2,029,659,620	1,951,572,269 1,812,055,676 1,352,364,416 1,377,120,055 269,128,888 269,128,888 326,530,612 163,265,306 3,548,353 2,541,427 6,173,190 181,450,889 2,029,659,620 1,988,114,411	1,951,572,269 1,812,055,676 1,811,582,326 1,352,364,416 1,377,120,055 1,377,140,253 269,128,888 269,128,888 269,128,888 326,530,612 163,265,306 163,265,306 3,548,353 2,541,427 2,047,879 6,173,190 181,450,889 96,430,691 2,029,659,620 1,988,114,411 1,941,080,746	1,951,572,269 1,812,055,676 1,811,582,326 1,811,061,968 1,352,364,416 1,377,120,055 1,377,140,253 1,377,145,285 269,128,888 269,128,888 269,128,888 269,128,888 326,530,612 163,265,306 163,265,306 163,265,306 3,548,353 2,541,427 2,047,879 1,522,489 6,173,190 181,450,889 96,430,691 96,425,659 2,029,659,620 1,988,114,411 1,941,080,746 1,917,803,242	1,951,572,269 1,812,055,676 1,811,582,326 1,811,061,968 1,809,537,979 1,352,364,416 1,377,120,055 1,377,140,253 1,377,145,285 1,377,143,785 269,128,888 269,128,888 269,128,888 269,128,888 269,128,888 269,128,888 326,530,612 163,265,306 163,265,306 163,265,306 163,265,306 3,548,353 2,541,427 2,047,879 1,522,489 0 6,173,190 181,450,889 96,430,691 96,425,659 96,427,159 2,029,659,620 1,988,114,411 1,941,080,746 1,917,803,242 1,809,538,751	1,951,572,269 1,812,055,676 1,811,582,326 1,811,061,968 1,809,537,979 1,846,272,673 1,352,364,416 1,377,120,055 1,377,140,253 1,377,145,285 1,377,143,785 1,577,143,785 269,128,888 269,128,888 269,128,888 269,128,888 269,128,888 269,128,888 326,530,612 163,265,306 163,265,306 163,265,306 163,265,306 0 3,548,353 2,541,427 2,047,879 1,522,489 0 0 6,173,190 181,450,889 96,430,691 96,425,659 96,427,159 96,427,159 2,029,659,620 1,988,114,411 1,941,080,746 1,917,803,242 1,809,538,751 1,821,783,261

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

Unaudited (Billion									
Credit Ratings	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12		
Moody's									
Short-Term	P-2	P-2	P-2	P-2	P-1	P-1	P-1		
Long-Term	A3	A3	A3	A3	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		
Long-Term	BBB+	BBB+	BBB+	BBB+	A-	A-	A-		
Fitch Ratings									
Short-Term	F2	F2	F2	F2	F2	F2	F2		
Long-Term	BBB+	BBB+	BBB+	BBB+	BBB+	BBB+	BBB+		
Japan Credit Rating Agency, Ltd. (JCR)									
Short-Term	-	-	-	-	-	-	-		
Long-Term	Α	Α	Α	Α	Α	Α	Α		
Rating and Investment Information, Inc. (R&I)									
Short-Term	-	-	-	-	-	-	-		
Long-Term	A-	A-	A-	A-	A-	A-	A-		
Subsidiaries and Affiliates Data	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12		
Consolidated Subsidiaries	-	89	-	95	-	98	-		
Affiliates Accounted for Using the Equity Method	-	27	-	27	-	29	-		
Total Number of Consolidated Subsidiaries and Affiliates	-	116	-	122	-	127	-		
Other Key Data	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12		
Number of ATMs	-	355	-	369	-	372	-		
Total Number of Outlets	_	42	_	42	_	43	_		
Shinsei Financial Center (Head Office and Branch)	-	29	-	29	-	30	-		
Shinsei Financial Center (Annex)	-	6	-	7	-	6	-		
Platinum Center (Located within Branch or Annex)	-	2	-	2	-	2	-		
BankSpots	-	5	-	4	-	5	-		
Number of Employees (Consolidated Basis)	-	5,281	-	5,364	-	4,750	-		
Institutional Banking Group	-	847	-	907	-	991	-		
Shinsei Securities	-	92	-	106	-	145	-		
Shinsei Trust and Banking	-	87	-	95	-	98	-		
Other	-	668	-	706	-	748	-		
Consumer and Commercial Finance Sub-Group	-	3,085	-	3,102	-	2,356	-		
APLUS	-	1,922	-	1,834	-	1,161	-		
Showa Leasing	-	703	-	757	-	841	-		
Other Subsidiaries	=	460	-	511	-	354	-		
Retail Banking Group	-	705	-	682	-	703	-		
Banking Infrastructure Group	-	287	-	309	-	336	-		
Corporate/Other	-	357	-	364	-	364	-		
Number of Employees (Non-Consolidated Basis)	_	2,196	-	2,248	-	2,358	-		
Inditibet of Employees (Noti-Consolidated Basis)									
Male Female	-	1,188 1,008	-	1,210 1,038	-	1,266 1,092	-		

