

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

四半期データブック 2012年3月末
(2012年5月8日)

Quarterly Data Book for the Twelve Months
Ended March 31, 2012
(May 8, 2012)



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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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* の項目は経営管理ベースで表示をしております。

* Management accounting basis

Section 1. 新生銀行 連結財務関連データ

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

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

財務の概要*	Results of Operations*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金利益	Net Interest Income	44.6	41.5	36.6	33.8	31.2	29.4	27.9	28.2
非資金利益	Non-Interest Income	25.8	43.5	49.8	16.1	26.1	18.7	21.4	19.7
役務取引等利益	Net Fees and Commissions	6.0	6.2	6.0	7.7	7.1	6.7	6.2	5.1
特定取引利益	Net Trading Income	3.8	3.3	0.7	3.7	3.5	3.0	1.4	5.6
その他業務利益	Net Other Business Income	16.0	33.9	43.0	4.7	15.4	9.0	13.7	8.9
業務粗利益	Total Revenue	70.4	85.1	86.4	50.0	57.4	48.2	49.3	47.9
経費	General and Administrative Expenses	36.4	36.3	35.6	34.3	31.1	32.1	32.1	32.4
実質業務純益	Ordinary Business Profit	34.0	48.8	50.8	15.6	26.2	16.0	17.1	15.4
与信関連費用	Net Credit Costs	13.8	38.5	(3.0)	19.0	2.1	6.6	3.1	0.3
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	20.1	10.2	53.8	(3.4)	24.0	9.4	14.0	15.1
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	3.4	3.4	3.1	3.0	3.1	3.1	2.8	2.8
その他利益(損失)	Other Gains (Losses)	(0.6)	1.7	0.8	(11.9)	(0.7)	(0.7)	(8.1)	(25.7)
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	16.1	8.5	51.5	(18.5)	20.2	5.5	2.9	(13.3)
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.2	0.9	0.4	0.3	1.0	0.6	0.9	0.3
法人税等調整額	Deferred Income Tax (Benefit)	(0.5)	2.2	1.6	1.8	0.0	1.7	0.9	(0.3)
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.5	2.3	2.3	0.7	1.0	0.9	0.8	0.8
四半期純利益(損失)	Net Income (Loss)	13.8	3.0	47.2	(21.4)	18.1	2.1	0.2	(14.2)
キャッシュベース四半期純利益(損失)	Cash Basis Net Income (Loss)	16.7	5.9	49.8	(18.7)	20.8	4.8	2.1	(11.7)

連結損益計算書	Consolidated Statements of Operations	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
経常収益	Ordinary Income	123.1	131.6	106.3	104.7	118.3	105.3	98.8	90.6
資金運用収益	Interest Income	58.3	54.4	48.6	45.6	42.6	40.4	38.6	37.9
貸出金利息	Interest on Loans and Bills Discounted	50.0	46.5	42.1	39.8	37.0	35.5	34.2	33.4
有価証券利息配当金	Interest and Dividends on Securities	6.6	6.0	5.1	5.9	5.1	4.5	4.0	4.0
その他の資金運用収益	Other Interest Income	1.6	1.8	1.4	(0.2)	0.4	0.3	0.2	0.4
役務取引等収益	Fees and Commissions Income	12.3	12.0	11.3	13.2	12.7	12.4	11.2	10.5
特定取引収益	Trading Income	8.0	4.5	(0.4)	2.3	4.9	4.3	1.6	5.7
その他業務収益	Other Business Income	40.7	56.3	40.6	42.4	45.0	40.3	36.6	28.1
その他経常収益	Other Ordinary Income	3.5	4.2	6.0	1.0	13.0	7.7	10.5	8.3
経常費用	Ordinary Expenses	106.9	129.6	81.7	123.0	98.0	98.8	97.7	101.8
資金調達費用	Interest Expenses	13.7	12.8	12.0	11.8	11.3	11.0	10.7	9.7
預金利息	Interest on Deposits	9.7	8.5	8.1	7.5	7.4	7.5	7.3	6.3
借入金利息	Interest on Borrowings	1.8	1.9	1.5	1.7	1.4	1.4	1.3	1.3
社債利息	Interest on Corporate Bonds	1.1	1.3	1.3	1.6	1.4	1.3	1.3	1.5
その他の資金調達費用	Other Interest Expenses	1.1	1.0	0.9	0.8	1.0	0.6	0.6	0.5
役務取引等費用	Fees and Commissions Expenses	6.3	5.7	5.3	5.5	5.6	5.6	5.0	5.4
特定取引費用	Trading Losses	4.2	1.2	(1.1)	(1.4)	1.4	1.3	0.2	0.0
その他業務費用	Other Business Expenses	26.7	29.0	26.0	36.6	37.4	29.2	25.1	20.4
営業経費	General and Administrative Expenses	40.5	40.4	39.4	38.1	34.8	35.9	35.6	35.9
のれん償却額	Amortization of Goodwill	2.1	2.1	2.0	1.9	1.9	2.0	1.8	1.8
無形資産償却額	Amortization of Intangible Assets Acquired in Business Combinations	1.2	1.2	1.1	1.1	1.1	1.1	1.0	1.0
営業経費(のれん及び無形資産償却を除く)	Other General and Administrative Expenses	37.1	36.9	36.2	35.0	31.7	32.7	32.7	33.1
その他経常費用	Other Ordinary Expenses	15.3	40.2	0.0	32.3	7.3	15.5	20.9	30.2
貸倒引当金繰入額	Provision of Reserve for Credit Losses	10.7	34.4	(2.3)	18.8	4.5	7.0	5.1	2.3
その他	Other	4.5	5.7	2.3	13.4	2.8	8.5	15.8	27.8
経常利益(損失)	Ordinary Profit (Loss)	16.1	2.0	24.5	(18.3)	20.3	6.5	1.0	(11.2)
特別利益	Extraordinary Gains	4.0	7.8	28.1	5.9	0.1	0.3	2.2	0.2
特別損失	Extraordinary Losses	4.0	1.3	1.1	6.0	0.2	1.3	0.3	2.4
税金等調整前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	16.1	8.5	51.5	(18.5)	20.2	5.5	2.9	(13.3)
税金	Income Taxes (Benefit):								
法人税、住民税及び事業税	Income Taxes (Benefits) - Current	0.2	0.9	0.4	0.3	1.0	0.6	0.9	0.3
法人税等調整額	Income Taxes (Benefits) - Deferred	(0.5)	2.2	1.6	1.8	0.0	1.7	0.9	(0.3)
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.5	2.3	2.3	0.7	1.0	0.9	0.8	0.8
四半期純利益(損失)	Net Income (Loss)	13.8	3.0	47.2	(21.4)	18.1	2.1	0.2	(14.2)

連結包括利益計算書	Consolidated Statements of Comprehensive Income	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
少数株主損益調整前当期純利益	Income before Minority Interests	16.3	n/a	n/a	n/a	19.1	3.0	1.1	(13.3)
その他の包括利益(損失)	Other Comprehensive Income (Loss)	(11.5)	n/a	n/a	n/a	2.7	0.3	1.7	9.2
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-sale Securities	(0.5)	n/a	n/a	n/a	3.9	3.7	0.5	6.2
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(3.0)	n/a	n/a	n/a	(1.1)	(1.4)	0.1	0.9
為替換算調整勘定	Foreign Currency Translation Adjustments	(7.4)	n/a	n/a	n/a	(0.0)	(1.3)	0.8	1.5
持分法適用会社に対する持分相当額	Share of Other Comprehensive Income in Affiliates	(0.3)	n/a	n/a	n/a	(0.0)	(0.5)	0.1	0.4
包括利益	Comprehensive Income	4.8	n/a	n/a	n/a	21.8	3.4	2.8	(4.1)
親会社株主に係る包括利益	Owners of the Parent	8.0	n/a	n/a	n/a	20.9	3.6	1.5	(5.2)
少数株主に係る包括利益(損失)	Minority Interests	(3.1)	n/a	n/a	n/a	0.9	(0.1)	1.2	1.1

非金利利益*	Non-Interest Income*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
役務取引等利益	Net Fees and Commissions	6.0	6.2	6.0	7.7	7.1	6.7	6.2	5.1
特定取引利益	Net Trading Income	3.8	3.3	0.7	3.7	3.5	3.0	1.4	5.6
その他業務利益	Net Other Business Income	16.0	33.9	43.0	4.7	15.4	9.0	13.7	8.9
うちリース収益・割賦収益	Income on Leased Assets and Installment Receivables, Net	9.8	9.8	9.7	9.2	9.3	9.3	9.1	8.9
非資金利益	Non-Interest Income	25.8	43.5	49.8	16.1	26.1	18.7	21.4	19.7

経費*	General and Administrative Expenses*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
人件費	Personnel Expenses	13.4	14.2	13.7	13.5	12.5	12.9	12.9	12.7
店舗関連費用	Premises Expenses	5.8	5.7	6.0	5.5	5.0	5.2	5.1	5.0
通信・データ費、システム費	Technology and Data Processing Expenses	5.1	4.7	4.6	4.6	4.1	4.2	4.1	4.7
広告費	Advertising Expenses	2.5	2.6	2.4	1.6	2.1	2.3	2.3	2.3
消費税・固定資産税等	Consumption and Property Taxes	2.3	1.8	1.9	1.6	1.4	1.4	1.8	1.6
預金保険料	Deposit Insurance Premium	1.3	1.3	1.3	1.3	1.1	1.1	1.1	1.1
その他	Other General and Administrative Expenses	5.7	5.6	5.3	5.9	4.6	4.9	4.6	4.7
経費	General and Administrative Expenses	36.4	36.3	35.6	34.3	31.1	32.1	32.1	32.4

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

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

与信関連費用	Net Credit Costs	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	3.0	4.4	(0.1)	0.2	1.3	2.7	0.9	0.6
貸倒引当金繰入	Net (Reversal) Provision of Reserve for Loan Losses	10.7	34.4	(2.3)	18.8	4.5	7.0	22.4	2.3
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	3.2	24.7	(3.1)	5.5	(0.1)	4.2	(6.8)	(3.1)
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	7.5	9.6	0.7	13.2	4.6	2.8	29.2	5.4
特定海外債権引当勘定繰入	Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	-	(0.0)	(0.0)	-	-	(0.0)	-	-
その他貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Other Credit Losses	0.0	-	-	-	-	-	(17.2)	-
リース業務関連のその他与信関連費用	Other Credit Costs Relating to Leasing Business	0.0	(0.3)	(0.5)	0.0	(0.7)	(0.2)	(0.2)	(0.4)
償却債権取立益	Recoveries of Written-off Claims	-	-	-	-	(3.0)	(2.9)	(2.6)	(2.1)
与信関連費用	Net Credit Costs	13.8	38.5	(3.0)	19.0	2.1	6.6	3.1	0.3

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

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

のれん及び無形資産償却額	Amortization of Goodwill and Other Intangible Assets	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
新生フィナンシャル	Shinsei Financial	2.5	2.5	2.2	2.2	2.2	2.2	2.0	1.9
シンキ	Shinki	(0.0)	(0.1)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
アプラスフィナンシャル	APLUS FINANCIAL	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
昭和リース	Showa Leasing	0.7	0.7	0.7	0.7	0.7	0.7	0.7	0.7
その他	Others	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
のれん及び無形資産償却額	Amortization of Goodwill and Other Intangible Assets	3.4	3.4	3.1	3.0	3.1	3.1	2.8	2.8

その他利益(損失)	Other Gains (Losses)	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
特別損益	Extraordinary Income (Loss)	(1.2)	3.4	2.3	(4.2)	(0.0)	(1.0)	1.8	(2.1)
固定資産処分損益	Net Gain on Disposal of Premises and Equipment	(0.1)	(0.0)	(0.1)	(0.2)	0.0	(0.1)	(0.0)	(0.3)
固定資産処分損失引当金繰入額	Provision for Loss on Disposition of Premises and Equipment	-	-	-	-	-	-	-	-
償却債権取立益	Recoveries of Write-off Claims	2.5	4.5	3.2	4.5	-	-	-	-
資産除去債務会計適用期首時点影響額	Losses on Application of New Accounting Standard for Asset Retirement Obligations	(3.5)	-	-	-	-	-	-	-
その他の特別利益	Other Extraordinary Income	(0.1)	(0.9)	(0.8)	(8.5)	(0.1)	(0.8)	1.9	(1.8)
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	0.9	(0.9)	-	(10.1)	(0.8)	-	(11.0)	(21.0)
新生フィナンシャル	Shinsei Financial	0.9	(0.9)	-	(4.7)	(0.8)	-	(5.0)	(10.1)
シンキ	Shinki	-	-	-	(2.1)	-	-	(5.0)	(6.5)
アプラスフィナンシャル	APLUS FINANCIAL	-	-	-	(3.2)	-	-	(1.0)	(4.3)
その他	Other	-	-	-	-	-	-	-	-
その他	Other	(0.3)	(0.7)	(1.4)	(1.1)	0.1	0.3	0.9	(2.4)
その他利益(損失)	Other Gains (Losses)	(0.6)	1.7	0.8	(15.5)	(0.7)	(0.7)	(8.1)	(25.7)

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

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

少数株主利益	Minority Interests in Net Income of Subsidiaries	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
当行子会社SPCが発行する優先出資証券への利払い	Dividends on Perpetual Preferred Securities (Hybrid Tier I Capital) issued by Foreign SPCs	2.4	2.2	2.1	0.8	0.7	0.7	0.7	0.7
アプラスフィナンシャル発行の優先株への配当金	Dividends on APLUS FINANCIAL's Preferred Stock	-	-	-	-	-	-	-	-
その他	Others	0.1	0.1	0.2	(0.1)	0.2	0.1	0.0	0.0
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.5	2.3	2.3	0.7	1.0	0.9	0.8	0.8

資金運用/調達(リース・割賦売掛金を含む)の状況 (平均残高)*	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance)*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	5,036.7	4,705.1	4,534.3	4,446.7	4,259.6	4,181.0	4,058.4	4,140.2
リース債権およびリース投資資産・割賦売掛金	Leased Assets and Installment Receivables	591.4	559.8	566.1	549.5	547.9	540.1	543.3	551.3
有価証券	Securities	3,139.7	2,744.0	2,768.4	3,573.6	3,019.1	2,504.8	2,109.6	1,944.9
その他資金運用勘定	Other Interest-Earning Assets	513.7	760.8	448.2	438.8	282.1	381.7	346.8	394.5
資金運用勘定合計(A)	Total Revenue on Interest-Earning Assets (A)	9,281.5	8,769.8	8,317.2	9,008.9	8,108.8	7,607.7	7,058.3	7,031.0
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	6,329.7	5,925.0	5,791.1	5,740.7	5,686.5	5,652.6	5,627.1	5,527.7
債券	Debentures	476.0	444.1	411.2	373.9	339.6	327.1	311.7	303.7
借入金	Borrowed Money	1,238.9	1,364.1	1,316.9	1,768.6	1,003.1	625.8	467.7	492.4
劣後借入	Subordinated Debt	102.0	102.0	102.0	101.9	98.4	93.7	92.9	93.0
その他借入金	Other Borrowed Money	1,136.9	1,262.1	1,214.9	1,666.6	904.6	532.0	374.7	399.3
社債	Corporate Bonds	196.0	178.3	190.9	197.9	178.1	158.8	158.3	185.3
劣後社債	Subordinated Bonds	152.9	158.2	153.9	163.1	149.4	134.5	136.3	162.2
その他社債	Other Corporate Bonds	43.0	20.0	37.0	34.8	28.7	24.2	22.0	23.1
その他資金調達勘定	Other Interest-Bearing Liabilities	699.7	386.6	389.9	608.5	736.9	533.2	334.2	299.5
資金調達勘定合計(B)	Total Expense on Interest-Bearing Liabilities (B)	8,940.5	8,298.3	8,100.3	8,689.8	7,944.5	7,297.7	6,899.2	6,808.8
純資金利鞘(ネットインタレストマージン)(A)-(B)	Net Interest Margin (A)-(B)								
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	(121.6)	9.0	(261.9)	(204.4)	(392.4)	(257.6)	(411.2)	(346.2)
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	462.7	462.5	478.8	523.5	556.7	567.6	570.2	568.4
非金利負債合計(C)	Total Non Interest-Bearing Sources of Funds(C)	341.1	471.5	216.9	319.1	164.3	309.9	159.0	222.1
資金調達勘定・非金利負債合計(D)=(B)+(C)	Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds (D)=(B)+(C)	9,281.5	8,769.8	8,317.2	9,008.9	8,108.8	7,607.7	7,058.3	7,031.0
資金利益/資金運用利回り(リース・割賦売掛金を含む)(A)-(D)	Net Revenue/Yield on Interest-Earning Assets (A)-(D)								
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	9,281.5	8,769.8	8,317.2	9,008.9	8,108.8	7,607.7	7,058.3	7,031.0
差引:リース債権およびリース投資資産・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	591.4	559.8	566.1	549.5	547.9	540.1	543.3	551.3
経常収益ベース資金運用勘定	Total Interest Income	8,690.1	8,210.0	7,751.0	8,459.3	7,560.9	7,067.6	6,514.9	6,479.6
資金調達費用	Total Interest Expenses	-	-	-	-	-	-	-	-
資金利益	Net Interest Income	-	-	-	-	-	-	-	-