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

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
Total Interest Income	11.1	12.7	11.2	9.8	12.7	12.6	12.6
Fees and Commissions Income	8.7	8.4	8.2	7.9	7.6	7.3	7.0
Other Business Income	7.6	7.4	7.3	8.0	6.4	6.3	6.2
Other Ordinary Income	0.5	0.9	0.7	0.7	0.6	3.0	0.6
Ordinary Income	28.1	29.6	27.5	26.5	27.5	29.3	26.6
Total Interest Expenses	1.1	1.3	1.5	1.5	1.7	1.7	1.7
Fees and Commissions Expenses	2.9	3.0	2.5	2.6	2.7	2.7	2.4
Other Business Expenses	0.0	0.0	(0.0)	0.0	0.0	0.0	0.0
Total General and Administrative Expenses	13.3	14.1	12.5	13.0	11.1	11.4	10.4
Other Ordinary Expenses	8.4	9.7	18.8	21.3	10.3	11.1	9.5
Ordinary Expenses	25.9	28.3	35.4	38.6	26.0	27.0	24.2
Net Ordinary Income (Loss)	2.2	1.2	(7.8)	(12.0)	1.4	2.2	2.3
Special Gains	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	-	-
Income (Loss) before Income Taxes and Minority Interests	2.2	(0.1)	(7.8)	(18.0)	1.5	2.3	2.3
Income Taxes (Benefit)	0.0	1.6	0.0	4.0	0.0	0.0	0.0
Minority Interests in Net Income of Subsidiaries	0.0	(0.0)	0.0	(0.0)	0.0	0.0	0.0
Net Income (Loss)	2.2	(1.7)	(7.8)	(22.0)	1.5	2.2	2.3

Consolidated Balance Sheets	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
Assets:							
Cash and Due From Banks	91.7	141.7	149.2	219.6	192.4	124.3	121.2
Monetary Assets Held in Trust	96.1	87.8	88.1	82.5	84.0	80.6	76.1
Securities	3.7	3.8	3.8	2.2	2.2	1.8	1.6
Loans and Bills Discounted	243.6	250.4	249.9	238.3	233.5	227.2	220.1
Other Assets	408.7	407.8	407.2	328.1	329.0	370.4	375.3
Installment Sales Credit	338.8	336.0	334.6	276.6	271.8	263.6	261.3
Premises and Equipment	9.6	9.5	9.3	9.2	9.0	9.2	9.5
Intangible Assets	17.8	17.9	17.3	16.2	15.9	15.8	15.5
Goodwill, Net	8.3	7.9	7.7	7.5	7.3	7.1	6.9
Deferred Tax Assets	15.8	14.2	14.2	10.2	10.2	10.2	10.3
Customers' Liabilities for Acceptances and Guarantees	738.4	724.3	711.4	694.2	687.2	669.2	658.2
Reserve for Credit Losses	(50.3)	(49.4)	(49.8)	(50.1)	(48.1)	(46.5)	(44.5)
Total Assets	1,575.6	1,608.2	1,601.1	1,550.7	1,515.8	1,462.4	1,443.6
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
Short-Term Corporate Bonds	-	-	-	-	61.8	57.0	52.3
Corporate Bonds	-	-	-	-	25.0	25.0	25.0
Other Liabilities	201.9	207.5	199.8	188.4	185.9	185.8	181.6
Reserve for Losses on Interest Repayments	-	2.4	10.8	10.3	9.7	9.4	9.0
Deferred Tax Liabilities	0.1	0.1	0.1	0.1	0.1	0.0	0.0
Acceptances and Guarantees	738.4	724.3	711.4	694.2	687.2	669.2	658.2
Total Liabilities	1,499.6	1,534.2	1,537.8	1,491.2	1,456.5	1,400.9	1,381.9
Equity:							
Total Shareholders' Equity	76.0	74.2	63.3	59.7	59.2	61.5	61.9
Capital Stock	15.0	15.0	15.0	25.0	15.0	15.0	15.0
Total Equity	75.9	74.0	63.2	59.5	59.2	61.4	61.7
Total Liabilities and Equity	1,575.6	1,608.2	1,601.1	1,550.7	1,515.8	1,462.4	1,443.6

APLUS Consolidated Data Disclosed by APLUS

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
Credit Card Shopping (Sogo)	2.0	2.2	2.2	2.3	2.3	2.4	2.5
Installment Shopping Credit (Kohin)	5.2	5.0	4.8	5.4	3.9	3.7	3.5
Credit Guarantee	7.1	6.7	6.4	6.1	5.7	5.4	5.1
Total Loan	11.1	12.7	11.2	9.8	12.7	12.5	12.6
Consumer Loan	11.0	12.7	11.1	9.7	12.6	12.5	12.5
Cashing by Credit Card	4.6	5.8	5.3	4.3	5.5	5.4	5.4
Loan Card	5.5	5.9	4.8	4.5	6.2	6.2	6.2
Other Consumer Loan	0.8	0.8	0.8	0.8	0.8	0.8	0.8
Other Loan	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
Others	2.0	1.9	2.1	2.1	2.0	2.1	2.1
Operating Revenue	28.1	29.2	27.5	26.4	27.5	26.9	26.6
Total SG&A	24.5	26.8	33.6	35.6	24.3	25.2	22.5
Net Provision of Allowance for Bad Debts	8.3	9.2	10.4	19.8	9.8	9.9	8.5
Others	16.2	17.5	23.2	15.7	14.4	15.2	13.9
Financial Expenses	1.2	1.3	1.5	1.5	1.7	1.7	1.7
Operating Expenses	25.7	28.1	35.2	37.2	26.0	27.0	24.2
Operating Income (Loss)	2.3	1.1	(7.6)	(10.7)	1.4	(0.1)	2.3
Ordinary Income (Loss)	2.2	1.2	(7.7)	(10.7)	1.5	(0.0)	2.3
Net Extraordinary Profit (Loss)	0.0	(1.4)	0.0	(7.2)	0.0	2.4	0.0
Net Income Before Income Taxes and Minority Interests	2.2	(0.1)	(7.8)	(18.0)	1.5	2.3	2.3
Net Income (Loss)	2.2	(1.7)	(7.8)	(22.0)	1.5	2.2	2.3

Unaudited (Billions of Yen)

					nadaltoa (Billi	0110 01 1 011)	
Summary of Major Business Information (Consolidated)	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
Total Installment Receivables	600.6	604.7	603.3	530.1	520.8	505.3	496.2
Credit Card Shopping (Sogo)	39.7	39.4	44.0	42.1	43.8	42.8	48.3
Installment Shopping Credit (Kohin)	299.3	296.8	290.8	233.8	228.4	221.1	213.4
Total Loan	261.4	268.2	268.3	253.9	248.3	241.2	234.4
Consumer Loan	246.2	253.3	252.7	241.8	236.2	229.9	222.6
Cashing by Credit Card	69.8	70.0	67.3	63.8	67.1	65.8	62.6
Loan Card	128.6	133.7	133.5	123.1	114.4	109.7	105.6
Other Consumer Loan	47.6	49.5	51.8	54.8	54.7	54.4	54.2
Other Loan	15.1	14.9	15.6	12.1	12.1	11.2	11.8
Others	0.1	0.1	0.1	0.1	0.1	0.1	0.0
Customers' Liabilities for Acceptances and Guarantees	738.4	724.3	711.4	694.2	687.2	669.2	658.2
Total Account Receivables	1,339.0	1,329.1	1,314.8	1,224.4	1,208.0	1,174.6	1,154.5
Number of Merchants (Thousands)	-	897	-	832	-	841	-
Total Available Cardholders (Thousands)	7,994	8,203	8,349.0	8,442	8,539	8,634	8,685
Number of New Card Issuance (Thousands)	482	453	381	364	395	366	305
Loan Receivables Outstanding by Interest Rate Zone	-	233.3	-	219.6	218.0	216.5	-
~15.0%	-	3.3	-	3.4	3.3	3.7	-
~18.0%	-	33.7	-	31.4	31.6	31.9	-
~20.0%	-	15.9	-	16.0	15.8	15.5	-
~25.0%	-	57.8	-	55.8	56.0	54.8	-
~29.2%	-	122.3	-	112.8	111.0	110.5	-
Loan Receivables Outstanding by Card Type	-	233.3	-	219.6	218.0	216.5	-
Cashing by Credit Card	-	89.6	-	84.4	84.9	85.5	-
Loan Card	-	143.6	-	135.1	133.0	131.0	-
Credit Outstanding Per Account (Thousands of Yen)	-	375	-	373	362	359	-
Cashing by Credit Card	-	254	-	246	240	236	-
Loan Card	-	534	-	549	537	543	-
Cury Zana Balatad Information (Canadidated)	2006.6	2006.9	2000 42	2007.3	2007.6	2007.9	2007.12
Grey Zone Related Information (Consolidated) The Amount of Refund for Grey Zone Claim			2006.12 0.6	2007.3 0.7	2007.6		
Reserve for Losses on Interest Repayments	0.3 1.9	0.4 2.4	10.8	10.3	9.7	1.5 9.4	9.0
The "least receivables write off" emount included in "the emount of refund for ground on							