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

: 前期の数値は今期の表記に調整されています。

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

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

資金運用/調達(リース・割賦売掛金を含む)の状況 (利息)*	Interest-Earning Assets and Interest-Bearing Liabilities (Interest)*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	50.0	46.5	42.1	39.8	37.0	35.5	34.2	33.4
リース債権およびリース投資資産・割賦売掛金	Leased Assets and Installment Receivables	9.8	9.8	9.7	9.2	9.3	9.3	9.1	8.9
有価証券	Securities	6.6	6.0	5.1	5.9	5.1	4.5	4.0	4.0
その他資金運用勘定	Other Interest-Earning Assets	1.6	1.8	1.4	(0.2)	0.4	0.3	0.2	0.4
資金運用勘定合計 (A)	Total Revenue on Interest-Earning Assets (A)	68.2	64.3	58.4	54.8	51.9	49.8	47.7	46.8
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	9.8	8.7	8.2	7.6	7.5	7.6	7.4	6.4
債券	Debentures	0.7	0.6	0.5	0.4	0.4	0.3	0.3	0.3
借入金	Borrowed Money	1.8	1.9	1.5	1.7	1.4	1.4	1.3	1.3
劣後借入	Subordinated Debt	0.2	0.2	0.2	0.2	0.3	0.4	0.4	0.4
その他借入金	Other Borrowed Money	1.5	1.7	1.3	1.5	1.1	1.0	0.8	0.8
社債	Corporate Bonds	1.1	1.3	1.3	1.6	1.4	1.3	1.3	1.5
劣後社債	Subordinated Bonds	1.0	1.3	1.2	1.5	1.3	1.2	1.3	1.4
その他社債	Other Corporate Bonds	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.1
その他資金調達勘定	Other Interest-Bearing Liabilities	0.2	0.2	0.2	0.2	0.4	0.1	0.1	0.1
資金調達勘定合計 (B)	Total Expense on Interest-Bearing Liabilities (B)	13.7	12.8	12.0	11.8	11.3	11.0	10.7	9.7
純資金利鞘(ネットインタレストマージン) (A)-(B)	Net Interest Margin (A)-(B)	54.4	51.4	46.4	43.0	40.5	38.7	37.0	37.1
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
非金利負債合計 (C)	Total Non Interest-Bearing Sources of Funds (C)	-	-	-	-	-	-	-	-
資金調達勘定・非金利負債合計 (D)=(B)+(C)	Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds (D)=(B)+(C)	13.7	12.8	12.0	11.8	11.3	11.0	10.7	9.7
資金利益/資金運用利回り(リース・割賦売掛金を含む) (A)-(D)	Net Revenue/Yield on Interest-Earning Assets (A)-(D)	54.4	51.4	46.4	43.0	40.5	38.7	37.0	37.1
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	68.2	64.3	58.4	54.8	51.9	49.8	47.7	46.8
差引:リース債権およびリース投資資産・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	9.8	9.8	9.7	9.2	9.3	9.3	9.1	8.9
経常収益ベース資金運用勘定	Total Interest Income	58.3	54.4	48.6	45.6	42.6	40.4	38.6	37.9
資金調達費用	Total Interest Expenses	13.7	12.8	12.0	11.8	11.3	11.0	10.7	9.7
資金利益	Net Interest Income	44.6	41.5	36.6	33.8	31.2	29.4	27.9	28.2

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

: 前期の数字は今期の表記に調整されています。

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

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

資金運用/調達(リース・割賦売掛金を含む)の状況 (利回り(%))*	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%))*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	3.99	3.92	3.68	3.64	3.49	3.37	3.35	3.28
リース・割賦売掛金	Leased Assets and Installment Receivables	6.71	6.97	6.85	6.79	6.82	6.84	6.67	6.56
有価証券	Securities	0.86	0.88	0.74	0.68	0.69	0.72	0.76	0.84
その他資金運用勘定	Other Interest-Earning Assets	---	---	---	---	---	---	---	---
資金運用勘定合計 (A)	Total Revenue on Interest-Earning Assets (A)	2.95	2.91	2.79	2.47	2.57	2.60	2.69	2.70
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.63	0.58	0.57	0.54	0.53	0.53	0.52	0.47
債券	Debentures	0.61	0.57	0.54	0.51	0.51	0.48	0.44	0.41
借入金	Borrowed Money	0.58	0.57	0.48	0.40	0.58	0.94	1.14	1.08
劣後借入	Subordinated Debt	0.92	0.90	0.88	0.83	1.29	2.04	2.07	2.09
その他借入金	Other Borrowed Money	0.56	0.54	0.45	0.37	0.50	0.75	0.91	0.84
社債	Corporate Bonds	2.26	3.07	2.85	3.38	3.23	3.48	3.51	3.33
劣後社債	Subordinated Bonds	2.72	3.37	3.21	3.81	3.56	3.82	3.80	3.53
その他社債	Other Corporate Bonds	0.62	0.71	1.35	1.41	1.52	1.60	1.68	1.93
その他資金調達勘定	Other Interest-Bearing Liabilities	---	---	---	---	---	---	---	---
資金調達勘定合計 (B)	Total Expense on Interest-Bearing Liabilities (B)	0.62	0.62	0.59	0.55	0.57	0.60	0.62	0.58
純資金利鞘(ネットインタレストマージン) (A)-(B)	Net Interest Margin (A)-(B)	2.33	2.29	2.20	1.92	2.00	2.00	2.07	2.12
非金利負債	Non Interest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Non Interest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計-少数株主持分	Total Equity Excluding Minority Interest in Subsidiaries	-	-	-	-	-	-	-	-
非金利負債合計	Total Non Interest-Bearing Sources of Funds	-	-	-	-	-	-	-	-
資金調達勘定・非金利負債合計	Sum of Total Expense on Interest-Bearing Liabilities and Non-Interest-Bearing Sources of Funds	0.59	0.58	0.57	0.53	0.56	0.57	0.60	0.56
資金利益/資金運用利回り(リース・割賦売掛金を含む)	Net Revenue/Yield on Interest-Earning Assets	2.36	2.33	2.22	1.94	2.01	2.02	2.08	2.14
経常収益ベース資金運用勘定/収益への組み替え	Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Total Revenue on Interest-Earning Assets	2.95	2.91	2.79	2.47	2.57	2.60	2.69	2.70
差引:リース債権およびリース投資資産・割賦売掛金	Less: Income on Leased Assets and Installment Receivables, Net	6.71	6.97	6.85	6.79	6.82	6.84	6.67	6.56
経常収益ベース資金運用勘定	Total Interest Income	2.69	2.63	2.49	2.19	2.26	2.27	2.35	2.38
資金調達費用	Total Interest Expenses	-	-	-	-	-	-	-	-
資金利益	Net Interest Income	-	-	-	-	-	-	-	-

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

: 前期の数値は本期の表記に調整されています。

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

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

連結貸借対照表	Consolidated Balance Sheets	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	655.4	469.8	519.0	452.7	371.4	329.4	496.1	413.7
コールローン及び買入手形	Call Loans	13.9	31.5	8.6	-	12.0	30.1	-	15.7
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	15.0	18.3
債券貸借取引支払保証金	Receivables under Securities Borrowing Transactions	5.1	33.3	33.5	10.3	36.0	52.4	29.2	114.0
買入金銭債権	Other Monetary Claims Purchased	228.8	178.4	163.7	157.0	135.8	147.0	131.5	130.9
特定取引資産	Trading Assets	217.9	246.9	210.6	195.3	210.7	239.1	209.2	202.6
金銭の信託	Monetary Assets Held in Trust	281.9	278.6	262.0	253.6	241.4	276.4	274.1	267.6
有価証券	Securities	2,832.9	2,639.9	3,153.8	3,286.3	2,703.3	2,220.1	1,895.5	1,873.4
貸出金	Loans and Bills Discounted	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0	4,125.5	4,076.5	4,136.8
外国為替	Foreign Exchanges	17.4	12.3	15.0	42.0	29.7	22.2	24.6	18.8
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	208.8	204.7	203.5	206.2	199.5	198.3	195.7	197.4
その他資産	Other Assets	1,124.9	1,204.8	869.4	794.7	779.5	772.3	729.3	686.7
割賦売掛金	Installment Receivables	344.8	347.7	340.8	330.4	325.1	324.4	338.7	347.9
有形固定資産	Premises and Equipment	51.5	51.2	54.5	50.0	50.5	48.6	52.1	54.1
有形リース資産	Tangible Leased Assets as Lessor	17.3	17.2	16.7	13.7	14.2	13.8	16.8	17.2
無形固定資産	Intangible Assets	106.0	102.9	98.8	96.0	92.8	89.4	86.0	81.0
のれん	Goodwill	55.6	53.5	51.5	49.5	47.5	45.5	43.7	41.9
無形資産	Other Intangible Assets	24.0	22.7	21.6	20.5	19.4	18.2	17.2	16.2
債券繰延資産	Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	17.2	16.4	20.3	18.6	18.0	16.0	15.4	15.8
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	609.7	606.1	593.9	575.7	570.9	557.2	558.7	562.6
貸倒引当金	Reserve for Credit Losses	(197.7)	(218.1)	(190.7)	(199.2)	(192.5)	(184.3)	(185.2)	(180.6)
資産の部合計	Total Assets	10,947.0	10,464.0	10,428.2	10,231.5	9,473.9	8,940.5	8,604.5	8,609.6
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	5,812.3	5,570.5	5,451.7	5,436.6	5,469.2	5,384.3	5,347.1	5,184.3
譲渡性預金	Negotiable Certificates of Deposit	284.1	319.6	232.7	174.0	308.1	152.9	179.4	178.0
債券	Debentures	457.8	425.2	384.4	348.2	329.7	313.1	305.5	294.1
コールマネー及び売渡手形	Call Money and Bills Sold	180.4	160.4	165.4	160.3	140.3	140.2	140.1	210.1
売現先勘定	Payables under Repurchase Agreements	-	-	-	-	-	-	-	-
債券貸借取引受入担保金	Payables under Securities Lending Transactions	399.8	140.8	315.4	269.6	468.0	223.0	45.9	148.5
コマーシャルペーパー	Commercial Paper	0.0	-	-	-	-	-	-	-
特定取引負債	Trading Liabilities	180.2	196.9	167.4	147.7	160.4	191.2	161.7	176.0
借入金	Borrowed Money	1,234.3	1,336.1	1,291.2	1,672.7	594.3	547.2	457.9	476.7
外国為替	Foreign Exchanges	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0
短期社債	Short-Term Corporate Bonds	25.5	20.4	28.1	22.8	39.6	43.6	63.0	50.7
社債	Corporate Bonds	163.4	180.8	176.9	179.6	177.1	163.6	163.7	168.7
その他負債	Other Liabilities	894.0	830.5	1,002.6	569.3	538.7	551.7	501.2	465.6
賞与引当金	Accrued Employees' Bonuses	3.0	4.9	5.8	8.0	2.3	4.3	5.1	7.2
役員賞与引当金	Accrued Directors' Bonuses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
退職給付引当金	Reserve for Employees' Retirement Benefits	7.0	7.4	7.2	11.0	8.2	7.0	7.0	7.0
役員退職慰労引当金	Reserve for Directors' Retirement Benefits	0.2	0.2	0.2	0.2	0.2	0.1	0.2	0.2
利息返還損失引当金	Reserve for Losses on Interest Repayments	54.3	46.7	39.4	43.1	36.0	29.9	35.2	50.9
固定資産処分損失引当金	Reserve for Losses on Disposal of Premises and Equipment	0.0	-	-	-	-	-	-	-
訴訟損失引当金	Reserve for Losses on Litigation	-	-	-	-	-	-	-	-
特別法上の引当金	Reserve under Special Law	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
繰延税金負債	Deferred Tax Liabilities	0.5	2.6	0.5	0.6	0.6	0.3	0.4	0.6
支払承諾	Acceptances and Guarantees	609.7	606.1	593.9	575.7	570.9	557.2	558.7	562.6
負債の部合計	Total Liabilities	10,307.5	9,849.8	9,863.5	9,620.3	8,844.2	8,310.4	7,972.7	7,982.0
純資産の部:	Equity:								
株主資本合計	Shareholders' Equity	473.6	476.6	523.8	574.1	589.7	591.8	592.1	577.9
資本金	Common Stock	476.2	476.2	476.2	512.2	512.2	512.2	512.2	512.2
資本剰余金	Capital Surplus	43.5	43.5	43.5	79.4	79.4	79.4	79.4	79.4
利益剰余金	Retained Earnings	26.3	29.3	76.5	55.0	70.5	72.7	73.0	58.8
自己株式	Treasury Stock, at Cost	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
その他の包括利益累計額合計	Accumulated Other Comprehensive Income	(8.5)	(19.9)	(25.9)	(27.9)	(25.1)	(23.7)	(22.4)	(13.5)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	0.8	(8.2)	(10.4)	(15.2)	(11.2)	(7.4)	(6.9)	(0.6)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(6.4)	(7.9)	(12.6)	(10.1)	(11.3)	(12.8)	(12.7)	(11.7)
為替換算調整勘定	Foreign Currency Translation Adjustments	(2.9)	(3.6)	(2.8)	(2.5)	(2.5)	(3.4)	(2.8)	(1.1)
新株予約権	Stock Acquisition Rights	1.5	1.6	1.5	1.4	1.3	1.3	1.3	1.3
少数株主持分	Minority Interests	172.8	155.8	65.2	63.4	63.8	60.6	60.7	61.8
純資産の部合計	Total Equity	639.5	614.1	564.6	611.1	629.7	630.1	631.7	627.6
負債及び純資産の部合計	Total Liabilities and Equity	10,947.0	10,464.0	10,428.2	10,231.5	9,473.9	8,940.5	8,604.5	8,609.6

買入金銭債権	Other Monetary Claims Purchased	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
売買目的の買入金銭債権	Trading Purpose	n/a	120.6	n/a	105.3	n/a	79.7	n/a	67.2
その他の買入金銭債権	Other	n/a	57.7	n/a	51.6	n/a	67.2	n/a	63.7
買入金銭債権	Total Other Monetary Claims Purchased	228.8	178.4	163.7	157.0	135.8	147.0	131.5	130.9
金銭の信託	Monetary Assets Held in Trust	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
運用目的の金銭の信託	Trading Purpose	n/a	188.3	n/a	163.9	n/a	145.7	n/a	132.0
その他の金銭の信託	Other	n/a	90.3	n/a	89.7	n/a	130.7	n/a	135.6
金銭の信託	Total Monetary Assets Held in Trust	281.9	278.6	262.0	253.6	241.4	276.4	274.1	267.6
有価証券	Securities	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
国債	Japanese National Government Bonds	n/a	1,778.0	n/a	2,462.6	n/a	1,604.4	n/a	1,285.1
地方債	Japanese Local Government Bonds	n/a	1.8	n/a	1.7	n/a	1.7	n/a	1.7
社債	Japanese Corporate Bonds	n/a	388.7	n/a	344.0	n/a	271.0	n/a	251.0
株式	Japanese Equity Securities	n/a	25.1	n/a	26.0	n/a	24.8	n/a	27.7
その他の証券	Foreign Bonds and Other	n/a	446.2	n/a	451.9	n/a	317.9	n/a	307.7
有価証券	Total Securities	2,832.9	2,639.9	3,153.8	3,286.3	2,703.3	2,220.1	1,895.5	1,873.4
有価証券保有区分別残高	Securities by Category	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
売買目的有価証券のうち有価証券に含まれるもの	Trading Securities	n/a	2.4	n/a	1.0	n/a	0.7	n/a	0.6
満期保有目的の債券	Securities Being Held to Maturity	434.9	413.0	411.7	553.9	650.3	669.1	655.8	658.5
国債	Japanese National Government Bonds	313.2	293.2	293.2	443.8	544.5	594.7	585.7	585.6
社債	Japanese Corporate Bonds	69.4	69.4	69.5	59.5	56.1	27.6	23.0	22.8
その他	Other	52.2	50.3	49.0	50.5	49.6	46.7	47.0	50.1
その他有価証券	Securities Available for Sale	n/a	2,186.9	n/a	2,695.6	n/a	1,516.3	n/a	1,175.6
その他有価証券で時価のあるもの	Securities Carried at Fair Value	2,271.3	2,099.0	2,607.8	2,600.0	1,924.0	1,428.5	1,118.6	1,092.3
株式	Equity Securities	14.1	13.7	15.1	14.8	15.1	13.7	13.1	19.2
国債	Japanese National Government Bonds	1,676.5	1,484.8	1,985.3	2,018.7	1,411.2	1,009.7	714.4	699.5
地方債	Japanese Local Government Bonds	1.8	1.8	1.7	1.7	1.7	1.7	1.7	1.7
社債	Japanese Corporate Bonds	320.8	319.2	318.7	284.4	275.1	243.3	235.1	228.2
その他	Other, Mainly Foreign Debt Securities	258.0	279.5	286.7	280.1	220.6	159.9	154.1	143.5
外国証券	Foreign Securities	255.8	277.3	284.5	277.9	218.4	158.2	152.4	141.9
外貨外国公社債	Foreign Currency Denominated Foreign Corporate and Government Bonds	138.9	161.7	183.0	182.3	126.2	69.5	66.0	69.4
邦貨外国公社債	Yen-Denominated Foreign Corporate and Government Bonds	109.4	107.8	94.7	89.0	86.6	83.7	80.4	67.7
外国株式・その他	Foreign Equity Securities and Others	7.4	7.7	6.7	6.6	5.5	4.9	5.9	4.6
その他証券	Other Securities	2.1	2.1	2.2	2.1	2.1	1.6	1.7	1.6
その他有価証券で時価を把握することが極めて困難なもの	Securities Carried at Cost whose Fair Value cannot be Reliably Determined	n/a	87.8	n/a	95.5	n/a	87.8	n/a	83.2
非上場株式	Equity Securities	n/a	11.3	n/a	10.9	n/a	10.9	n/a	8.3
非上場外国証券	Foreign Securities	n/a	45.7	n/a	55.3	n/a	48.4	n/a	47.4
その他	Other	n/a	30.7	n/a	29.2	n/a	28.4	n/a	27.4
非連結子会社・関連会社株式	Equity Securities of Unconsolidated Subsidiaries and Affiliates	n/a	37.6	n/a	35.7	n/a	33.7	n/a	38.6
有価証券	Total Securities	2,832.9	2,639.9	3,153.8	3,286.3	2,703.3	2,220.1	1,895.5	1,873.4