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.

before Consolidating to Shinser Bank							
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
Total Interest Income	0.1	0.0	0.4	0.4	0.8	0.6	1.1
Fees and Commissions Income	0.2	0.3	0.1	0.0	0.3	0.2	0.4
Other Business Income	46.9	47.7	45.3	47.7	47.6	47.8	45.3
Other Ordinary Income	0.0	1.6	0.1	0.3	0.0	0.3	0.1
Ordinary Income	47.4	49.7	46.0	48.5	48.9	49.1	47.0
Total Interest Expenses	1.0	1.1	1.1	1.2	1.3	1.4	1.4
Fees and Commissions Expenses	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
Total General and Administrative Expenses	2.6	2.8	2.8	2.8	3.1	3.4	2.9
Other Ordinary Expenses	0.0	0.7	0.2	1.3	0.6	2.8	3.0
Ordinary Expenses	44.0	46.9	43.2	47.8	45.3	47.9	46.1
Net Ordinary Income	3.3	2.7	2.8	0.6	3.6	1.1	0.8
Special Gains	3.4	0.0	0.0	0.3	0.0	0.0	0.1
Special Losses	0.0	0.0	0.0	0.7	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
Income Taxes (Benefit)	0.2	0.0	0.0	0.1	0.1	0.0	0.0
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

Consolidated Balance Sheets	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
Assets:							
Cash and Due From Banks	2.7	3.5	3.6	8.3	3.7	4.4	3.6
Securities	11.9	8.9	9.0	8.2	8.7	7.6	6.6
Loans and Bills Discounted	5.3	6.5	18.7	17.1	25.0	23.4	23.0
Other Assets	184.3	189.3	186.7	198.1	216.6	208.3	211.8
Installment Sales Credit	154.0	159.1	158.2	172.6	184.7	181.3	180.1
Premises and Equipment	306.3	308.4	303.7	294.3	294.3	284.4	273.7
Intangible Assets	42.7	43.5	42.3	43.2	41.8	42.5	42.0
Deferred Tax Assets	0.0	0.0	0.0	0.1	0.1	0.1	0.1
Reserve for Credit Losses	(2.3)	(2.7)	(5.3)	(4.1)	(5.1)	(4.8)	(6.1)
Total Assets	551.2	557.8	563.7	570.4	590.6	573.4	562.3
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
Short-Term Corporate Bonds	-	-	-	-	119.5	58.0	74.0
Corporate Bonds	2.7	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
Deferred Tax Liabilities	1.8	1.0	1.1	1.0	1.2	0.9	0.5
Total Liabilities	514.4	519.2	522.3	528.9	545.3	527.3	515.7
Equity:							
Total Shareholders' Equity	34.1	36.9	39.7	39.9	43.5	39.9	45.7
Capital Stock	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
Total Liabilities and Equity	551.2	557.8	563.7	570.4	590.6	573.4	562.3

before Consolidating to Shinsei Bank							
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
Total Interest Income	-	-	-	-	-	-	7.8
Fees and Commissions Income	-	-	-	-	-	-	0.0
Other Business Income	-	-	-	-	-	-	-
Other Ordinary Income	-	-	-	-	-	-	0.0
Ordinary Income	-	-	-			-	7.9 0.4
Total Interest Expenses Fees and Commissions Expenses	-	-	-	-	-	-	0.4
Other Business Expenses		_	-	-	-	-	0.2
Total General and Administrative Expenses		_	_		-	-	3.1
Other Ordinary Expenses	_	_	_	-	-	-	2.1
Ordinary Expenses	-	_	_	-	-	-	5.9
Net Ordinary Income	-	-	-	-	-	-	2.0
Special Gains	-	-	-	-	-	-	0.2
Special Losses	-	-	-	-	-	-	0.0
Income (Loss) before Income Taxes and Minority Interests	-	-	-	1	1	-	2.2
Income Taxes (Benefit)	-	-	-	ı	ı	-	0.3
Minority Interests in Net Income of Subsidiaries	-	-	-	-	-	-	-
Net Income (Loss)	-	-	-	-	-	-	1.9
Consolidated Balance Sheets	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
Assets:							44.0
Cash and Due From Banks	-	-	-	-	-	-	11.3
Securities	-	-	-		-	-	0.6
Loans and Bills Discounted Other Assets	-	-	-	-	-	-	137.8
Other Assets Premises and Equipment	-	-	-			-	6.0 7.3
Intangible Assets	-	-	-		-	-	2.1
Deferred Tax Assets		-	-	-	-	-	4.1
Reserve for Credit Losses		_	_			-	(27.8)
Total Assets	_	-	_	-	-	-	141.7
Liabilities and Equity							
Liabilities:							
Commercial Paper	-	-	-	1	1	-	ļ
Borrowed Money	-	-	-	-	-	-	65.7
Corporate Bonds	-	-	-	-	-	-	19.8
Other Liabilities	-	-	-	1	1	-	4.5
Reserve for Losses on Interest Repayments	-	-	-	ı	ı	-	34.3
Deferred Tax Liabilities	-	-	-	-	-	-	0.7
Total Liabilities	-	-	-	-	1	-	125.3
Equity:							
Total Shareholders' Equity	-	-	-	-	-	-	16.9
Capital Stock	-	-	-	-	-	-	16.7
Total Equity	-	-	-			-	16.4 141.7
Total Liabilities and Equity	-	-	-	-	-	-	141.7
Shinki Non-Consolidated Data Disclosed by Shinki							
Summary of Major Business Information (Non-Consolidated)	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
Total Consumer Loans	133.2	130.0	128.0	125.8	117.9	109.6	101.0
Unsecured Loans	132.8	129.6	127.2	125.0	117.3	109.0	100.5
Secured Loans	0.4	0.4	0.7	0.7	0.6	0.6	0.5
Total Business loans	59.8	57.5	53.6	50.6	46.3	42.4	38.4
Loans on Deeds	0.5	0.4	0.4	0.3	0.3	0.2	0.2
Noloan Business	59.3	56.9	53.1	50.1	46.0	42.0	38.1
Secured Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Loan Receivables Outstanding	193.0	187.5	181.6	176.4	164.2	152.0	139.5
Weighted Average Rate of Loan Interest Rate (%)	27.18	27.18	27.06	27.11	26.25	25.67	24.93
Consumer Loans	27.58	27.59	27.42	27.50	26.68	26.15	25.46
Unsecured Loans	27.64	27.65	27.50	27.58	26.75	26.22	25.53
Secured Loans	11.28	11.07	14.27	13.96	14.15	14.11	13.99
Business Loans	26.29	26.24	26.19	26.14	25.17	24.43	23.53
Loans on Deeds Noloan Business	21.22 26.36	21.29 26.30	21.50 26.25	21.66 26.19	21.87 25.21	21.96 24.46	21.95 23.56
Secured Loans	11.54	11.54	11.33	11.32	11.29	11.30	11.30
Weighted Average Rate of Funding Rate (%)	11.34	11.54	11.33	11.32	11.29	11.30	11.30
During the Fiscal Year	1.62	1.64	1.65	1.66	1.68	1.78	1.77
As of the End of the Fiscal Year	1.64	1.68	1.68	1.69	1.70	1.93	1.91
Number of Branch Offices	580	572	572	544	539	538	508
	000	0,2	U, Z	017	000	000	
Grey Zone Related Information (Non-Consolidated)	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
Reserve for Losses on Interest Repayments	-	17.2	18.8	36.3	33.1	37.8	34.0