有価証券満期別残高	Securities by Maturity	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
1年以内	One Year or Less	n/a	n/a	n/a	1,190.1	n/a	n/a	n/a	560.0
1~3年	Over One Year to Three Years	n/a	n/a	n/a	1,240.5	n/a	n/a	n/a	617.0
3~5年	Over Three Years to Five Years	n/a	n/a	n/a	508.1	n/a	n/a	n/a	321.5
5~7年	Over Five Years to Seven Years	n/a	n/a	n/a	56.9	n/a	n/a	n/a	130.6
7~10年	Over Seven Years to Ten Years	n/a	n/a	n/a	136.1	n/a	n/a	n/a	107.3
10年超	Over Ten Years	n/a	n/a	n/a	20.2	n/a	n/a	n/a	7.2
期限なし	Unspecified Term	n/a	n/a	n/a	134.1	n/a	n/a	n/a	129.6
有価証券	Total Securities	2,832.9	2,639.9	3,153.8	3,286.3	2,703.3	2,220.1	1,895.5	1,873.4
業種別貸出内訳	Loans by Borrower Industry	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
国内(除く特別国際金融取引勘定分)	Domestic Offices (excluding Japan Offshore Market Account):								
製造業	Manufacturing	248.7	252.0	233.4	231.5	235.2	246.9	246.2	244.5
農業、林業	Agriculture and Forestry	0.0	0.0	0.0	0.0	0.0	1.2	2.2	0.3
漁業	Fishery	2.4	2.4	2.2	2.2	2.2	1.0	-	-
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	2.4	2.2	2.0	0.4	0.4	0.4	0.2	0.2
建設業	Construction	5.8	5.6	5.2	8.3	16.9	16.1	23.6	15.9
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	30.1	25.9	24.6	27.1	27.1	37.6	38.7	48.6
情報通信業	Information and Communications	11.1	16.1	11.7	12.6	15.0	34.9	38.7	39.9
運輸業、郵便業	Transportation and Postal Service	282.7	272.7	299.2	284.3	288.7	276.0	251.6	245.0
卸売業、小売業	Wholesale and Retail	97.6	99.0	93.1	101.4	84.8	80.2	73.8	86.0
金融業、保険業	Finance and Insurance	922.7	892.6	785.6	722.6	704.7	680.0	660.2	694.7
不動産業	Real Estate	766.2	722.2	623.6	597.4	592.6	610.8	609.8	598.3
各種サービス業	Services	261.4	255.5	339.3	330.4	314.6	310.8	309.5	307.5
地方公共団体	Local Government	166.7	164.1	163.2	158.8	157.5	140.9	142.4	139.5
その他	Others	1,896.4	1,820.8	1,767.4	1,752.1	1,713.7	1,603.9	1,591.8	1,622.4
個人向け貸出(リテールバンキング、新生銀行レイク 新生フィナンシャル、シンキ及びアプラスフィナンシャル)	Loans to Individual Customers in Retail Banking, Shinsei Bank Lake、 Shinsei Financial, Shinki and APLUS FINANCIAL	1,630.3	1,577.5	1,543.2	1,527.8	1,521.0	1,430.3	1,416.4	1,439.4
国内合計 (A)	Total Domestic (A)	4,694.9	4,531.7	4,351.1	4,229.7	4,154.1	4,041.4	3,989.4	4,043.4
海外及び特別国際金融取引勘定分	Overseas Offices (including Japan Offshore Market Account):								
政府等	Governments	2.2	2.2	2.3	2.2	2.2	2.1	2.1	2.0
金融機関	Financial Institutions	2.2	2.1	1.6	1.6	1.6	1.1	1.2	1.0
その他	Others	73.1	68.4	56.2	57.7	56.0	80.7	83.7	90.2
海外合計 (B)	Total Overseas (B)	77.5	72.7	60.2	61.6	59.8	84.0	87.0	93.3
合計 (A)+(B)	Total (A)+(B)	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0	4,125.5	4,076.5	4,136.8
無形固定資産	Intangible Assets	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
のれん	Goodwill	55.6	53.5	51.5	49.5	47.5	45.5	43.7	41.9
新生フィナンシャル	Shinsei Financial	25.0	23.6	22.2	20.9	19.6	18.3	17.3	16.1
シンキ	Shinki	(6.2)	(6.1)	(6.0)	(5.9)	(5.8)	(5.7)	(5.7)	(5.6)
アプラスフィナンシャル	APLUS FINANCIAL	4.8	4.6	4.4	4.2	3.9	3.7	3.5	3.3
昭和リース	Showa Leasing	32.0	31.4	30.8	30.3	29.7	29.1	28.6	28.0
その他	Others	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)	(0.0)
連結に伴う無形資産	Intangible Assets Related with Acquisitions	24.0	22.7	21.6	20.5	19.4	18.2	17.2	16.2
新生フィナンシャル	Shinsei Financial	19.2	18.1	17.1	16.2	15.2	14.3	13.4	12.6
シンキ	Shinki	-	-	-	-	-	-	-	-
アプラスフィナンシャル	APLUS FINANCIAL	-	-	-	-	-	-	-	-
昭和リース	Showa Leasing	4.8	4.6	4.4	4.2	4.1	3.9	3.7	3.6
その他	Other	26.3	26.6	25.7	25.9	25.8	25.6	25.0	22.8
無形固定資産	Intangible Assets	106.0	102.9	98.8	96.0	92.8	89.4	86.0	81.0
繰越欠損金	Tax Loss Carryforwards	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
新生銀行	Shinsei Bank	n/a	n/a	n/a	129.0	n/a	n/a	n/a	141.6
新生フィナンシャル	Shinsei Financial	n/a	n/a	n/a	265.9	n/a	n/a	n/a	292.5
シンキ	Shinki	n/a	n/a	n/a	47.9	n/a	n/a	n/a	53.3
アプラスフィナンシャル	APLUS FINANCIAL	n/a	n/a	n/a	183.4	n/a	n/a	n/a	53.1
昭和リース	Showa Leasing	n/a	n/a	n/a	8.9	n/a	n/a	n/a	4.9
1株当たり配当金(円)	Dividends Per Share (JPY)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
普通株	Common Share	-	-	-	1.0	-	-	-	1.0

リスク管理債権	Risk Monitored Loans	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
破綻先債権額	Loans to Bankrupt Obligors	20.4	18.5	16.9	13.9	14.9	14.9	12.7	8.1
延滞債権額	Non-Accrual Delinquent Loans	334.4	357.2	330.2	317.9	295.6	274.1	328.0	316.7
3か月以上延滞債権額	Loans Past Due Three Months or More	2.9	2.2	3.7	2.2	7.0	1.7	1.5	1.7
貸出条件緩和債権額	Restructured Loans	61.0	61.5	59.9	60.9	58.7	54.9	51.7	45.3
合計(A)	Total (A)	418.9	439.5	410.7	395.0	376.4	345.9	394.1	371.9
貸出金残高(B)	Loans and Bills Discounted (B)	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0	4,125.5	4,076.5	4,136.8
貸出残高比(A)/(B)	(A)/(B)	8.78%	9.55%	9.31%	9.21%	8.93%	8.39%	9.67%	8.99%
貸倒引当金(C)	Reserve for Credit Losses (C)	197.7	218.1	190.7	199.2	192.5	184.3	185.2	180.6
引当率(C)/(A)	Reserve Ratios (C)/(A)	47.2%	49.6%	46.4%	50.4%	51.1%	53.3%	47.0%	48.6%

子会社別連結リスク管理債権	Risk Monitored Loans Breakdown for Large Entities	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
新生銀行単体	Shinsei Bank	n/a	289.6	n/a	251.3	n/a	227.1	n/a	268.4
新生フィナンシャル	Shinsei Financial	n/a	59.6	n/a	55.0	n/a	46.5	n/a	31.6
シンキ	Shinki	n/a	8.5	n/a	7.4	n/a	5.7	n/a	4.3
アプラスフィナンシャル	APLUS FINANCIAL	n/a	25.0	n/a	24.6	n/a	23.8	n/a	27.4
その他子会社	Other Subsidiaries	n/a	56.7	n/a	56.5	n/a	42.6	n/a	40.0
合計	Risk-Monitored Loans Breakdown For Large Entities	418.9	439.5	410.7	395.0	376.4	345.9	394.1	371.9

連結リスク管理債権に準ずる割賦売掛金	Risk Monitored Installment Receivables Included in Other Assets	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
新生フィナンシャル	Shinsei Financial	n/a	0.1	n/a	0.1	n/a	0.0	n/a	0.0
アプラスフィナンシャル	APLUS FINANCIAL	n/a	3.4	n/a	2.6	n/a	2.8	n/a	6.0
昭和リース	Showa Leasing	n/a	3.5	n/a	3.6	n/a	3.7	n/a	5.6
その他子会社	Other Subsidiaries	n/a	1.0	n/a	1.0	n/a	0.7	n/a	0.7
合計	Risk-Monitored Installment Receivables Included in Other Assets	n/a	8.2	n/a	7.3	n/a	7.4	n/a	12.5

貸倒引当金	Reserve for Credit Losses	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
一般貸倒引当金	General Reserve for Loan Losses	109.4	124.3	101.5	102.7	98.4	96.9	87.6	80.9
個別貸倒引当金	Specific Reserve for Loan Losses	88.2	93.8	89.2	96.4	94.0	87.4	97.6	99.6
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
貸倒引当金合計	Total	197.7	218.1	190.7	199.2	192.5	184.3	185.2	180.6

資金調達内訳*	Overall Funding Composition*	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
顧客からの資金調達	Total Customer Based Funding	6,554.3	6,315.4	6,068.8	5,958.9	6,107.0	5,850.5	5,832.1	5,656.5
法人預金	Institutional Deposits	1,033.8	1,083.5	901.7	858.4	983.1	755.8	719.2	700.0
法人債券	Institutional Debentures	162.5	135.7	97.8	68.3	51.4	38.3	31.4	25.6
リテール預金	Retail Deposits	5,062.6	4,806.6	4,782.6	4,752.2	4,794.2	4,781.5	4,807.3	4,662.4
仕組預金	Structured Deposits	1,172.4	971.6	888.7	828.1	792.0	745.0	741.6	752.3
リテール債券	Retail Debentures	295.3	289.5	286.5	279.9	278.3	274.8	274.1	268.5
コールマネー及び売渡手形	Call Money	180.4	160.4	165.4	160.3	140.3	140.2	140.1	210.1
売現先勘定	Payables under Repurchase Agreements	-	-	-	-	-	-	-	-
債券貸借取引受入担保金	Collateral Related Securities Lending Transactions	399.8	140.8	315.4	269.6	468.0	223.0	45.9	148.5
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	1,234.3	1,336.1	1,291.2	1,672.7	594.3	547.2	457.9	476.7
社債及び短期社債	Corporate Bonds and Short-Term Corporate Bonds	188.9	201.2	205.0	202.4	216.7	207.2	226.7	219.4
合計	Total	8,558.0	8,154.2	8,046.2	8,264.2	7,526.5	6,968.3	6,702.9	6,711.5

注記: 前期の数字は本期の表記に調整されています。

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

預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
預金	Deposits	5,812.3	5,570.5	5,451.7	5,436.6	5,469.2	5,384.3	5,347.1	5,184.3
流動性預金	Liquid (Current, Ordinary, Note) Deposits	1,555.5	1,496.5	1,481.3	1,476.3	1,488.2	1,428.4	1,486.6	1,513.3
定期性預金	Time Deposits	3,971.8	3,743.2	3,625.8	3,602.9	3,637.9	3,584.4	3,490.4	3,292.7
その他	Other	284.9	330.7	344.5	357.2	363.0	371.4	370.0	378.1
譲渡性預金	Negotiable Certificates of Deposits (NCDs)	284.1	319.6	232.7	174.0	308.1	152.9	179.4	178.0
合計	Total	6,096.4	5,890.1	5,684.4	5,610.6	5,777.3	5,537.3	5,526.5	5,362.4

定期預金の残存期間別残高	Time Deposits by Maturity	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
3か月未満	Less than Three Months	n/a	n/a	n/a	1,373.3	n/a	n/a	n/a	n/a
3か月以上6か月未満	Three Months or More, but Less than Six Months	n/a	n/a	n/a	246.7	n/a	n/a	n/a	n/a
6か月以上1年未満	Six Months or More, but Less than One Year	n/a	n/a	n/a	405.2	n/a	n/a	n/a	n/a
1年以上2年未満	One Year or More, but Less than Two Years	n/a	n/a	n/a	470.4	n/a	n/a	n/a	n/a
2年以上3年未満	Two Years or More, but Less than Three Years	n/a	n/a	n/a	593.9	n/a	n/a	n/a	n/a
3年以上	Three Years or More	n/a	n/a	n/a	513.2	n/a	n/a	n/a	n/a
合計	Total	3,971.8	3,743.2	3,625.8	3,602.9	3,637.9	3,584.4	3,490.4	3,292.7

債券の残存期間別残高	Maturity Schedule of Debentures	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
1年以下	One Year or Less	n/a	152.4	n/a	92.5	n/a	67.8	n/a	n/a
1年超2年以下	Over One Year to Two Years	n/a	74.7	n/a	66.7	n/a	64.3	n/a	n/a
2年超3年以下	Over Two Years to Three Years	n/a	71.3	n/a	58.5	n/a	49.5	n/a	n/a
3年超4年以下	Over Three Years to Four Years	n/a	56.5	n/a	57.1	n/a	60.6	n/a	n/a
4年超	Over Four Years	n/a	70.1	n/a	73.2	n/a	70.8	n/a	n/a
合計	Total	457.8	425.2	384.4	348.2	329.7	313.1	305.5	294.1

借入金の残存期間別残高	Maturity Schedule of Borrowed Money	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
1年以下	One Year or Less	n/a	1,060.1	n/a	1,413.2	n/a	319.9	n/a	n/a
1年超2年以下	Over One Year to Two Years	n/a	84.0	n/a	69.9	n/a	56.8	n/a	n/a
2年超3年以下	Over Two Years to Three Years	n/a	38.5	n/a	29.8	n/a	17.9	n/a	n/a
3年超4年以下	Over Three Years to Four Years	n/a	6.9	n/a	13.4	n/a	25.3	n/a	n/a
4年超	Over Four Years	n/a	146.3	n/a	146.3	n/a	127.1	n/a	n/a
合計	Total	1,234.3	1,336.1	1,291.2	1,672.7	594.3	547.2	457.9	476.7

社債の残存期間別残高	Maturity Schedule of Corporate Bonds	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
1年以下	One Year or Less	n/a	4.7	n/a	3.3	n/a	2.1	n/a	n/a
1年超2年以下	Over One Year to Two Years	n/a	2.0	n/a	1.9	n/a	1.7	n/a	n/a
2年超3年以下	Over Two Years to Three Years	n/a	1.7	n/a	1.7	n/a	1.7	n/a	n/a
3年超4年以下	Over Three Years to Four Years	n/a	1.7	n/a	34.9	n/a	34.7	n/a	n/a
4年超	Over Four Years	n/a	170.4	n/a	137.6	n/a	123.3	n/a	n/a
合計	Total	163.4	180.8	176.9	179.6	177.1	163.6	163.7	168.7

Section 2. 新生銀行 連結部門別データ

Section 2.1 概要

概要*	Overall*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
業務粗利益	Total Revenue	70.4	85.1	86.4	50.0	57.4	48.2	49.3	47.9
経費	General and Administrative Expenses	36.4	36.3	35.6	34.3	31.1	32.1	32.1	32.4
実質業務純益	Ordinary Business Profit	34.0	48.8	50.8	15.6	26.2	16.0	17.1	15.4
与信関連費用	Net Credit Costs	13.8	38.5	(3.0)	19.0	2.1	6.6	3.1	0.3
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	20.1	10.2	53.8	(3.4)	24.0	9.4	14.0	15.1
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	3.4	3.4	3.1	3.0	3.1	3.1	2.8	2.8
その他利益(損失)	Other Gains (Losses)	(0.6)	1.7	0.8	(11.9)	(0.7)	(0.7)	(8.1)	(25.7)
法人税、住民税及び事業税	Current Income Tax (Benefit)	0.2	0.9	0.4	0.3	1.0	0.6	0.9	0.3
法人税等調整額	Deferred Income Tax (Benefit)	(0.5)	2.2	1.6	1.8	0.0	1.7	0.9	(0.3)
少数株主利益	Minority Interests in Net Income of Subsidiaries	2.5	2.3	2.3	0.7	1.0	0.9	0.8	0.8
少半期純利益(損失)	Net Income (Loss)	13.8	3.0	47.2	(21.4)	18.1	2.1	0.2	(14.2)
キャッシュベース少半期純利益(損失)	Cash Basis Net Income (Loss)	16.7	5.9	49.8	(18.7)	20.8	4.8	2.1	(11.7)

法人部門*	Institutional Group*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
業務粗利益	Total Revenue	17.8	24.4	18.8	12.4	20.3	12.2	16.7	13.0
経費	General and Administrative Expenses	6.9	6.9	6.7	6.6	6.2	6.2	6.2	6.3
実質業務純益	Ordinary Business Profit	10.9	17.4	12.1	5.7	14.1	5.9	10.4	6.7
与信関連費用	Net Credit Costs	3.6	28.0	(3.5)	9.7	(0.4)	3.6	5.8	8.7
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	7.3	(10.5)	15.6	(3.9)	14.5	2.3	4.6	(1.9)

注記: 前期の数字は今期の表記に調整されています。

Section 2. Shinsei Bank Consolidated Business Line Data

Section 2.1 Overall

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

Overall*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
Total Revenue	70.4	85.1	86.4	50.0	57.4	48.2	49.3	47.9
General and Administrative Expenses	36.4	36.3	35.6	34.3	31.1	32.1	32.1	32.4
Ordinary Business Profit	34.0	48.8	50.8	15.6	26.2	16.0	17.1	15.4
Net Credit Costs	13.8	38.5	(3.0)	19.0	2.1	6.6	3.1	0.3
Ordinary Business Profit (Loss) after Net Credit Costs	20.1	10.2	53.8	(3.4)	24.0	9.4	14.0	15.1
Amortization of Goodwill and Other Intangible Assets	3.4	3.4	3.1	3.0	3.1	3.1	2.8	2.8
Other Gains (Losses)	(0.6)	1.7	0.8	(11.9)	(0.7)	(0.7)	(8.1)	(25.7)
Current Income Tax (Benefit)	0.2	0.9	0.4	0.3	1.0	0.6	0.9	0.3
Deferred Income Tax (Benefit)	(0.5)	2.2	1.6	1.8	0.0	1.7	0.9	(0.3)
Minority Interests in Net Income of Subsidiaries	2.5	2.3	2.3	0.7	1.0	0.9	0.8	0.8
Net Income (Loss)	13.8	3.0	47.2	(21.4)	18.1	2.1	0.2	(14.2)
Cash Basis Net Income (Loss)	16.7	5.9	49.8	(18.7)	20.8	4.8	2.1	(11.7)

Institutional Group*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
Total Revenue	17.8	24.4	18.8	12.4	20.3	12.2	16.7	13.0
General and Administrative Expenses	6.9	6.9	6.7	6.6	6.2	6.2	6.2	6.3
Ordinary Business Profit	10.9	17.4	12.1	5.7	14.1	5.9	10.4	6.7
Net Credit Costs	3.6	28.0	(3.5)	9.7	(0.4)	3.6	5.8	8.7
Ordinary Business Profit (Loss) after Net Credit Costs	7.3	(10.5)	15.6	(3.9)	14.5	2.3	4.6	(1.9)

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

金融市場部門*	Global Markets Group*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
業務粗利益	Total Revenue	8.0	18.9	31.8	4.8	0.9	2.0	(0.8)	3.0
経費	General and Administrative Expenses	3.2	3.0	3.0	2.8	2.7	2.6	2.7	2.6
実質業務純益(損失)	Ordinary Business Profit (Loss)	4.7	15.9	28.8	1.9	(1.7)	(0.6)	(3.5)	0.3
与信関連費用	Net Credit Costs	(1.5)	0.2	(0.0)	2.7	(1.2)	(0.9)	(0.5)	0.0
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	6.3	15.6	28.9	(0.7)	(0.5)	0.2	(3.0)	0.4