Section 5. Shinsei Bank Non-Consolidated P/L and B/S Data							lions of Yen)
Results of Operations (Non-Consolidated)	2006.4-6	2006.7-9		2007.1-3	2007.4-6		2007.10-12
Total Gross Business Profit	31.1	36.1	34.1	31.1	42.2	34.7	40.5
Net Interest Income	13.6	16.7	14.7	14.6	19.0	20.4	30.9
Net Fees and Commissions	9.1	12.4	13.8	10.3	15.6	13.6	10.1
Net Trading Income	5.1	3.9	3.1	2.7	3.0	1.8	1.2
Net Other Business Income	3.1	2.9	2.4	3.4	4.4	(1.2)	(1.8)
Total Expenses	20.1	19.5	19.2	18.7	20.3	22.0	20.9
Net Business Profit (Jisshitsu Gyomu Jun-eki)	10.9	16.6	14.8	12.4	21.8	12.6	19.4
Other Operating Expenses, Net	(0.9)	(0.3)	(1.9)	(4.5)	(1.1)	(9.8)	(0.2)
Net Ordinary Income	9.9	16.3	12.8	7.8	20.7	2.8	19.2
Extraordinary Income (Loss) (*)	4.8	7.5	8.7	(123.3)	1.1	(27.7)	(35.0)
Income (Loss) before Income Taxes	14.8	23.9	21.6	(115.4)	21.8	(24.9)	19.2
Current Income Taxes (Benefit)	(1.2)	(0.3)	(0.6)	(0.5)	(8.5)	0.8	(0.4)
Deferred Income Taxes Expense (Benefit)	-	(1.1)	-	(9.1)	6.5	0.2	0.0
Net Income (Loss)	16.1	25.4	22.2	(105.8)	23.8	(25.9)	19.7
(Ref.) Amount of Credit Costs (Recoveries) in (*)	(4.9)	(7.0)	2.6	9.1	(0.9)	6.9	(1.3)
				•			
Non-Consolidated Statements of Income	2006.4-6	2006.7-9		2007.1-3	2007.4-6	2007.7-9	2007.10-12
Total Interest Income	26.7	32.5	33.8	35.8	42.8	44.3	54.9
Interest on Loans and Bills Discounted	14.5	17.1	20.6	22.9	25.2	27.8	29.0
Interest and Dividends on Securities	8.7	11.9	10.2	9.4	14.4	13.2	21.9
Other Interest Income	3.4	3.3	2.9	3.4	3.2	3.2	3.8
Fees and Commissions Income	5.4	6.5	9.0	7.1	8.2	6.8	5.7
Trading Profits	5.1	4.1	3.2	2.7	3.0	1.8	1.2
Other Business Income	4.6	6.0	3.9	4.0	5.0	2.5	(0.8)
Other Ordinary Income	9.3	14.8	9.2	7.3	11.9	12.5	9.5
Ordinary Income	51.3	64.0	59.4	57.2	71.2	68.2	70.6
Total Interest Expenses	14.0	18.1	21.4	23.9	26.2	26.2	26.2
Interest on Deposits	5.4	7.9	9.1	10.6	10.1	11.1	11.1
Interest on Debentures	0.8	0.7	0.7	0.7	0.7	0.8	0.8
Other Interest Expenses	7.7	9.3	11.5	12.6	15.3	14.3	14.2
Fees and Commissions Expenses	2.2	3.4	3.4	3.9	2.7	4.6	4.6
Trading Losses	0.0	0.1	0.1	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
General and Administrative Expenses	20.1	19.6	19.3	18.6	20.4	22.1	21.0
Other Ordinary Expenses	3.3	3.2	0.6	2.0	0.4	8.5	(1.6)
Ordinary Expenses	41.3	47.7	46.5	49.3	50.5	65.4	51.3
Net Ordinary Income	9.9	16.3	12.8	7.8	20.7	2.8	19.2
Special Gains	4.9	7.9	8.8	(7.3)	1.1	0.0	0.0
Special Losses	0.0	0.3	0.1	116.0	0.0	27.7	0.0
Income (Loss) before Income Taxes	14.8	23.9	21.6	(115.4)	21.8	(24.9)	19.2
Income Taxes (Benefit):							
Current	(1.2)	(0.3)	(0.6)	(0.5)	(8.5)	0.8	(0.4
Deferred		(1.1)	-	(9.1)	6.5	0.2	-
Net Income (Loss)	16.1	25.4	22.2	(105.8)	23.8	(25.9)	19.7

Unaudited (Billions of Yen											
	200	6.4-6	200	6.7-9	2006	2006.10-12		7.1-3			
Interest Ferning Assets and Interest Pagring Lightlities	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	-	-	-	-	-	-	-	1			
Collateral Rated 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			