注記: 前期の数字は今期の表記に調整されています。

Global Markets Group*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
Total Revenue	8.0	18.9	31.8	4.8	0.9	2.0	(0.8)	3.0
General and Administrative Expenses	3.2	3.0	3.0	2.8	2.7	2.6	2.7	2.6
Ordinary Business Profit (Loss)	4.7	15.9	28.8	1.9	(1.7)	(0.6)	(3.5)	0.3
Net Credit Costs	(1.5)	0.2	(0.0)	2.7	(1.2)	(0.9)	(0.5)	0.0
Ordinary Business Profit (Loss) after Net Credit Costs	6.3	15.6	28.9	(0.7)	(0.5)	0.2	(3.0)	0.4

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

個人部門*	Individual Group*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
業務粗利益	Total Revenue	45.6	42.6	36.4	32.4	36.9	34.6	34.2	32.3
経費	General and Administrative Expenses	27.2	26.0	25.8	25.3	22.8	23.1	23.4	23.1
実質業務純益	Ordinary Business Profit	18.4	16.5	10.5	7.1	14.0	11.4	10.7	9.2
与信関連費用	Net Credit Costs	11.5	10.2	0.4	6.3	3.7	3.8	(2.2)	(7.0)
与信関連費用加算後実質業務純益	Ordinary Business Profit after Net Credit Costs	6.8	6.2	10.1	0.7	10.3	7.6	12.9	16.3

注記: 前期の数字は今期の表記に調整されています。

Individual Group*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
Total Revenue	45.6	42.6	36.4	32.4	36.9	34.6	34.2	32.3
General and Administrative Expenses	27.2	26.0	25.8	25.3	22.8	23.1	23.4	23.1
Ordinary Business Profit	18.4	16.5	10.5	7.1	14.0	11.4	10.7	9.2
Net Credit Costs	11.5	10.2	0.4	6.3	3.7	3.8	(2.2)	(7.0)
Ordinary Business Profit after Net Credit Costs	6.8	6.2	10.1	0.7	10.3	7.6	12.9	16.3

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

経営勘定/その他*	Corporate/Other*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
業務粗利益	Total Revenue	(1.0)	(0.8)	(0.6)	0.2	(0.7)	(0.6)	(0.7)	(0.5)
経費	General and Administrative Expenses	(0.8)	0.3	0.0	(0.5)	(0.6)	0.0	(0.2)	0.2
実質業務純益(損失)	Ordinary Business Profit (Loss)	(0.1)	(1.1)	(0.7)	0.7	(0.1)	(0.6)	(0.4)	(0.8)
与信関連費用	Net Credit Costs	0.1	(0.0)	0.1	0.2	0.0	0.0	0.0	(1.2)
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	(0.2)	(1.1)	(0.8)	0.5	(0.2)	(0.7)	(0.5)	0.4

Corporate/Other*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
Total Revenue	(1.0)	(0.8)	(0.6)	0.2	(0.7)	(0.6)	(0.7)	(0.5)
General and Administrative Expenses	(0.8)	0.3	0.0	(0.5)	(0.6)	0.0	(0.2)	0.2
Ordinary Business Profit (Loss)	(0.1)	(1.1)	(0.7)	0.7	(0.1)	(0.6)	(0.4)	(0.8)
Net Credit Costs	0.1	(0.0)	0.1	0.2	0.0	0.0	0.0	(1.2)
Ordinary Business Profit (Loss) after Net Credit Costs	(0.2)	(1.1)	(0.8)	0.5	(0.2)	(0.7)	(0.5)	0.4

Section 2.2 部門別業務粗利益

Section 2.2 Business Line Total Revenue

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

法人部門 業務粗利益*	Institutional Group Total Revenue*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金利益	Net Interest Income	8.1	9.8	7.4	8.6	6.2	6.5	6.7	7.7
法人営業	Institutional Banking	2.2	2.3	2.3	2.3	2.3	1.9	2.4	2.4
ストラクチャードファイナンス	Structured Finance	5.8	5.9	5.2	4.4	4.1	4.4	4.2	4.0
プリンシパルトランザクションズ	Principal Transactions	(0.2)	0.8	0.3	1.8	0.5	0.8	0.8	2.2
昭和リース	Showa Leasing	(0.7)	(0.9)	(0.8)	(0.5)	(0.9)	(0.6)	(0.4)	(0.5)
その他	Others	1.0	1.7	0.2	0.5	0.0	(0.0)	(0.3)	(0.5)
非資金利益	Non-Interest Income	9.7	14.5	11.4	3.7	14.0	5.6	9.9	5.3
法人営業	Institutional Banking	0.3	0.6	0.3	0.1	0.3	(2.5)	0.4	1.8
ストラクチャードファイナンス	Structured Finance	0.9	(0.7)	1.1	(0.2)	0.6	1.1	1.4	0.8
プリンシパルトランザクションズ	Principal Transactions	1.8	4.7	0.7	(1.6)	1.0	3.6	2.2	(0.3)
昭和リース	Showa Leasing	4.5	4.7	4.5	4.6	4.3	4.3	3.8	2.4
その他	Others	2.0	5.2	4.6	0.7	7.7	(0.9)	1.8	0.4
法人部門 業務粗利益	Institutional Group Total Revenue	17.8	24.4	18.8	12.4	20.3	12.2	16.7	13.0
法人営業	Institutional Banking	2.5	2.9	2.7	2.5	2.7	(0.6)	2.8	4.3
ストラクチャードファイナンス	Structured Finance	6.7	5.1	6.3	4.2	4.7	5.5	5.7	4.9
プリンシパルトランザクションズ	Principal Transactions	1.5	5.5	1.1	0.2	1.6	4.4	3.1	1.9
昭和リース	Showa Leasing	3.7	3.7	3.7	4.0	3.4	3.7	3.3	1.9
その他	Others	3.0	7.0	4.8	1.3	7.7	(0.9)	1.5	(0.1)
法人部門 業務粗利益	Institutional Group Total Revenue	17.8	24.4	18.8	12.4	20.3	12.2	16.7	13.0

注記:前期の数字は今期の表記に調整されています。

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

金融市場部門 業務粗利益*	Global Markets Group Total Revenue*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金利益	Net Interest Income	2.1	0.1	3.9	2.9	(1.1)	(1.3)	(2.1)	(1.5)
金融法人	Financial Institutions	0.3	0.3	0.3	0.2	0.3	0.3	0.3	0.3
市場営業	Markets	1.0	0.7	0.5	0.3	0.2	0.1	0.3	0.2
トレジャリー	Treasury	0.6	(1.0)	2.9	2.2	(1.8)	(2.1)	(3.0)	(2.2)
その他	Others	0.1	0.1	0.1	0.0	0.0	0.2	0.0	0.1
非資金利益	Non-Interest Income	5.8	18.7	27.8	1.8	2.0	3.3	1.3	4.5
金融法人	Financial Institutions	0.2	0.5	0.0	0.5	0.3	0.4	0.2	0.8
市場営業	Markets	1.7	6.0	1.0	0.9	0.6	1.4	0.1	2.9
トレジャリー	Treasury	3.5	11.1	26.3	(0.0)	0.5	0.8	1.1	0.6
その他	Others	0.3	0.9	0.4	0.4	0.5	0.6	(0.1)	0.1
金融市場部門 業務粗利益	Global Markets Group Total Revenue	8.0	18.9	31.8	4.8	0.9	2.0	(0.8)	3.0
金融法人	Financial Institutions	0.5	0.8	0.3	0.8	0.7	0.8	0.5	1.2
市場営業	Markets	2.8	6.8	1.5	1.2	0.9	1.6	0.5	3.1
トレジャリー	Treasury	4.1	10.1	29.3	2.1	(1.3)	(1.3)	(1.9)	(1.6)
その他	Others	0.4	1.1	0.6	0.5	0.6	0.8	0.0	0.2
金融市場部門 業務粗利益	Global Markets Group Total Revenue	8.0	18.9	31.8	4.8	0.9	2.0	(0.8)	3.0

注記:前期の数字は今期の表記に調整されています。

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

個人部門 業務粗利益*	Individual Group Total Revenue*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金利益	Net Interest Income	35.7	32.5	26.1	22.9	26.9	25.0	24.1	22.6
リテールバンキング	Retail Banking	8.5	8.7	8.3	8.1	8.1	7.2	7.0	6.7
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	18.3	16.5	15.2	13.9	12.6	11.9	11.5	10.8
シンキ	Shinki	3.3	3.1	2.8	2.4	2.3	2.1	2.0	1.8
アプラスフィナンシャル	APLUS FINANCIAL	5.0	3.7	3.2	2.4	3.4	3.3	3.0	2.7
その他	Others	0.3	0.3	(3.5)	(4.0)	0.4	0.3	0.3	0.4
非資金利益	Non-Interest Income	9.9	10.0	10.3	9.5	10.0	9.5	10.1	9.7
リテールバンキング	Retail Banking	2.4	2.4	2.3	2.3	2.2	1.6	1.4	1.5
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	(1.2)	(1.2)	(1.1)	(1.4)	(1.0)	(0.6)	(0.5)	(0.7)
シンキ	Shinki	(0.3)	(0.2)	(0.2)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)
アプラスフィナンシャル	APLUS FINANCIAL	9.0	9.1	9.3	8.8	8.9	8.7	9.2	9.0
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
個人部門 業務粗利益	Individual Group Total Revenue	45.6	42.6	36.4	32.4	36.9	34.6	34.2	32.3
リテールバンキング	Retail Banking	11.0	11.1	10.6	10.5	10.3	8.8	8.4	8.3
預金・債券関連金利収益	Deposits and Debentures Net Interest Income	6.4	6.5	6.0	5.8	5.8	5.5	5.1	4.8
預金・債券関連非金利収益	Deposits and Debentures Non-Interest Income	1.4	1.4	1.4	1.5	1.3	1.1	0.6	0.8
アセットマネージメント	Asset Management	1.2	1.2	1.0	1.0	1.2	1.0	1.0	0.9
貸出	Loans	1.9	1.9	2.0	2.0	1.9	1.1	1.6	1.6
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	17.1	15.2	14.0	12.4	11.5	11.2	11.0	10.1
シンキ	Shinki	3.0	2.8	2.5	2.2	2.1	2.0	1.9	1.7
アプラスフィナンシャル	APLUS FINANCIAL	14.1	12.8	12.6	11.2	12.3	12.0	12.3	11.8
その他	Others	0.3	0.4	(3.4)	(4.0)	0.4	0.4	0.4	0.4
個人部門 業務粗利益	Individual Group Total Revenue	45.6	42.6	36.4	32.4	36.9	34.6	34.2	32.3

注記:1. 前期の数字は今期の表記に調整されています。

2. 2011年度第3四半期より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローン レイク」によるレイク事業収益を合算して表示しております。

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

2. Results for Shinsei Financial and "Shinsei Bank Card Loan – Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 3Q FY2011.

経営勘定/その他 業務粗利益*	Corporate/Other Total Revenue*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金利益	Net Interest Income	(1.4)	(1.0)	(0.8)	(0.7)	(0.7)	(0.7)	(0.7)	(0.6)
非資金利益	Non-Interest Income	0.3	0.2	0.1	0.9	(0.0)	0.1	0.0	0.0
経営勘定/その他 業務粗利益(損失)	Corporate/Other Total Revenue (Loss)	(1.0)	(0.8)	(0.6)	0.2	(0.7)	(0.6)	(0.7)	(0.5)

業務粗利益*	Total Revenue*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金利益	Net Interest Income	44.6	41.5	36.6	33.8	31.2	29.4	27.9	28.2
非資金利益	Non-Interest Income	25.8	43.5	49.8	16.1	26.1	18.7	21.4	19.7
業務粗利益	Total Revenue	70.4	85.1	86.4	50.0	57.4	48.2	49.3	47.9
法人部門	Institutional Group	17.8	24.4	18.8	12.4	20.3	12.2	16.7	13.0
法人営業	Institutional Banking	2.5	2.9	2.7	2.5	2.7	(0.6)	2.8	4.3
ストラクチャードファイナンス	Structured Finance	6.7	5.1	6.3	4.2	4.7	5.5	5.7	4.9
プリンシパルトランザクションズ	Principal Transactions	1.5	5.5	1.1	0.2	1.6	4.4	3.1	1.9
昭和リース	Showa Leasing	3.7	3.7	3.7	4.0	3.4	3.7	3.3	1.9
その他	Others	3.0	7.0	4.8	1.3	7.7	(0.9)	1.5	(0.1)
金融市場部門	Global Markets Group	8.0	18.9	31.8	4.8	0.9	2.0	(0.8)	3.0
金融法人	Financial Institutions	0.5	0.8	0.3	0.8	0.7	0.8	0.5	1.2
市場営業	Markets	2.8	6.8	1.5	1.2	0.9	1.6	0.5	3.1
トレジャリー	Treasury	4.1	10.1	29.3	2.1	(1.3)	(1.3)	(1.9)	(1.6)
その他	Others	0.4	1.1	0.6	0.5	0.6	0.8	0.0	0.2
個人部門	Individual Group	45.6	42.6	36.4	32.4	36.9	34.6	34.2	32.3
リテールバンキング	Retail Banking	11.0	11.1	10.6	10.5	10.3	8.8	8.4	8.3
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	17.1	15.2	14.0	12.4	11.5	11.2	11.0	10.1
シンキ	Shinki	3.0	2.8	2.5	2.2	2.1	2.0	1.9	1.7
アプラスフィナンシャル	APLUS FINANCIAL	14.1	12.8	12.6	11.2	12.3	12.0	12.3	11.8
その他	Others	0.3	0.4	(3.4)	(4.0)	0.4	0.4	0.4	0.4
経営勘定/その他	Corporate/Other Total Revenue	(1.0)	(0.8)	(0.6)	0.2	(0.7)	(0.6)	(0.7)	(0.5)
業務粗利益	Total Revenue	70.4	85.1	86.4	50.0	57.4	48.2	49.3	47.9

注記:1. 前期の数字は今期の表記に調整されています。

2. 2011年度第3四半期より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローン レイク」によるレイク事業収益を合算して表示しております。

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

2. Results for Shinsei Financial and "Shinsei Bank Card Loan – Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 3Q FY2011.

経費*	General and Administrative Expenses*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
法人部門	Institutional Group	6.9	6.9	6.7	6.6	6.2	6.2	6.2	6.3
法人営業	Institutional Banking	1.6	1.6	1.5	1.5	1.4	1.4	1.4	1.4
ストラクチャードファイナンス	Structured Finance	1.5	1.4	1.4	1.4	1.2	1.1	1.2	1.2
プリンシパルトランザクションズ	Principal Transactions	1.1	1.2	0.8	1.0	0.9	0.9	0.9	0.9
昭和リース	Showa Leasing	2.0	1.9	2.0	2.0	1.8	1.9	1.9	2.0
その他	Others	0.6	0.6	0.9	0.6	0.6	0.6	0.6	0.7
金融市場部門	Global Markets Group	3.2	3.0	3.0	2.8	2.7	2.6	2.7	2.6
金融法人	Financial Institutions	0.6	0.6	0.5	0.5	0.5	0.5	0.5	0.5
市場営業	Markets	1.2	1.1	1.1	1.1	0.8	0.8	0.8	0.7
トレジャリー	Treasury	0.2	0.2	0.2	0.3	0.2	0.2	0.2	0.2
その他	Others	0.9	0.9	0.9	0.8	1.0	1.0	1.0	1.0
個人部門	Individual Group	27.2	26.0	25.8	25.3	22.8	23.1	23.4	23.1
リテールバンキング	Retail Banking	8.0	8.1	8.3	8.6	7.8	7.6	7.8	7.9
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	8.7	8.6	8.1	7.9	6.6	6.7	7.1	6.6
シンキ	Shinki	1.4	1.2	1.1	0.8	0.9	0.9	0.8	0.7
アプラスフィナンシャル	APLUS FINANCIAL	8.9	8.0	7.9	7.9	7.2	7.7	7.6	7.6
その他	Others	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.1
経営勘定/その他	Corporate/Other	(0.8)	0.3	0.0	(0.5)	(0.6)	0.0	(0.2)	0.2
経費	General and Administrative Expenses	36.4	36.3	35.6	34.3	31.1	32.1	32.1	32.4

注記:1. 前期の数字は今期の表記に調整されています。

2. 2011年度第3四半期より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローン レイク」によるレイク事業収益を合算して表示しております。

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

2. Results for Shinsei Financial and "Shinsei Bank Card Loan – Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 3Q FY2011.

実質業務純益(損失)*	Ordinary Business Profit (Loss)*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
法人部門	Institutional Group	10.9	17.4	12.1	5.7	14.1	5.9	10.4	6.7
法人営業	Institutional Banking	0.9	1.3	1.1	1.0	1.2	(2.0)	1.4	2.9
ストラクチャードファイナンス	Structured Finance	5.2	3.7	4.9	2.8	3.5	4.3	4.5	3.7
プリンシパルトランザクションズ	Principal Transactions	0.4	4.3	0.3	(0.7)	0.6	3.4	2.2	0.9
昭和リース	Showa Leasing	1.7	1.7	1.7	2.0	1.5	1.7	1.4	(0.0)
その他	Others	2.4	6.3	3.9	0.6	7.0	(1.5)	0.8	(0.8)
金融市場部門	Global Markets Group	4.7	15.9	28.8	1.9	(1.7)	(0.6)	(3.5)	0.3
金融法人	Financial Institutions	(0.1)	0.1	(0.2)	0.2	0.1	0.2	0.0	0.6
市場営業	Markets	1.5	5.6	0.4	0.1	0.0	0.8	(0.2)	2.3
トレジャリー	Treasury	3.8	9.8	29.0	1.8	(1.5)	(1.5)	(2.1)	(1.8)
その他	Others	(0.5)	0.2	(0.3)	(0.3)	(0.4)	(0.1)	(1.1)	(0.7)
個人部門	Individual Group	18.4	16.5	10.5	7.1	14.0	11.4	10.7	9.2
リテールバンキング	Retail Banking	2.9	3.0	2.2	1.8	2.5	1.2	0.6	0.3
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	8.3	6.6	5.8	4.5	4.8	4.5	3.8	3.4
シンキ	Shinki	1.6	1.6	1.4	1.4	1.1	1.1	1.1	0.9
アプラスフィナンシャル	APLUS FINANCIAL	5.2	4.8	4.6	3.3	5.0	4.2	4.7	4.1
その他	Others	0.2	0.3	(3.6)	(4.0)	0.3	0.2	0.4	0.3
経営勘定/その他	Corporate/Other	(0.1)	(1.1)	(0.7)	0.7	(0.1)	(0.6)	(0.4)	(0.8)
実質業務純益(損失)	Ordinary Business Profit (Loss)	34.0	48.8	50.8	15.6	26.2	16.0	17.1	15.4

注記:1. 前期の数字は今期の表記に調整されています。

2. 2011年度第3四半期より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローン レイク」によるレイク事業収益を合算して表示しております。

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

2. Results for Shinsei Financial and "Shinsei Bank Card Loan – Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 3Q FY2011.