	200	7.4-6	200	7.7-9	2007.10-12		
Interest Fermina Aposto and Interest Bearing Lightlities	Average	Yield/Rate	Average	Yield/Rate	Average	Yield/Rate	
Interest-Earning Assets and Interest-Bearing Liabilities	Balance	(%)	Balance	(%)	Balance	(%)	
Interest-Earning Assets:							
Cash and Due From Banks	135.5	4.16	210.1	2.98	188.1	2.45	
Call Loans	48.3	0.54	117.9	0.67	219.3	0.62	
Receivables Under Resale Agreements	-	-	0.0	5.21	2.2	3.62	
Collateral Related to Securities Borrowing Transactions	21.6	3.12	109.5	0.77	149.7	0.59	
Securities	2,122.6	2.72	2,268.2	2.32	2,498.4	3.49	
Loans and Bills Discounted	5,074.8	1.99	5,167.2	2.14	5,264.1	2.19	
Other Interest-Bearing Assets	108.6	3.31	172.0	2.83	196.7	3.93	
Interest Rate and Funding Swaps	-	-	ı	-	-	-	
Total Interest-Earning Assets	7,511.7	2.29	8,045.1	2.19	8,518.8	2.56	
Interest-Bearing Liabilities:							
Deposits	5,017.2	0.80	5,076.8	0.86	5,196.0	0.85	
Negotiable Certificates of Deposit	539.1	0.60	565.4	0.65	840.3	0.73	
Debentures	696.8	0.43	691.4	0.46	661.5	0.51	
Call Money	690.5	2.35	900.9	1.88	1,015.8	1.59	
Payable Under Repurchase Agreements	-	-	ı	-	0.1	3.73	
Collateral Rated to Securities Lending Transactions	18.1	1.87	177.4	1.03	143.5	1.14	
Borrowed Money	273.6	1.03	295.9	1.20	276.3	1.43	
Corporate Bonds	572.4	5.02	577.5	4.27	563.3	4.42	
Other Interest-Bearing Liabilities	0.3	n.m.	0.3	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	
Net Interest Income/Yield on Interest-Earning Assets	7,511.7	0.88	8,045.1	0.89	8,518.8	1.33	