与信関連費用*	Net Credit Costs*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
法人部門	Institutional Group	3.6	28.0	(3.5)	9.7	(0.4)	3.6	5.8	8.7
法人営業	Institutional Banking	(0.8)	(0.0)	(1.0)	1.8	(1.1)	(2.0)	1.6	2.9
ストラクチャードファイナンス	Structured Finance	5.7	26.3	(0.0)	7.0	2.0	5.6	2.6	3.7
プリンシパルトランザクションズ	Principal Transactions	(0.2)	(0.0)	(0.1)	(0.1)	0.1	(0.4)	0.0	1.2
昭和リース	Showa Leasing	0.5	1.0	(1.6)	3.5	(1.8)	0.4	1.1	(1.1)
その他	Others	(1.5)	0.8	(0.6)	(2.5)	0.3	0.1	0.3	1.9
金融市場部門	Global Markets Group	(1.5)	0.2	(0.0)	2.7	(1.2)	(0.9)	(0.5)	(0.0)
金融法人	Financial Institutions	(1.2)	0.5	(0.1)	0.1	0.2	(0.5)	(0.0)	(0.2)
市場営業	Markets	(0.3)	(0.3)	(0.1)	2.4	(1.2)	(0.1)	(0.3)	0.2
トレジャリー	Treasury	-	-	-	-	-	-	-	-
その他	Others	0.1	0.0	0.3	0.2	(0.2)	(0.2)	(0.1)	(0.0)
個人部門	Individual Group	11.5	10.2	0.4	6.3	3.7	3.8	(2.2)	(7.0)
リテールバンキング	Retail Banking	0.7	0.4	0.0	1.2	0.2	1.0	0.0	(0.0)
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	5.7	4.6	(2.3)	(0.3)	(0.3)	0.1	(2.3)	(5.4)
シンキ	Shinki	0.8	1.0	0.6	1.1	0.0	0.0	(0.5)	(0.0)
アプラスフィナンシャル	APLUS FINANCIAL	3.9	3.9	1.8	4.0	3.7	2.5	0.6	(1.6)
その他	Others	0.1	0.1	0.2	0.2	0.0	0.0	0.0	0.0
経営勘定/その他	Corporate/Other	0.1	(0.0)	0.1	0.2	0.0	0.0	0.0	(1.2)
与信関連費用	Net Credit Costs	13.8	38.5	(3.0)	19.0	2.1	6.6	3.1	0.3

注記:1. 前期の数字は今期の表記に調整されています。

2. 2011年度第3四半期より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローン レイク」によるレイク事業収益を合算して表示しております。

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

2. Results for Shinsei Financial and "Shinsei Bank Card Loan – Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 3Q FY2011.

与信関連費用加算後実質業務純益(損失)*	Ordinary Business Profit (Loss) after Net Credit Costs*	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
法人部門	Institutional Group	7.3	(10.5)	15.6	(3.9)	14.5	2.3	4.6	(1.9)
法人営業	Institutional Banking	1.8	1.3	2.1	(0.8)	2.3	0.0	(0.2)	(0.0)
ストラクチャードファイナンス	Structured Finance	(0.4)	(22.6)	4.9	(4.2)	1.5	(1.3)	1.8	(0.0)
プリンシパルトランザクションズ	Principal Transactions	0.6	4.4	0.4	(0.6)	0.5	3.9	2.1	(0.2)
昭和リース	Showa Leasing	1.2	0.7	3.3	(1.5)	3.3	1.2	0.2	1.0
その他	Others	3.9	5.4	4.6	3.1	6.6	(1.6)	0.5	(2.7)
金融市場部門	Global Markets Group	6.3	15.6	28.9	(0.7)	(0.5)	0.2	(3.0)	0.4
金融法人	Financial Institutions	1.1	(0.3)	(0.0)	0.1	(0.1)	0.7	0.0	0.8
市場営業	Markets	1.9	6.0	0.6	(2.2)	1.3	0.9	0.0	2.1
トレジャリー	Treasury	3.8	9.8	29.0	1.8	(1.5)	(1.5)	(2.1)	(1.8)
その他	Others	(0.6)	0.1	(0.6)	(0.5)	(0.1)	0.1	(0.9)	(0.7)
個人部門	Individual Group	6.8	6.2	10.1	0.7	10.3	7.6	12.9	16.3
リテールバンキング	Retail Banking	2.1	2.5	2.2	0.6	2.3	0.2	0.5	0.3
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	2.5	2.0	8.2	4.8	5.2	4.3	6.2	8.8
シンキ	Shinki	0.7	0.6	0.8	0.2	1.1	1.0	1.6	0.9
アプラスフィナンシャル	APLUS FINANCIAL	1.2	0.8	2.8	(0.6)	1.3	1.7	4.1	5.8
その他	Others	0.0	0.2	(3.9)	(4.3)	0.2	0.2	0.3	0.2
経営勘定/その他	Corporate/Other	(0.2)	(1.1)	(0.8)	0.5	(0.2)	(0.7)	(0.5)	0.4
与信関連費用加算後実質業務純益(損失)	Ordinary Business Profit (Loss) after Net Credit Costs	20.1	10.2	53.8	(3.4)	24.0	9.4	14.0	15.1

注記:1. 前期の数字は今期の表記に調整されています。

2. 2011年度第3四半期より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローン レイク」によるレイク事業収益を合算して表示しております。

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

2. Results for Shinsei Financial and "Shinsei Bank Card Loan – Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 3Q FY2011.

Section 2.3 部門別主要データ

Section 2.3 Business Line Key Data

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

法人部門、金融市場部門*	Institutional Group, Global Markets Group*	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	1,901.6	1,870.2	1,849.7	1,778.3	1,718.0	1,726.2	1,667.6	1,723.2
不動産ファイナンス	Real Estate Finance	937.6	890.9	796.6	743.6	742.1	750.8	764.3	740.1
不動産ノンリコースファイナンス(ローン形態)	Real Estate Non-Recourse Loans	552.8	512.5	432.5	411.3	405.3	393.3	397.9	372.5
不動産ノンリコースファイナンス(私募債形態等)	Real Estate Non-Recourse Bonds and Others	290.5	281.1	282.0	247.2	239.6	235.8	229.1	231.0
その他不動産ファイナンスローン	Other Real Estate Finance Loans	94.2	97.2	82.0	85.0	97.1	121.6	137.2	136.5
その他プロダクトローン	Other Product Loans	514.1	468.9	428.4	415.3	399.3	381.4	384.4	386.2
CLO(貸出債権証券化)	CLO (Off Balance)	-	-	-	-	-	-	-	-
コーポラルファイナンス子会社顧客向け貸出	Loans to Commercial Finance Subsidiaries' Customers	36.2	36.2	34.3	34.9	34.2	33.2	33.7	41.1
貸出及び私募債形態ノンリコースファイナンス	Total Loans and Non-Recourse Bonds	3,389.6	3,266.4	3,109.2	2,979.2	2,893.8	2,891.7	2,850.1	2,890.8
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	208.9	204.7	203.5	206.2	199.5	198.3	195.7	197.4
割賦売掛金	Installment Receivables	108.1	111.7	108.1	109.3	103.6	106.4	114.3	119.0
法人預金(含む譲渡性預金)	Institutional Deposits and Negotiable Certificates of Deposit	1,033.8	1,083.5	901.7	858.4	983.1	755.8	719.2	700.0
法人債券	Institutional Debentures	162.5	135.7	97.8	68.3	51.4	38.3	31.4	25.6
預金・債券	Total Deposits and Debentures	1,196.3	1,219.2	999.6	926.7	1,034.5	794.1	750.7	725.6

注記: 1. 前期の数字は今期の表記に調整されています。

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

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

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

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

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

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

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

個人部門*	Individual Group*	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
リテール顧客向け貸出	Retail Banking Loans Outstanding	891.1	889.1	893.9	913.3	931.3	899.9	912.7	948.6
住宅ローン	Housing Loan Balance	883.3	881.3	886.9	905.7	924.3	892.1	905.5	941.2
新生銀行レイク顧客向け貸出	Shinsei Bank Lake Customers	-	-	-	-	-	-	8.9	17.5
コンシューマーファイナンス子会社顧客向け貸出	Loans to Consumer Finance Subsidiaries' Customers	782.2	730.0	690.3	653.1	628.4	569.6	533.7	510.7
新生フィナンシャル顧客向け	Shinsei Financial Customers	485.1	447.8	414.1	385.7	364.8	347.0	323.6	303.3
シンキ顧客向け	Shinki Customers	74.9	69.6	63.1	58.2	53.0	49.3	45.7	44.7
アプラスフィナンシャル顧客向け	APLUS FINANCIAL Customers	159.2	152.5	143.8	134.4	127.3	121.3	114.1	115.2
新生銀行との提携によるアプラスフィナンシャル顧客向け	Loans to APLUS FINANCIAL Customers affiliated with Shinsei Bank	-	-	11.5	20.8	30.3	-	-	-
その他顧客向け	Other Customers	62.8	59.9	57.5	53.8	52.8	51.9	50.3	47.5
貸出	Total Loans	1,673.3	1,619.1	1,584.2	1,566.4	1,559.8	1,469.6	1,455.4	1,477.0
割賦売掛金(コンシューマーファイナンス)	Installment Receivables (Consumer Finance)	236.6	236.0	232.6	221.1	221.5	217.9	224.3	228.8
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	600.6	594.3	578.8	566.8	558.7	548.8	547.8	551.5
預り総資産	Assets under Management (AUM)	6,164.7	5,919.3	5,898.5	5,869.8	5,919.0	5,900.6	5,926.3	5,777.6
リテール預金	Retail Deposits	5,062.6	4,806.6	4,782.6	4,752.2	4,794.2	4,781.5	4,807.3	4,662.4
仕組預金	Structured Deposits	1,172.4	971.6	888.7	828.1	792.0	745.0	741.6	752.3
リテール債券	Retail Debentures	295.3	289.5	286.5	279.9	278.3	274.8	274.1	268.5
投信/年金	Mutual Funds and Variable Annuities	714.3	715.4	710.8	707.5	706.2	698.6	696.5	697.1
投資信託	Mutual Funds	447.7	444.7	438.8	433.9	431.0	420.8	404.1	397.3
変額年金	Variable Annuities	266.6	270.6	271.9	273.5	275.2	277.8	292.4	299.8
仕組債(金融商品仲介業務)	Structured Bonds (Financial Product Intermediary Business)	73.2	89.5	101.6	113.6	124.3	130.3	133.9	135.4
支払承諾	Acceptances and Guarantees	600.6	594.3	578.8	566.8	558.7	548.8	547.8	551.5
リテール口座数(千口座)	Total Number of Retail Accounts (Thousands)	2,533.6	2,543.1	2,554.3	2,571.6	2,586.1	2,603.8	2,618.4	2,637.4
パワースマート住宅ローン顧客数(千人)	Total Number of PowerSmart Housing Loan Customers (Thousands)	41.4	41.8	42.4	43.7	45.0	46.5	47.4	49.3
新生フィナンシャル顧客数(千人)	Shinsei Financial's Number of Customers (Thousands)	871.9	830.0	789.6	758.4	732.2	708.8	658.0	614.0
無担保パーソナルローン(千人)	Unsecured Personal Loans (Thousands)	846.7	810.0	774.0	743.0	720.0	698.0	650.0	606.0
クレジットカード(有効会員数)	Credit Card (valid customer)	-	-	-	-	-	-	-	-
クレジットカード(残あり顧客数)	Credit Card (on book customer)	77.8	70.0	64.0	63.0	55.0	51.4	47.0	43.0
信販事業(残あり顧客数)	Installment Sales Finance (valid customer)	18.0	13.0	9.0	9.0	6.0	4.7	3.0	3.0
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	7.0	7.0	6.6	6.4	6.2	6.0	5.0	5.0
シンキ顧客数(千人)	Shinki's Number of Customers (Thousands)	170.0	160.0	149.4	140.5	131.2	123.4	115.4	109.9
アプラスフィナンシャル 有効カード会員数(千人)	APLUS FINANCIAL's Total Available Cardholders (Thousands)	8,072.3	7,962.9	7,830.1	7,701.0	7,573.0	7,435.9	7,291.0	7,127.2

注記: 1. 預り総資産残高には未償還債券残高を含んでおります。

2. 前期の数字は今期の表記に調整されています。

Note: 1. AUM includes unclaimed debentures

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

貸出残高	Total Loans and Bills Discounted	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
法人部門、金融市場部門	Loans in Institutional Group, Global Markets Group	3,099.1	2,985.3	2,827.1	2,725.0	2,654.1	2,655.9	2,621.0	2,659.8
企業向け一般貸出(ベーシックバンキング貸出)	Corporate Loans (Basic Banking)	1,901.6	1,870.2	1,849.7	1,778.3	1,718.0	1,726.2	1,667.6	1,723.2
不動産ノンリコースファイナンス(ローン形態)	Real Estate Non-Recourse Loans	552.8	512.5	432.5	411.3	405.3	393.3	397.9	372.5
その他不動産ファイナンスローン	Other Real Estate Finance Loans	94.2	97.2	82.0	85.0	97.1	121.6	137.2	136.5
その他プロダクトローン	Other Product Loans	514.1	468.9	428.4	415.3	399.3	381.4	384.4	386.2
CLO(貸出債権証券化)	CLO (Off Balance)	-	-	-	-	-	-	-	-
コマーシャルファイナンス子会社顧客向け貸出	Loans to Commercial Finance Subsidiaries' Customers	36.2	36.2	34.3	34.9	34.2	33.2	33.7	41.1
個人部門	Loans in Individual Group	1,673.3	1,619.1	1,584.2	1,566.4	1,559.8	1,469.6	1,455.4	1,477.0
リテール顧客向け貸出	Retail Banking Loans Outstanding	891.1	889.1	893.9	913.3	931.3	899.9	912.7	948.6
住宅ローン	Housing Loan Balance	883.3	881.3	886.9	905.7	924.3	892.1	905.5	941.2
新生銀行レイク顧客向け貸出	Shinsei Bank Lake Customers							8.9	17.5
コンシューマーファイナンス子会社顧客向け貸出	Loans to Consumer Finance Subsidiaries' Customers	782.2	730.0	690.3	653.1	628.4	569.6	533.7	510.7
新生フィナンシャル顧客向け	Shinsei Financial's Customers	485.1	447.8	414.1	385.7	364.8	347.0	323.6	303.3
シンキ顧客向け	Shinki's Customers	74.9	69.6	63.1	58.2	53.0	49.3	45.7	44.7
アプラスフィナンシャル顧客向け	APLUS FINANCIAL's Customers	159.2	152.5	143.8	134.4	127.3	121.3	114.1	115.2
新生銀行との提携によるアプラスフィナンシャル顧客向け	Loans to APLUS FINANCIAL Customers affiliated with Shinsei Bank	-	-	11.5	20.8	30.3	-	-	-
その他顧客向け	Other's Customers	62.8	59.9	57.5	53.8	52.8	51.9	50.3	47.5
貸出残高	Total Loans and Bills Discounted	4,772.5	4,604.4	4,411.3	4,291.4	4,214.0	4,125.5	4,076.5	4,136.8

注記: 1. 前期の数字は今期の表記に調整されています。

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

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

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

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

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

部門別、配賦リスク資本	Risk Capital Allocation by Business	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
法人部門	Institutional Group								
金融市場部門	Global Markets Group	n/a	355	n/a	364	n/a	357	n/a	325
個人部門	Individual Group	n/a	177	n/a	154	n/a	145	n/a	134
経営勘定/その他	Corporate/Other	n/a	3	n/a	3	n/a	2	n/a	3
配賦可能資本	Excess Capital	n/a	0	n/a	0	n/a	36	n/a	73
Tier I 資本	Tier I Capital	506.4	500.5	464.0	516.7	533.2	542.7	541.2	537.1

注記: 前期の数字は今期の表記に調整されています。

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

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

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

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

財務比率	Financial Ratios	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
ROA(年換算後)	Return on Assets (Annualized)	0.5%	0.1%	1.7%	(0.8%)	0.7%	0.1%	0.0%	(0.6%)
ROE(潜在株式調整後)(年換算後)	Return on Equity (Fully Diluted) (Annualized)	12.1%	2.7%	38.6%	(20.0%)	13.2%	1.5%	0.2%	(10.2%)
ROA(キャッシュベース四半期純利益)(年換算後)	Cash Basis Return on Assets (Annualized)	0.6%	0.2%	1.8%	(0.7%)	0.9%	0.2%	0.1%	(0.5%)
ROE(潜在株式調整後) (キャッシュベース四半期純利益)(年換算後)	Cash Basis Return on Equity (Fully Diluted) (Annualized)	17.3%	6.2%	47.2%	(21.8%)	16.9%	3.8%	1.6%	(9.4%)
経費率	Expense-to-Revenue Ratio	51.8%	42.7%	41.2%	68.7%	54.3%	66.7%	65.2%	67.7%

注記: キャッシュベースのROEにおける分母については、(期首の(自己資本-のれん-企業結合に伴う無形資産(繰延税金負債控除後))+期末の同金額)/2として計算しております。

Note: The denominator for Cash Basis Return on Equity is calculated as:

((Total capital - goodwill - intangible assets acquired in business combinations (net of associated deferred tax liability) at the beginning of the period) + (the same values at the end of the period))/2.