Non-Consolidated Balance Sheets	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
Assets:							
Cash and Due From Banks	135.3	137.8	235.0	190.0	193.1	238.0	161.9
Call Loans	175.7	20.0	71.0	43.1	67.1	736.1	544.7
Receivables Under Resale Agreements	-	-	-	-	-	-	3.5
Collateral Related to Securities Borrowing Transactions	80.2	27.2	103.9	11.0	47.6	73.4	92.5
Other Monetary Claims Purchased	52.4 350.9	63.7	68.0 348.4	69.8	161.6 284.0	171.1	151.0
Trading Assets Monetary Assets Held in Trust	547.1	393.6 628.3	690.6	284.1 687.3	674.6	207.3 603.5	199.5 625.3
Securities	1,849.6	2,049.1	2,150.0	2,062.0	2,063.2	2,590.9	2,300.4
Valuation Allowance for Investments	1,043.0	2,043.1	2,100.0	(15.9)	(15.9)	2,000.5	2,000.4
Loans and Bills Discounted	4,099.4	4,683.7	4,847.0	5,075.2	5,178.7	5,335.1	5,273.4
Foreign Exchanges	9.6	13.9	10.7	15.0	30.5	26.7	18.8
Other Assets	257.5	238.5	284.1	325.6	373.6	437.7	429.7
Premises and Equipment	21.3	21.3	21.1	20.7	21.3	21.0	21.9
Intangible Assets	14.4	13.6	13.0	13.4	13.5	14.1	14.7
Deferred Issuance Expenses for Debentures	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
Customers' Liabilities for Acceptances and Guarantees	30.3	21.5	19.5	18.3	19.4	19.4	16.5
Reserve for Credit Losses Total Assets	(106.4) 7,547.0	(98.4) 8,243.9	(101.1) 8,788.6	(106.9) 8,728.9	(105.9) 9,035.9	(100.5) 10,405.3	(99.6) 9,783.5
Liabilities and Equity	7,547.0	6,243.9	0,700.0	6,726.9	9,035.9	10,405.3	9,783.5
Liabilities:							
Deposits	4,283.4	4.665.6	4,807.9	4,991.2	5,101.5	5,192.8	5,300.8
Negotiable Certificates of Deposit	237.9	348.3	315.1	480.1	474.9	719.3	935.7
Debentures	848.4	759.5	713.2	703.9	694.3	687.8	671.6
Call Money	79.2	449.9	808.1	692.7	698.0	1,377.4	751.3
Collateral Related to Securities Lending Transactions	76.0	41.4	180.8	8.3	78.4	287.6	157.6
Bills Sold	50.0	-	-	-	-	-	-
Trading Liabilities	144.2	98.0	94.7	87.3	117.5	99.5	124.6
Borrowed Money	279.5	320.8	287.3	276.7	295.9	293.2	294.0
Foreign Exchanges	0.2	0.2	0.6	0.3	0.3	0.2	0.3
Corporate Bonds	451.6	459.4	561.2	562.4	589.0	566.5	561.0
Other Liabilities	218.4	328.5	226.5 8.0	237.6	295.7	510.3	303.4
Accrued Employees' Bonuses Reserve for Retirement Benefits	3.4 0.1	5.3 0.1	0.1	9.8 0.7	3.4 0.6	5.8 0.4	8.5 0.3
Acceptances and Guarantees	30.3	21.5	19.5	18.3	19.4	19.4	16.5
Total Liabilities	6,703.2	7,499.3	8,023.6	8,070.0	8,369.5	9,760.8	9,126.3
Equity:	0,7 00.2	1,100.0	0,020.0	0,07.0.0	0,000.0	0,1 00.0	0,120.0
Total Shareholders' Equity	858.0	751.4	770.2	664.4	685.6	659.6	678.9
Capital Stock	451.2	451.2	451.2	451.2	451.2	451.2	451.2
Capital Surplus	18.5	18.5	18.5	18.5	18.5	18.5	18.5
Additional Paid-in Capital	18.5	18.5	18.5	18.5	18.5	18.5	18.5
Retained Earnings	392.7	418.1	372.9	267.1	288.3	262.4	281.6
Legal Reserve	8.5	8.5	9.2	9.2	9.7	9.7	9.8
Other Retained Earnings	384.1	409.5 409.5	363.6	257.8	278.5	252.6	271.7
Unappropriated Retained Earnings Treasury Stock, at Cost	384.1 (4.5)	(136.5)	363.6 (72.5)	257.8 (72.5)	278.5 (72.5)	252.6 (72.5)	271.7 (72.5)
Total Net Unrealized Gain (Loss)	(14.2)	(7.0)	(5.7)	(6.0)	(19.9)	(16.0)	(22.6)
Unrealized Gain (Loss) on Available-For-Sale Securities	1.1	(1.3)	3.6	4.1	5.0	(4.4)	(13.4)
Deferred Gain (Loss) on Derivatives Under Hedge Accounting	(15.3)	(5.6)	(9.4)	(10.2)	(25.0)	(11.6)	(9.2)
Stock Acquisition Rights	0.0	0.2	0.4	0.5	0.6	0.8	1.0
Total Equity	843.7	744.6	764.9	658.8	666.3	644.5	657.2
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
Problem Claims (Non-Consolidated)		-0000-0	2020-12	-0007-0	-0000	-0005-0	000=-
(i) Claims Classified Under the Financial Revitalization Law	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
Claims Against Bankrupt and Quasi-Bankrupt Obligors Doubtful Claims	0.5 20.2	0.3	0.9	0.9 10.8	0.6 10.7	9.9	9.9
Substandard Claims	20.2	8.3 17.3	6.0 15.8	16.2	15.9	23.5 12.6	23.2 6.2
Total (A)	41.9	26.0	22.7	27.9	27.2	45.9	39.3
Total Claims (B)	4,253.8	4,806.5	4,974.4	5,294.6	5,469.9	5,630.1	5,546.1
(A)/(B) X 100 (%)	0.98%	0.54%	0.46%	0.53%	0.50%	0.82%	0.71%
(Ref.) Amount of Write-Off	2.4	3.4	3.4	6.4	6.5	15.8	15.7
(ii) Risk Monitored Loans (Non-Consolidated)	2006.6	2006.9	2006.12	2007.3	2007.6	2007.9	2007.12
Loans to Bankrupt Obligors	0.3	0.2	0.8	0.6	0.3	0.3	0.3
Non-Accrual Deliquent Loans	20.0	8.1	5.7	10.6	10.5	32.7	32.4
Loans Past Due Three Months or More	0.0	0.0	0.0	0.0	0.0	6.0	0.0
Restructured Loans Total (A)	21.0 41.4	17.2 25.6	15.7 22.3	16.1 27.4	15.8 26.7	6.4 45.6	6.0 38.8
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
(A)/(B) X 100 (%)	1.01%	0.55%	0.46%	0.54%	0.52%	0.86%	0.74%
Reserve for Credit Losses (C)	106.4	98.4	101.1	106.9	105.9	100.5	99.6
Reserve Ratios (C)/(A) X 100 (%)	256.7%	384.2%	452.2%	389.2%	396.0%	220.4%	256.4%
A CALL TO A CALL					70	270	70
Balance of Deposits (Non-Consolidated)	2006.6	2006.9	2006.12	2007.3	2007.6		2007.12
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
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
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