リスク分類別リスク資本の配賦	Risk Capital Allocation by Risk Categories	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
信用リスク	Credit Risk	n/a	460	n/a	437	n/a	422	n/a	393
ストラクチャードクレジット/その他投資リスク	Structured Credit and Other Investment Risk	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
市場リスク	Market Risk	n/a	21	n/a	30	n/a	25	n/a	19
金利リスク	Interest Rate Risk	n/a	18	n/a	18	n/a	24	n/a	16
流動性リスク	Liquidity Risk	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
オペレーショナル・リスク	Operational Risk	n/a	36	n/a	36	n/a	34	n/a	34
配賦可能資本	Excess Capital	n/a	0	n/a	0	n/a	36	n/a	73
Tier I 資本	Tier I Capital	506.4	500.5	464.0	516.7	533.2	542.7	541.2	537.1

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

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

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

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

自己資本関連情報	Capital Adequacy Data	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
基本的項目(Tier I)	Basic Items (Tier I)	506.4	500.5	464.0	516.7	533.2	542.7	541.2	537.1
補完的項目(Tier II)	Amount Eligible for Inclusion in Capital (Tier II)	254.8	251.2	239.7	231.8	221.5	211.2	203.5	197.0
控除項目	Deduction	(108.1)	(109.6)	(104.1)	(98.6)	(103.0)	(105.0)	(110.6)	(107.2)
自己資本金額	Total Capital	653.0	642.1	599.7	649.9	651.7	648.8	634.1	626.9
リスクアセット	Risk Assets	7,276.3	7,180.8	6,770.2	6,653.7	6,559.5	6,203.3	6,223.7	6,102.5
自己資本比率	Capital Adequacy Ratio	8.97%	8.94%	8.85%	9.76%	9.93%	10.46%	10.18%	10.27%
Tier I 比率	Tier I Capital Ratio	6.95%	6.97%	6.85%	7.76%	8.12%	8.74%	8.69%	8.80%
リスク資本	Risk Capital	n/a	536	n/a	522	n/a	505	n/a	463
Tier I に対するリスク資本の割合	Risk Capital as a Percentage of Tier I Capital	n/a	107.1%	n/a	101.0%	n/a	93.1%	n/a	86.2%

1株当たり数値(円)	Per Share Data (JPY)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
1株当たり純資産	Common Equity Per Share	236.82	232.54	253.49	205.83	212.70	214.07	214.66	212.67
潜在株式調整後1株当たり純資産	Fully Diluted Equity Per Share	236.82	232.54	253.49	205.83	212.70	214.07	214.66	212.67
1株当たり四半期純利益(損失)	Basic Net Income (Loss) Per Share	7.06	1.53	24.03	(11.26)	6.84	0.82	0.10	(5.35)
潜在株式調整後1株当たり四半期純利益(損失)	Diluted Net Income (Loss) Per Share	7.06	1.53	24.03	(11.26)	6.84	0.82	0.10	(5.35)
キャッシュベース:	Cash Basis:								
1株当たり四半期純利益(損失)	Basic Net Income (Loss) Per Share	8.55	3.02	25.39	(10.01)	7.84	1.83	0.81	(4.43)
潜在株式調整後1株当たり四半期純利益(損失)	Diluted Net Income (Loss) Per Share	8.55	3.02	25.39	(10.01)	7.84	1.83	0.81	(4.43)

株式数	Share Data	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
潜在株式調整後期末発行済普通株式数	Fully Diluted Number of Shares Outstanding at End of Period	1,963,919,247	1,963,919,247	1,963,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247
期末発行済普通株式数	Number of Common Shares	1,963,919,247	1,963,919,247	1,963,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247
ストックオプションによる潜在株式数	Number of Fully Diluted Stock Options	-	-	-	-	-	-	-	-
(参考)期末自己株式数	(Ref) Treasury Shares at End of Period (not included in the above)	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644	96,427,644
潜在株式調整後期中平均普通株式数	Weighted Average Fully Diluted Number of Shares Outstanding	1,963,919,247	1,963,919,247	1,963,919,247	1,996,056,234	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247
期中平均普通株式数	Weighted Average Number of Common Shares Outstanding	1,963,919,247	1,963,919,247	1,963,919,247	1,996,056,234	2,653,919,247	2,653,919,247	2,653,919,247	2,653,919,247

格付け(新生銀行)	Credit Ratings (Shinsei Bank)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
Moody's	Moody's								
短期	Short-Term	P-2	P-2	P-3	P-3	P-3	Not Prime	Not Prime	Not Prime
長期	Long-Term	Baa1 (Under Review)	Baa1 (Under Review)	Baa3 (安定的) (Stable)	Baa3 (安定的) (Stable)	Baa3 (Under Review)	Ba1 (ネガティブ) (Negative)	Ba1 (ネガティブ) (Negative)	Ba1 (ネガティブ) (Negative)
Standard and Poor's (S&P)	Standard and Poor's (S&P)								
短期	Short-Term	A-2	A-2	A-2	A-2	A-2	A-2	A-2	A-2
長期	Long-Term	BBB+ (安定的) (Stable)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)
日本格付研究所(JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-2	J-2	J-2	J-2	J-2	J-2	J-2	J-2
長期	Long-Term	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)
格付投資情報センター(R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term	a-2	a-2	a-2	a-2	a-2	a-2	a-2	a-2
長期	Long-Term	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)

格付け(アプラス)	Credit Ratings (APLUS)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
格付投資情報センター(R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term	a-2	a-2	a-2	a-2	a-2	a-2	a-2	a-2
長期	Long-Term	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (ネガティブ) (Negative)	BBB+ (安定的) (Stable)	BBB+ (安定的) (Stable)

格付け(昭和リース)	Credit Ratings (Showa Leasing)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
日本格付研究所(JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-2	J-2	J-2	J-2	J-2	J-2	J-2	J-2
長期	Long-Term	BBB (ネガティブ) (Negative)	BBB (ネガティブ) (Negative)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)

連結対象会社数	Subsidiaries and Affiliates Data	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
連結子会社数	Consolidated Subsidiaries	125	127	124	121	119	123	129	133
持分法適用会社数	Affiliates Accounted for Using the Equity Method	22	21	17	17	16	16	16	15
連結対象会社数	Total Number of Consolidated Subsidiaries and Affiliates	147	148	141	138	135	139	145	148

その他主要データ	Other Key Data	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
店舗数(本支店・出張所数・本支店内室)	Total Number of Outlets	42	41	42	44	45	44	44	43
本支店	Head Office and Branches	31	30	30	30	30	30	30	29
うち新生フィナンシャルセンター	Shinsei Financial Centers	30	29	29	29	29	29	29	28
出張所(コンサルティングスポット)	Annexes (Consulting Spots)	11	11	12	13	14	13	13	13
本支店内室(コンサルティングスポット)	Sub-branch (Consulting Spots)	-	-	-	1	1	1	1	1
新生銀行レイク無人店舗	Shinsei Bank Lake Unmanned Branches							788	787
ATM台数	Number of ATMs	321	318	317	321	322	318	313	277
新生銀行レイク自社 CD・ATM台数	Shinsei Bank Lake Own CD/ATMs								827
新生銀行レイク提携 CD・ATM台数(千台)	Shinsei Bank Lake Tie-up CD/ATMs								16
新生銀行レイク自動契約機台数	Shinsei Bank Late Automated Contract Machines								797
従業員数(連結)	Number of Employees (Consolidated Basis)	6,066	5,969	5,806	5,718	5,558	5,476	4,854	4,830
法人部門、金融市場部門	Institutional Group, Global Markets Group	1,935	1,887	1,828	1,814	1,841	1,841	1,250	1,245
新生証券	Shinsei Securities	75	72	70	70	70	69	69	68
新生信託銀行	Shinsei Trust & Banking	68	68	67	66	63	60	60	61
昭和リース	Showa Leasing	525	518	509	508	509	507	505	505
その他	Others	1,267	1,229	1,182	1,170	1,199	1,205	616	611
個人部門	Individual Group	3,344	3,293	3,233	3,199	3,019	2,946	2,919	2,906
リテールバンキング	Retail Banking	588	573	570	557	558	570	570	566
新生フィナンシャルおよび新生銀行レイク	Shinsei Financial and Shinsei Bank Lake	1,160	1,149	1,092	1,083	904	827	822	814
シンキ	Shinki	201	187	185	182	176	172	169	170
アプラスフィナンシャル	APLUS FINANCIAL	1,345	1,334	1,337	1,330	1,335	1,324	1,316	1,309
その他	Others	50	50	49	47	46	53	42	47
金融インフラグループ	Banking Infrastructure Group	410	406	371	343	346	344	341	338
経営勘定/その他	Corporate/Other	377	383	374	362	352	345	344	341
従業員数(単体)	Number of Employees (Non-Consolidated Basis)	2,034	1,997	1,958	1,907	1,913	1,916	1,913	1,895
男性	Male	1,105	1,086	1,067	1,042	1,050	1,059	1,056	1,044
女性	Female	929	911	891	865	863	857	857	851

注記: 1. 前期の数字は今期の表記に調整されています。

2. 2011年度第3四半期より、経営管理上、新生フィナンシャルの収益と、2011年10月1日より開始した「新生銀行カードローン レイク」によるレイク事業収益を合算して表示しております。

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

2. Data for Shinsei Financial and "Shinsei Bank Card Loan - Lake" in the Lake business (started on October 1, 2011) are combined on a management accounting basis from 3Q FY2011.

Section 4. 主要子会社の財務データ他

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

Section 4. Subsidiaries' Financial and Business Data

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

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

連結損益計算書		Consolidated Statements of Income	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金運用収益	Total Interest Income		19.1	17.2	15.3	13.8	13.7	13.7	13.0	11.9
役務取引等収益	Fees and Commissions Income		0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.2
その他業務収益	Other Business Income		0.2	0.1	0.1	0.1	0.0	0.0	0.0	0.0
その他経常収益	Other Ordinary Income		1.1	(0.7)	0.1	0.1	2.3	2.2	2.3	2.1
経常収益	Ordinary Income		20.6	16.8	15.8	14.2	16.2	16.1	15.4	14.3
資金調達費用	Total Interest Expenses		0.8	0.7	0.6	0.6	1.3	1.7	1.5	1.2
役務取引等費用	Fees and Commissions Expenses		1.0	1.0	0.6	0.9	1.1	0.8	1.1	1.2
その他業務費用	Other Business Expenses		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
営業経費	Total General and Administrative Expenses		8.5	8.3	7.9	7.7	6.5	6.5	3.6	3.4
その他経常費用	Other Ordinary Expenses		5.7	4.6	(2.3)	4.4	2.7	1.9	4.6	6.6
貸倒引当金繰入額	Provision of Reserve for Loan Losses		5.7	4.6	(2.3)	(0.3)	1.8	1.9	(0.4)	(3.7)
その他	Others		0.0	0.0	0.0	4.7	0.8	0.0	5.0	10.4
経常費用	Ordinary Expenses		16.1	14.8	6.9	13.7	11.7	11.0	10.9	12.6
経常利益	Net Ordinary Income		4.4	2.0	8.9	0.5	4.5	5.1	4.5	1.7
特別利益	Special Gains		1.8	2.6	2.0	1.8	0.1	0.2	2.1	0.0
特別損失	Special Losses		2.2	0.3	0.5	4.9	0.2	0.0	0.0	0.0
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests		4.0	4.2	10.4	(2.6)	4.5	5.3	6.6	1.6
税金	Income Taxes (Benefit)		0.0	0.5	2.1	0.8	0.5	0.0	(0.6)	0.4
少数株主利益	Minority Interests in Net Income of Subsidiaries		-	-	-	-	-	-	-	-
四半期純利益(損失)	Net Income (Loss)		4.0	3.7	8.2	(3.5)	3.9	5.3	7.2	1.2

連結貸借対照表		Consolidated Balance Sheets	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
資産の部:	Assets:									
現金預け金	Cash and Due from Banks		21.7	23.3	20.5	25.2	17.7	16.4	10.4	11.9
有価証券	Securities		18.5	18.5	84.6	84.6	84.6	84.6	84.6	84.6
貸出金	Loans and Bills Discounted		339.6	262.3	274.8	235.7	379.9	359.9	334.7	312.9
その他資産	Other Assets		34.8	37.1	37.6	35.1	42.8	34.9	24.8	19.5
割賦売掛金	Installment Sales Credit		6.4	4.9	3.8	3.0	2.4	1.9	1.5	1.2
有形固定資産	Premises and Equipment		13.7	13.5	13.0	12.4	11.6	10.5	8.6	8.6
無形固定資産	Intangible Assets		1.3	1.2	1.1	1.1	1.1	1.1	1.0	0.9
繰延税金資産	Deferred Tax Assets		14.5	13.9	11.7	10.9	10.3	10.3	10.9	10.5
貸倒引当金	Reserve for Credit Losses		(70.7)	(66.2)	(55.7)	(47.9)	(44.7)	(41.4)	(37.0)	(29.2)
資産の部合計	Total Assets		373.5	303.7	387.9	357.4	508.2	481.1	442.5	423.9
負債及び純資産	Liabilities and Equity									
負債の部:	Liabilities:									
借入金	Borrowed Money		215.3	97.5	149.2	124.3	319.5	300.0	257.4	241.9
その他負債	Other Liabilities		36.9	91.1	68.0	66.3	23.8	17.8	10.9	12.6
利息返還損失引当金	Reserve for Losses on Interest Repayments		21.1	18.2	15.4	18.0	15.9	14.0	17.4	26.2
負債の部合計	Total Liabilities		278.0	212.0	237.9	217.9	364.8	336.4	290.5	285.7
純資産の部:	Equity:									
株主資本合計	Total Shareholders' Equity		95.5	91.7	149.9	139.4	143.3	144.7	151.9	138.2
資本金	Capital Stock		66.5	66.5	91.5	91.5	91.5	91.5	91.5	91.5
純資産の部合計	Total Equity		95.5	91.7	149.9	139.4	143.3	144.7	151.9	138.2
負債及び純資産の部合計	Total Liabilities and Equity		373.5	303.7	387.9	357.4	508.2	481.1	442.5	423.9

利息返還関連		Grey Zone Related Information	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
利息返還額	Amount of Refund for Grey Zone Claim		9.0	2.1	2.3	1.8	2.7	1.7	1.4	1.2
債権放棄額	Amount of Debt Write-Off		5.7	1.0	1.4	1.2	1.8	0.9	0.8	0.6
キャッシュアウト利息返還額	Amount of Interest Repayment		3.3	1.0	0.9	0.6	0.9	0.7	0.6	0.6
利息返還損失引当金	Reserve for Losses on Interest Repayment		21.1	18.2	15.4	18.0	15.9	14.0	17.4	26.2
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment		(0.9)	(0.7)	(0.4)	4.4	0.6	(0.1)	4.8	10.0
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment		9.0	2.1	2.3	1.8	2.7	1.7	1.4	1.2
開示請求件数	Number of Claims		34,412	29,098	36,267	38,640	25,067	19,501	17,848	16,544

注記: 1. 利息返還額については、補償対象とネットに記載しております。

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

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

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

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

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

新生フィナンシャル主要計数

Shinsei Financial Summary of Major Business Information

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

営業債権残高	Principal Balance(*)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保パーソナルローン	Unsecured Personal Loans (UPL)	466.9	428.5	394.6	366.3	345.7	328.3	305.3	285.7
クレジットカード	Credit Card	24.9	21.4	18.6	16.1	13.9	12.1	10.5	9.2
信販事業	Installment Sales Finance	2.9	2.2	1.6	1.2	0.9	0.6	0.5	0.3
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	26.5	25.1	23.9	22.8	21.6	20.7	19.7	18.8
営業債権残高	Total Principal Balance	521.4	477.5	438.9	406.5	382.4	361.9	336.2	314.1

注記: 証券化実施分を含む残高であります。

Note: Balance before securitization.

顧客数(千人)	Number of Customers (Thousands)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保パーソナルローン	Unsecured Personal Loans (UPL)	846.7	810.0	774.0	743.0	720.0	698.0	650.0	606.0
クレジットカード(有効会員数)	Credit Card (Valid Customer)	-	-	-	-	-	-	-	-
クレジットカード(残あり顧客数)	Credit Card (On Book Customer)	77.8	70.0	64.0	63.0	55.0	51.4	47.0	43.0
信販事業(残あり顧客数)	Installment Sales Finance (Valid Customer)	18.0	13.0	9.0	9.0	6.0	4.7	3.0	3.0
不動産担保ローン(HEL)	Mortgage (Home Equity Loans)	7.0	7.0	6.6	6.4	6.2	6.0	5.0	5.0
顧客数合計	Total Customers	871.9	830.0	789.6	758.4	732.2	708.8	658.0	614.0

店舗・チャネル	Number of Branches and Channels	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
店舗数(箇所)	Branches	945	945	944	942	896	799		
無担保パーソナルローン 有人店舗	Manned Branches for Unsecured Personal Loans (UPL)	7	7	-	-	-	-		
無担保パーソナルローン 無人店舗	Unmanned Branches for Unsecured Personal Loans (UPL)	938	938	944	942	896	799		
CD・ATM台数:	CD/ATMs:								
自社分(台)	Own	981	981	980	979	933	838		
提携分:	Tie-up:								
無担保パーソナルローン(千台)	Unsecured Personal Loans (UPL) (Thousands)	108	108	107	107	75	76	76	77
クレジットカード(千台)	Credit Card (Thousands)	-	-	-	-	-	-		
無担保パーソナルローン 自動契約機台数(台)	Automated Contract Machines for Unsecured Personal Loans (UPL)								
自社分(台)	Own	952	952	951	950	904	808		
提携分(台)	Tie-up							797	796

新生フィナンシャル 無担保パーソナルローンビジネス計数

Shinsei Financial Unsecured Personal Loans (UPL) Business Information

新規獲得顧客数(千人)	Number of Newly Acquired Customers (Thousands)	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
無担保パーソナルローン	Unsecured Personal Loans (UPL)	28.0	22.0	24.6	25.3	30.7	30.1		

成約率	Approval Rate	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
無担保パーソナルローン	Unsecured Personal Loans (UPL)	31.0%	26.9%	30.2%	29.8%	32.0%	33.7%		

平均貸出金利	Average Lending Rates	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
無担保パーソナルローン	Unsecured Personal Loans (UPL)	16.3%	16.0%	15.8%	15.7%	15.5%	15.5%	15.5%	15.4%

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保パーソナルローン	Unsecured personal loans (UPL)								
残高:	Outstanding:								
～15%	～15%	246.6	229.8	212.8	197.8	187.0	175.1	162.5	153.7
～18%	～18%	145.8	138.6	130.9	125.1	121.9	121.3	115.3	108.0
～20%	～20%	4.7	3.8	3.2	2.8	2.4	2.2	1.8	1.6
～25%	～25%	25.6	20.7	17.6	15.1	13.0	11.4	10.0	8.7
～29.2%	～29.2%	44.1	35.4	29.9	25.3	21.3	18.3	15.6	13.2
>=29.2%	Over 29.2%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
合計	Total	466.9	428.5	394.6	366.3	345.7	328.3	305.4	285.4
比率:	Ratios:								
～15%	～15%	52.8%	53.6%	53.9%	54.0%	54.1%	53.3%	53.2%	53.9%
～18%	～18%	31.2%	32.4%	33.2%	34.2%	35.3%	36.9%	37.8%	37.8%
～20%	～20%	1.0%	0.9%	0.8%	0.8%	0.7%	0.7%	0.6%	0.6%
～25%	～25%	5.5%	4.9%	4.5%	4.1%	3.8%	3.5%	3.3%	3.1%
～29.2%	～29.2%	9.5%	8.3%	7.6%	6.9%	6.2%	5.6%	5.1%	4.6%
>=29.2%	Over 29.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

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

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

延滞残高、比率	Balance and Ratio of Delinquent Unsecured Personal Loans	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保パーソナルローン	Unsecured Personal Loans (UPL):								
残高	Outstanding	466.9	428.5	394.6	366.3	345.7	328.3	305.4	285.4
91～180日延滞残高	91-180 Days Delinquency Amount	11.1	9.9	9.3	5.6	6.5	4.9	5.8	3.8
91～180日延滞比率	91-180 Days Delinquency Ratio	2.4%	2.3%	2.4%	1.5%	1.9%	1.5%	1.9%	1.4%

年齢別残高構成比	Balance by Age	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
<30	<30	19.5%	19.6%	20.0%	20.4%	21.0%	21.4%	21.4%	21.2%
<40	<40	25.8%	25.8%	25.8%	25.8%	25.9%	26.0%	26.0%	26.0%
<50	<50	23.0%	23.1%	23.1%	23.0%	23.0%	23.1%	23.3%	23.4%
<60	<60	19.5%	19.2%	18.9%	18.5%	18.1%	17.8%	17.6%	17.6%
>=60	Over 60	12.2%	12.3%	12.3%	12.2%	11.9%	11.7%	11.7%	11.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

性別、既婚・未婚別残高構成比	Balance by Gender and Marital Status	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
男性独身	Single Male	40.5%	40.7%	41.0%	41.3%	41.8%	42.1%	42.2%	42.2%
男性既婚	Married Male	34.7%	34.7%	34.7%	34.7%	34.6%	34.6%	34.8%	35.1%
女性独身	Single Female	12.0%	12.0%	12.1%	12.1%	12.1%	12.1%	12.1%	12.1%
女性既婚	Married Female	12.7%	12.5%	12.2%	11.9%	11.5%	11.2%	10.9%	10.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

実行残高別残高構成比	Balance by Amount of Origination	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
10万円以下	Less than or Equal to JPY 100K	1.3%	1.4%	1.5%	1.6%	1.8%	1.9%	1.8%	1.8%
10万円超、30万円以下	Over JPY 100K and Less than or Equal to JPY 300K	9.2%	9.7%	10.1%	10.6%	11.0%	11.6%	11.8%	12.0%
30万円超、50万円以下	Over JPY 300K and Less than or Equal to JPY 500K	22.7%	23.4%	23.9%	24.4%	24.7%	24.6%	24.3%	23.5%
50万円超、100万円以下	Over JPY 500K and Less than or Equal to JPY 1M	27.1%	27.1%	27.4%	27.7%	28.0%	28.0%	28.4%	28.9%
100万円超	Over JPY 1M	39.7%	38.3%	37.1%	35.6%	34.5%	33.8%	33.7%	33.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

年収別残高構成比	Balance by Annual Income	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保パーソナルローン	Unsecured Personal Loans (UPL)								
年収200万円未満	Less than JPY 2M	19.9%	19.0%	18.3%	17.6%	17.1%	16.6%	16.1%	15.6%
年収200万円以上、500万円未満	Over JPY 2M and Less than JPY 5M	57.8%	58.9%	59.7%	60.4%	61.1%	61.6%	61.9%	62.0%
年収500万円以上、700万円未満	Over JPY 5M and Less than JPY 7M	14.6%	14.5%	14.4%	14.3%	14.3%	14.3%	14.3%	14.5%
年収700万円以上	Over JPY 7M	7.7%	7.6%	7.6%	7.7%	7.6%	7.6%	7.7%	7.9%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

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

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

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

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

連結損益計算書	Consolidated Statements of Income	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金運用収益	Total Interest Income	3.3	3.1	2.7	2.4	2.2	2.1	1.9	1.8
役務取引等収益	Fees and Commissions Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他業務収益	Other Business Income	-	-	-	-	-	-	-	-
その他経常収益	Other Ordinary Income	0.0	0.0	0.0	0.0	0.2	0.2	0.3	0.3
経常収益	Ordinary Income	3.3	3.1	2.8	2.4	2.6	2.4	2.3	2.2
資金調達費用	Total Interest Expenses	0.1	0.1	0.0	0.0	0.1	0.0	0.1	0.1
役務取引等費用	Fees and Commissions Expenses	0.2	0.2	0.2	0.2	0.1	0.1	0.1	0.2
その他業務費用	Other Business Expenses	-	-	-	-	-	-	-	-
営業経費	Total General and Administrative Expenses	1.3	1.1	1.0	0.7	0.9	0.8	0.7	0.7
その他経常費用	Other Ordinary Expenses	0.9	1.0	0.6	3.2	0.3	0.3	4.7	6.8
貸倒引当金繰入額	Provision of Reserve for Loan Losses	0.4	0.6	0.1	1.6	0.0	0.1	(0.5)	0.0
その他	Others	0.4	0.4	0.4	1.6	0.2	0.2	5.3	6.7
経常費用	Ordinary Expenses	2.6	2.6	2.0	4.3	1.5	1.4	5.8	7.9
経常利益(損失)	Net Ordinary Income (Loss)	0.6	0.5	0.7	(1.8)	1.0	0.9	(3.4)	(5.6)
特別利益	Special Gains	0.2	0.2	0.2	0.2	0.0	0.0	0.0	0.0
特別損失	Special Losses	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	0.9	0.2	1.0	(1.7)	1.0	0.9	(3.4)	(5.6)
税金	Income Taxes (Benefit)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)
少数株主利益	Minority Interests in Net Income of Subsidiaries	-	-	-	-	-	-	-	-
四半期純利益(損失)	Net Income (Loss)	0.9	0.2	1.0	(1.7)	1.0	0.9	(3.4)	(5.6)

連結貸借対照表	Consolidated Balance Sheets	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	3.9	4.9	3.1	3.0	1.4	0.9	1.0	1.0
有価証券	Securities	0.4	0.4	0.3	0.3	0.3	0.2	0.1	0.1
貸出金	Loans and Bills Discounted	52.2	46.2	44.7	43.8	42.3	41.7	41.2	45.5
その他資産	Other Assets	3.5	2.9	2.7	2.8	2.9	2.6	1.4	0.9
有形固定資産	Premises and Equipment	5.6	5.5	5.5	5.4	5.4	5.4	5.4	5.4
無形固定資産	Intangible Assets	0.7	0.5	0.4	0.4	0.3	0.3	0.3	0.3
繰延税金資産	Deferred Tax Assets	-	-	-	-	-	-	-	0.0
貸倒引当金	Reserve for Credit Losses	(8.9)	(8.4)	(7.5)	(7.2)	(6.2)	(5.4)	(4.3)	(3.9)
資産の部合計	Total Assets	60.6	54.8	51.8	50.8	48.3	47.5	46.7	50.6
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	17.5	15.3	14.2	15.3	14.7	16.2	17.6	24.8
社債	Corporate Bonds	-	-	-	-	-	-	-	-
その他負債	Other Liabilities	6.1	5.1	5.1	5.1	5.4	4.8	3.5	2.1
利息返還損失引当金	Reserve for Losses on Interest Repayments	19.6	16.6	13.8	13.4	10.2	7.6	10.1	14.0
繰延税金負債	Deferred Tax Liabilities	-	-	-	-	-	-	-	-
負債の部合計	Total Liabilities	43.4	37.3	33.4	34.1	30.5	28.8	31.5	41.0
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	17.1	17.4	18.4	16.7	17.7	18.7	15.2	9.5
資本金	Capital Stock	24.1	24.1	24.1	24.1	24.1	24.1	24.1	24.1
純資産の部合計	Total Equity	17.1	17.4	18.4	16.7	17.7	18.7	15.2	9.5
負債及び純資産の部合計	Total Liabilities and Equity	60.6	54.8	51.8	50.8	48.3	47.5	46.7	50.6

利息返還関連	Grey Zone Related Information	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
利息返還額	Amount of Refund for Grey Zone Claim	4.0	3.1	2.8	2.5	3.2	2.6	2.4	2.6
債権放棄額	Amount of Debt Write-Off	1.0	0.8	0.8	0.6	0.7	0.4	0.4	0.3
キャッシュアウト利息返還額	Amount of Interest Repayment	3.0	2.3	2.0	1.9	2.5	2.2	2.1	2.3
利息返還損失引当金	Reserve for Losses on Interest Repayment	19.6	16.6	13.8	13.4	10.2	7.6	10.1	14.0
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	0.0	0.0	0.0	2.1	0.0	0.0	5.0	6.5
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	4.0	3.1	2.8	2.5	3.2	2.6	2.4	2.6
開示請求件数	Number of Claims	5,884	5,298	6,167	6,250	4,118	3,171	3,052	2,727

シンキ主要計数

Shinki Financial Summary of Major Business Information

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

貸付金残高	Loan Receivables	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
消費者向け貸付	Total Personal Loans	61.8	58.9	53.1	49.6	45.8	43.1	40.3	39.4
無担保ローン	Unsecured Loans	61.5	57.8	52.8	49.3	45.4	42.9	40.1	39.2
有担保ローン	Secured Loans	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.1
事業者向け貸付	Total Business Loans	15.7	13.8	12.1	10.4	9.0	7.7	6.7	6.0
証書貸付	Loans on Deeds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ノーローンビジネス	NOLOAN Business	15.6	13.8	12.1	10.4	9.0	7.7	6.7	6.0
有担保貸付	Secured Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
貸付金合計	Total Loan Receivables	77.6	72.7	65.3	60.2	54.8	50.9	47.2	45.5

顧客数(千人)	Number of Customers (Thousands)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
顧客数	Number of Customers	170.0	160.0	149.4	140.5	131.2	123.4	115.4	109.9
新規獲得顧客数	Number of Newly Acquired Customers	5.0	3.2	2.8	3.2	3.2	3.0	2.8	3.4

店舗・チャネル	Number of Branches and Channels	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無人店舗数(箇所)	Unmanned Branches	2	2	2	2	2	2	2	2
ATM台数:	ATMs:								
自社分(台)	Own	-	-	-	-	-	-	-	-
提携分(千台)	Tie-up (Thousands)	50.1	50.4	52.0	48.2	48.7	49.4	50.0	50.1
自動契約機台数(台)	Automated Contract Machines	-	-	-	-	-	-	-	-

成約率	Approval Rate	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
申込数(ノーローン)(千件)	Number of Application (NOLOAN) (Thousands)	32.5	24.7	23.8	21.8	22.2	21.4	18.2	21.9
成約率(ノーローン)	Approval Rate (NOLOAN)	15.6%	13.0%	11.7%	14.5%	14.5%	14.1%	15.6%	15.5%

加重平均約定金利(単体)	Weighted Average Loan Interest Rate (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
加重平均約定金利	Weighted Average Loan Interest Rate	20.7%	18.1%	17.9%	17.6%	17.4%	17.2%	17.1%	16.8%
消費者向け	Personal Loans	20.8%	19.9%	19.7%	19.4%	19.2%	18.9%	18.7%	18.2%
無担保ローン	Unsecured Loans	20.8%	19.9%	19.7%	19.4%	19.3%	18.9%	18.7%	18.2%
有担保ローン	Secured Loans	13.0%	16.3%	16.2%	16.2%	16.5%	16.4%	1.3%	16.5%
事業者向け	Business Loans	20.4%	19.5%	19.4%	19.2%	19.0%	18.8%	18.7%	18.4%
証書貸付	Loans on Deeds	22.2%	22.7%	n/a	n/a	n/a	n/a	n/a	n/a
ノーローンビジネス	NOLOAN Business	20.4%	19.5%	19.4%	19.2%	19.0%	18.8%	18.7%	18.4%
有担保貸付	Secured Loans	11.4%	n/a	n/a	n/a	n/a	n/a	n/a	n/a

注記: 商品内訳は、和解分を含まない数値となっております。

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

貸出金利帯別残高	Breakdown of Loans by Lending Rates	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保ローン	Unsecured Personal Loans								
残高:	Outstanding:								
~15%	~15%	10.8	11.8	11.3	11.5	10.9	10.9	11.0	12.6
~18%	~18%	32.6	31.6	29.5	27.7	26.1	24.7	23.1	21.5
~20%	~20%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~25%	~25%	4.1	3.4	2.9	2.5	2.1	1.8	1.5	1.3
~29.2%	~29.2%	13.9	10.9	9.2	7.7	6.4	5.3	4.4	3.7
合計	Total	61.5	57.8	52.8	49.3	45.4	42.9	40.1	39.1
比率:	Ratios:								
~15%	~15%	17.6%	20.4%	21.4%	23.2%	23.9%	25.6%	27.5%	32.2%
~18%	~18%	53.1%	54.8%	55.9%	56.1%	57.4%	57.7%	57.5%	54.9%
~20%	~20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~25%	~25%	6.6%	5.9%	5.5%	5.0%	4.6%	4.2%	3.9%	3.5%
~29.2%	~29.2%	22.7%	18.9%	17.2%	15.7%	14.1%	12.5%	11.1%	9.4%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

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

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

延滞残高、比率	Balance and Ratio of Delinquent Unsecured Personal Loans	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保ローン	Unsecured Personal Loans								
残高(固定化債権を含む)	Outstanding (including Long-Term Accounts Receivable)	61.5	57.8	52.8	49.3	45.8	42.9	40.1	39.2
91~180日延滞残高	91-180 Days Delinquency Amount	1.4	1.2	1.2	0.9	0.9	0.8	0.6	0.4
91~180日延滞比率	91-180 Days Delinquency Ratio	2.4%	2.1%	2.3%	1.9%	2.0%	2.0%	1.6%	1.1%

加重平均借入金利(単体)	Weighted Average Funding Rate (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
期中加重平均	During the Fiscal Year	2.4%	2.5%	2.6%	2.6%	2.4%	2.4%	2.5%	2.4%
期末加重平均	As of the Fiscal Year End	2.4%	2.5%	2.6%	2.6%	2.4%	2.4%	2.6%	1.9%
年齢別残高構成比	Balance by Age	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保ローン	Unsecured Personal Loans								
<30	<30	11.5%	11.0%	10.8%	10.3%	9.9%	8.9%	8.9%	8.4%
<40	<40	30.6%	30.1%	29.8%	29.6%	29.4%	28.6%	28.5%	28.3%
<50	<50	30.5%	31.1%	31.5%	31.9%	32.5%	33.5%	33.9%	34.4%
<60	<60	18.7%	18.9%	18.9%	19.0%	18.8%	19.3%	19.2%	19.3%
>/= 60	Over 60	8.8%	9.0%	9.0%	9.1%	9.3%	9.8%	9.5%	9.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
性別、既婚・未婚別残高構成比	Balance by Gender and Marital Status	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保ローン	Unsecured Personal Loans								
男性独身	Single Male	40.0%	39.9%	39.9%	39.9%	39.8%	39.8%	39.5%	39.3%
男性既婚	Married Male	38.7%	39.7%	40.3%	41.2%	42.0%	42.8%	43.8%	45.0%
女性独身	Single Female	10.8%	10.5%	10.3%	9.9%	9.7%	9.3%	9.0%	8.6%
女性既婚	Married Female	10.4%	9.9%	9.5%	9.0%	8.6%	8.0%	7.6%	7.1%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
実行残高別残高構成比	Balance by Amount of Origination	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保ローン	Unsecured Personal Loans								
10万円未満	Less than JPY 100K	2.8%	2.7%	2.8%	2.9%	3.0%	3.0%	3.1%	3.1%
10万円以上、30万円未満	Over JPY 100K and Less than JPY 300K	18.1%	17.9%	18.0%	18.0%	18.2%	18.2%	18.6%	18.3%
30万円以上、50万円未満	Over JPY 300K and Less than JPY 500K	33.9%	33.2%	32.7%	31.9%	31.2%	29.9%	28.1%	25.9%
50万円以上、100万円未満	Over JPY 500K and Less than JPY 1M	31.1%	30.9%	30.8%	30.6%	30.4%	30.2%	29.8%	28.2%
100万円以上	Over JPY 1M	14.2%	15.3%	15.8%	16.7%	17.2%	18.7%	20.4%	24.5%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
年収別残高構成比	Balance by Annual Income	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保ローン	Unsecured Personal Loans								
年収200万円未満	Less than JPY 2M	12.1%	11.9%	11.3%	10.6%	10.1%	9.6%	9.2%	8.6%
年収200万円以上、500万円未満	Over JPY 2M and Less than JPY 5M	56.5%	56.1%	56.3%	56.1%	56.1%	55.8%	55.6%	55.0%
年収500万円以上、700万円未満	Over JPY 5M and Less than JPY 7M	19.3%	19.4%	19.5%	19.9%	20.1%	20.3%	20.5%	21.0%
年収700万円以上	Over JPY 7M	12.1%	12.6%	12.9%	13.5%	13.7%	14.3%	14.6%	15.4%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

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

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

連結損益計算書	Consolidated Statements of Operations	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金運用収益	Total Interest Income	6.8	5.4	5.0	4.5	4.5	4.3	3.8	3.3
役務取引等収益	Fees and Commissions Income	5.6	5.4	5.4	6.4	5.9	5.5	5.4	5.4
その他業務収益	Other Business Income	5.4	5.7	5.8	5.0	5.3	5.5	5.7	5.7
その他経常収益	Other Ordinary Income	0.9	0.8	1.0	0.9	0.5	0.6	0.9	0.9
経常収益	Ordinary Income	18.9	17.5	17.4	17.1	16.4	16.0	15.8	15.5
資金調達費用	Total Interest Expenses	0.5	0.5	0.4	0.4	0.3	0.3	0.3	0.3
役務取引等費用	Fees and Commissions Expenses	2.8	2.8	2.6	2.8	2.6	2.6	2.4	2.7
その他業務費用	Other Business Expenses	0.5	0.6	0.6	0.5	0.5	0.6	0.6	0.6
営業経費	Total General and Administrative Expenses	8.8	7.9	7.8	7.8	7.2	7.7	7.5	7.5
その他経常費用	Other Ordinary Expenses	4.0	4.0	1.8	7.4	3.7	2.5	1.6	2.7
貸倒引当金繰入額	Provision of Reserve for Loan Losses	3.9	3.9	1.8	4.0	3.7	2.5	0.6	(1.6)
その他	Others	0.0	0.0	0.0	3.4	0.0	0.0	1.0	4.3
経常費用	Ordinary Expenses	16.8	15.8	13.4	19.1	14.6	14.0	12.7	14.0
経常利益(損失)	Net Ordinary Income (Loss)	2.0	1.6	4.0	(2.0)	1.7	2.0	3.1	1.4
特別利益	Special Gains	0.0	0.0	0.0	0.0	-	-	-	-
特別損失	Special Losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	1.9	1.6	4.0	(2.0)	1.7	2.0	3.1	(0.4)
税金	Income Taxes (Benefit)	0.1	0.4	0.1	1.5	0.1	0.1	1.3	(0.3)
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(0.0)
四半期純利益(損失)	Net Income (Loss)	1.7	1.1	3.8	(3.6)	1.6	1.8	1.8	(0.0)

連結貸借対照表	Consolidated Balance Sheets	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	113.4	94.3	85.4	96.4	80.1	70.6	83.6	89.0
買入金銭債権	Other Monetary Claims Purchased	15.5	14.2	13.0	12.1	11.1	10.4	9.8	9.3
金銭の信託	Monetary Assets Held in Trust	52.1	51.8	52.7	52.2	53.3	92.6	100.2	101.4
有価証券	Securities	54.8	54.4	67.3	66.8	10.8	8.9	7.0	5.6
貸出金	Loans and Bills Discounted	160.6	153.8	144.9	135.3	181.9	122.0	114.7	115.7
その他資産	Other Assets	231.6	238.0	241.6	215.6	228.4	236.7	251.0	245.6
割賦売掛金	Installment Sales Credit	175.3	184.6	189.6	165.7	174.1	177.9	190.3	200.1
有形固定資産	Premises and Equipment	9.0	8.9	8.7	8.5	9.1	9.0	8.9	9.7
無形固定資産	Intangible Assets	14.1	15.0	15.2	15.6	15.8	16.4	16.9	15.4
のれん	Goodwill, Net	4.8	4.6	4.4	4.2	3.9	3.7	3.5	3.3
繰延税金資産	Deferred Tax Assets	10.0	9.7	9.7	8.0	7.7	7.7	6.5	6.8
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	568.6	563.4	562.1	561.8	564.1	521.5	521.5	525.9
貸倒引当金	Reserve for Credit Losses	(35.3)	(34.4)	(32.6)	(33.8)	(34.4)	(34.0)	(32.2)	(28.5)
資産の部合計	Total Assets	1,198.1	1,172.3	1,170.8	1,140.9	1,129.8	1,063.3	1,089.2	1,096.9
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	259.5	236.2	235.9	206.4	201.6	182.6	187.9	197.1
短期社債	Short-Term Corporate Bonds	3.0	2.5	1.0	13.5	3.0	2.8	14.0	14.0
社債	Corporate Bonds	-	-	-	-	-	-	-	-
その他負債	Other Liabilities	273.1	276.3	275.8	264.7	267.6	262.0	270.6	261.1
利息返還損失引当金	Reserve for Losses on Interest Repayments	13.5	11.8	10.0	11.7	9.8	8.2	7.5	10.6
繰延税金負債	Deferred Tax Liabilities	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
支払承諾	Acceptances and Guarantees	568.6	563.4	562.1	561.8	564.1	521.5	521.5	525.9
負債の部合計	Total Liabilities	1,119.2	1,092.1	1,086.8	1,060.6	1,047.8	979.3	1,003.4	1,011.2
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	78.9	80.0	83.9	80.3	82.0	83.9	85.7	85.6
資本金	Capital Stock	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0
純資産の部合計	Total Equity	78.9	80.1	84.0	80.3	82.0	83.9	85.7	85.7
負債及び純資産の部合計	Total Liabilities and Equity	1,198.1	1,172.3	1,170.8	1,140.9	1,129.8	1,063.3	1,089.2	1,096.9

連結損益の概要	Summary of Income Statement	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	2.7	2.8	3.0	2.9	2.9	3.0	3.2	3.2
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	2.2	2.3	2.3	2.7	2.2	2.2	2.2	2.2
オートクレジット	Auto Credit	0.8	0.8	1.0	1.2	0.9	0.8	0.8	0.9
その他ショッピングクレジット	Other Shopping Credit	1.4	1.5	1.3	1.4	1.2	1.3	1.3	1.3
信用保証	Credit Guarantee	3.9	3.9	3.8	3.8	4.1	3.6	3.4	3.4
オートクレジット	Auto Credit	2.6	2.5	2.5	2.6	2.8	2.4	2.2	2.2
その他ショッピングクレジット	Other Shopping Credit	0.9	0.9	0.8	0.8	0.8	0.8	0.8	0.8
その他信用保証	Others	0.4	0.4	0.3	0.3	0.3	0.3	0.3	0.3
融資	Total Loans	6.8	5.3	5.0	4.5	4.5	4.3	3.7	3.3
消費者金融	Consumer Loans	6.7	5.3	4.9	4.4	4.1	3.8	3.6	3.2
カードキャッシング	Cashing by Credit Card	3.0	2.2	2.1	1.9	1.8	1.6	1.6	1.4
ローンカード	Loan Card	2.9	2.3	2.1	1.8	1.7	1.5	1.5	1.2
その他消費者金融	Other Consumer Loans	0.7	0.6	0.6	0.5	0.5	0.5	0.5	0.4
その他融資	Other Loans	0.0	0.0	0.1	0.1	0.4	0.5	0.1	0.1
金融収益	Financial Income	0.9	0.8	1.0	1.0	0.5	0.6	0.8	0.9
その他	Others	2.1	2.0	2.0	2.0	2.0	2.0	2.1	2.2
営業収益	Operating Revenue	18.9	17.5	17.4	17.0	16.3	16.0	15.8	15.4
販売費及び一般管理費	Total SG&A	15.9	15.1	12.7	16.6	14.0	13.4	12.1	13.4
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	3.9	3.9	1.8	2.3	3.7	2.5	0.6	(1.6)
従業員給料・賞与	Personnel Expenses	2.3	2.3	2.3	2.5	2.1	2.4	2.3	2.3
支払手数料	Handling Charges	3.9	3.7	3.6	3.6	3.4	3.5	3.5	3.6
販売促進費	Sales Promotion Costs	1.0	1.1	1.1	1.1	1.0	1.2	1.2	1.3
賃借料	Rent	0.5	0.5	0.5	0.4	0.5	0.4	0.4	0.4
減価償却額	Depreciation and Amortization	0.5	0.2	0.4	0.4	0.3	0.4	0.4	0.8
通信費	Communication Costs	0.8	0.7	0.7	0.7	0.7	0.7	0.7	0.8
その他	Others	2.6	2.3	2.2	5.2	2.0	2.0	2.8	5.6
金融費用	Financial Expenses	0.8	0.7	0.6	0.6	0.5	0.6	0.5	0.6
支払利息	Interest Expenses	0.5	0.5	0.4	0.4	0.3	0.3	0.3	0.3
その他	Others	0.3	0.2	0.1	0.2	0.1	0.2	0.1	0.2
営業費用	Operating Expenses	16.8	15.8	13.4	17.3	14.6	14.0	12.7	14.0
営業利益(損失)	Operating Income (Loss)	2.1	1.6	4.0	(0.2)	1.7	2.0	3.1	1.4
経常利益(損失)	Ordinary Income (Loss)	2.0	1.6	4.0	(0.4)	1.7	2.0	3.1	1.4
特別損益(損失)	Net Extraordinary Profit (Loss)	(0.0)	0.0	0.0	(1.6)	0.0	0.0	0.0	(1.9)
税引前四半期純利益(損失)	Net Income (Loss) before Income Taxes and Minority Interests	1.9	1.6	4.0	(2.0)	1.7	2.0	3.1	(0.4)
四半期純利益(損失)	Net Income (Loss)	1.7	1.1	3.8	(3.6)	1.6	1.8	1.8	(0.0)

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

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

利息返還関連	Grey Zone Related Information	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
利息返還額	Amount of Refund for Grey Zone Claim	1.6	1.7	1.9	1.9	1.8	1.6	1.7	1.3
債権放棄額	Amount of Debt Write-Off	0.6	0.6	0.7	0.6	0.6	0.5	0.5	0.3
キャッシュアウト利息返還額	Amount of Interest Repayment	0.9	1.1	1.2	1.2	1.2	1.1	1.2	1.0
利息返還損失引当金	Reserve for Losses on Interest Repayment	13.5	11.8	10.0	11.7	9.8	8.2	7.5	10.6
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	0.0	0.0	0.0	3.2	0.0	0.0	1.0	4.3
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	1.5	1.6	1.8	1.6	1.8	1.5	1.6	1.3
開示請求件数	Number of Claims	4,539	4,334	4,855	4,637	4,279	2,994	2,915	2,612

注記: 利息返還額のうち債権放棄額には会計上既に償却している債権の一部を含んでいることなどから、利息返還額と会計上(利息損失引当金使用額)の金額とは異なっています。

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

営業債権残高	Account Receivables	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
割賦売掛金	Total Installment Receivables	370.6	372.1	367.8	335.3	392.4	335.1	339.5	339.5
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	52.3	53.3	58.3	54.9	58.3	58.2	65.1	63.8
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	123.4	131.5	131.6	111.1	116.1	120.0	125.5	136.6
オートクレジット	Auto Credit	47.4	57.5	59.1	47.3	50.9	53.6	57.7	66.7
その他ショッピングクレジット	Other Shopping Credit	76.0	74.0	72.4	63.7	65.2	66.3	67.8	69.8
融資	Total Loans	194.9	187.1	177.8	169.1	217.8	156.8	148.8	139.0
消費者金融	Consumer Loans	175.5	166.0	154.5	143.9	134.3	126.4	117.8	114.5
カードキャッシング	Cashing by Credit Card	53.5	51.7	48.0	44.3	41.6	39.2	36.3	34.7
ローンカード	Loan Card	64.1	59.0	53.9	49.3	44.5	40.5	36.8	36.8
その他消費者金融	Other Consumer Loans	57.8	55.2	52.5	50.3	48.1	46.6	44.7	42.9
その他融資	Other Loans	19.3	21.1	23.2	25.2	83.5	30.4	30.9	24.5
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	568.6	563.4	562.1	561.8	564.1	521.5	521.5	525.9
オートクレジット	Auto Credit	454.4	453.3	455.0	457.0	460.8	423.0	423.5	427.0
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	91.2	86.7	82.5	77.6	72.9	70.6	68.6	67.5
その他ショッピングクレジット	Other Shopping Credit	48.1	45.9	44.9	44.4	44.7	41.7	42.9	45.4
信用保証業務によるオフバランス残高	Off-Balance Receivables in Credit Guarantee Business	50.7	50.0	50.0	51.3	53.1	56.9	63.1	68.9
その他信用保証	Others	66.1	64.0	62.2	60.3	58.6	56.8	55.1	53.4
リース投資資産	Leased Investment Assets	3.5	2.9	2.3	1.9	1.5	1.1	0.8	0.6
営業債権残高合計	Total Account Receivables	942.8	938.4	932.4	899.1	958.1	857.9	862.0	866.2

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

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

顧客数	Number of Customers (Thousands)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
ショッピングクレジット事業 新規信用供与件数(千件)	Number of New Transactions in Shopping Credit Business	70.1	75.9	70.5	71.5	74.5	80.8	81.8	85.8
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	38.7	36.7	28.8	30.3	31.8	33.8	35.2	37.0
信用保証	Credit Guarantee	31.3	39.2	41.6	41.2	42.6	47.0	46.5	48.8
加盟店数(千店)	Number of Merchants	n/a	910.4	n/a	922.7	n/a	937.9	n/a	959.3
クレジットカード	Credit Card	n/a	394.5	n/a	397.4	n/a	399.7	n/a	401.8
ショッピングクレジット	Shopping Credit	n/a	515.9	n/a	525.2	n/a	538.1	n/a	557.5
有効カード会員数(千人)	Available Cardholders	8,072.3	7,962.9	7,830.1	7,701.0	7,573.0	7,435.9	7,291.0	7,127.2
クレジットカード	Credit Card	7,758.7	7,649.3	7,516.6	7,387.7	7,259.9	7,122.6	6,978.2	6,823.6
ローンカード	Loan Card	313.5	313.5	313.4	313.2	313.0	313.2	312.8	303.5
カード新規獲得枚数(千枚)	Number of New Card Issuance	151.1	81.4	50.0	45.3	47.9	47.5	43.4	47.3
クレジットカード	Credit Card	148.6	78.8	47.6	43.2	45.8	45.6	41.8	45.4
ローンカード	Loan Card	2.5	2.5	2.3	2.1	2.0	1.8	1.6	1.8
残高有口座数(千人)	Number of Active Accounts	502.0	493.2	478.8	456.0	447.1	436.5	419.9	401.3
クレジットカードキャッシング	Cashing by Credit Card	329.3	325.2	315.6	301.9	297.7	291.9	280.4	268.8
ローンカード	Loan Card	172.6	168.0	163.2	154.1	149.3	144.5	139.4	132.5

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

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店舗・チャネル	Number of Branches and Channels	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
店舗数(箇所)	Branches	34	34	34	34	34	33	33	33
CD台数(千台):	Cash Dispensers (CDs) (Own and Tie-up) (Thousands)	n/a	147	n/a	148	n/a	149	n/a	149
平均貸出金利	Average Lending Rates	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)	17.7%	17.7%	17.7%	17.6%	17.6%	17.6%	17.6%	17.6%

融資残高内訳		Breakdown of Loan Receivables	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
貸付金利別融資残高	Loan Receivables Outstanding by Interest Rate Zone									
残高(クレジットカードキャッシング、ローンカード):	Outstanding (Cashing by Credit Card and Loan Card):									
～15.0%	～15.0%		39.9	38.2	36.0	33.1	30.9	29.0	27.2	25.4
～18.0%	～18.0%		96.9	94.0	88.2	81.1	76.7	73.1	68.9	64.3
～20.0%	～20.0%		3.1	2.9	2.7	2.3	2.2	2.1	2.0	1.9
～25.0%	～25.0%		6.5	6.1	5.8	5.1	4.9	4.7	4.5	4.2
～29.2%	～29.2%		4.5	4.1	3.8	3.0	2.7	2.5	2.3	1.9
合計	Total		151.0	145.5	136.8	124.9	117.7	111.7	105.2	97.8
比率(クレジットカードキャッシング、ローンカード):	Ratios (Cashing by Credit Card and Loan Card):									
～15.0%	～15.0%		26.4%	26.3%	26.4%	26.5%	26.3%	26.0%	25.9%	26.0%
～18.0%	～18.0%		64.1%	64.6%	64.5%	65.0%	65.2%	65.4%	65.5%	65.8%
～20.0%	～20.0%		2.1%	2.0%	2.0%	1.9%	1.9%	2.0%	2.0%	1.9%
～25.0%	～25.0%		4.3%	4.2%	4.3%	4.1%	4.2%	4.3%	4.4%	4.3%
～29.2%	～29.2%		3.0%	2.9%	2.8%	2.4%	2.4%	2.3%	2.2%	2.0%
合計	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
カードタイプ別融資残高	Loan Receivables Outstanding by Card Type									
クレジットカードキャッシング	Cashing by Credit Card		64.5	63.1	59.2	54.4	51.6	49.4	46.6	43.8
ローンカード	Loan Card		86.4	82.3	77.5	70.4	66.1	62.2	58.5	53.9
合計	Total		151.0	145.5	136.8	124.9	117.7	111.7	105.2	97.8

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

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

延滞残高、比率		Balance and Ratio of Delinquent Unsecured Personal Loans	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)									
残高	Outstanding		151.0	145.5	136.8	124.9	117.7	111.7	105.2	97.8
91～180日延滞残高	91-180 Days Delinquency Amount		3.5	3.0	2.6	2.2	2.1	1.4	1.1	0.8
91～180日延滞比率	91-180 Days Delinquency Ratio		2.3%	2.1%	1.9%	1.8%	1.8%	1.3%	1.1%	0.9%

加重平均借入金利		Weighted Average Funding Rate	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
期中加重平均	During the Fiscal Year		0.8%	0.7%	0.7%	0.7%	0.6%	0.6%	0.7%	0.7%
期末加重平均	As of the Fiscal Year End		0.8%	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%	0.7%

1口座あたり残高(千円)		Credit Outstanding Per Account (Thousands of Yen)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
1口座あたり残高	Credit Outstanding Per Account		300.9	295.1	285.7	273.8	263.3	255.9	250.6	243.8
クレジットカードキャッシング	Cashing by Credit Card		196.1	194.2	187.7	180.3	173.3	169.4	166.4	163.2
ローンカード	Loan Card		501.0	490.3	475.2	456.9	442.6	430.7	419.9	407.5

年齢別残高構成比		Balance by Age	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)									
<30	<30		6.8%	6.4%	6.1%	6.1%	5.9%	5.7%	5.5%	5.5%
<40	<40		25.9%	25.4%	25.0%	24.7%	24.4%	23.9%	23.5%	23.3%
<50	<50		30.4%	30.6%	30.8%	30.8%	31.1%	31.4%	31.6%	31.5%
<60	<60		23.6%	23.7%	23.8%	23.8%	23.9%	23.9%	23.9%	23.9%
>= 60	Over 60		13.4%	13.9%	14.3%	14.6%	14.8%	15.1%	15.5%	15.8%
合計	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

性別残高構成比		Balance by Gender	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)									
男性	Male		63.1%	63.3%	63.7%	64.2%	64.7%	65.1%	65.5%	66.1%
女性	Female		36.9%	36.7%	36.3%	35.8%	35.3%	34.9%	34.5%	33.9%
合計	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

実行残高別残高構成比		Balance by Amount of Origination	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
無担保ローン(クレジットカードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)									
10万円未満	Less than JPY 100K		5.0%	5.2%	5.5%	5.9%	6.5%	7.1%	7.2%	7.3%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K		22.1%	22.9%	23.5%	24.8%	25.6%	26.5%	27.1%	28.5%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K		28.8%	28.7%	29.0%	28.8%	28.6%	28.0%	28.1%	27.8%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M		26.7%	26.4%	25.5%	24.8%	24.3%	24.0%	23.9%	23.3%
100万円以上	Over JPY 1M		17.3%	16.8%	16.4%	15.7%	15.0%	14.4%	13.8%	13.1%
合計	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

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

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

連結損益計算書	Consolidated Statements of Income	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金運用収益	Total Interest Income	0.5	0.3	0.3	0.5	0.3	0.3	0.3	0.3
役務取引等収益	Fees and Commissions Income	0.3	0.1	0.1	0.1	0.3	0.4	0.1	0.2
その他業務収益	Other Business Income	29.1	28.6	27.9	32.5	29.4	26.4	25.2	25.7
その他経常収益	Other Ordinary Income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
経常収益	Ordinary Income	30.1	29.1	28.4	33.2	30.2	27.2	25.7	26.3
資金調達費用	Total Interest Expenses	1.2	1.2	1.1	1.1	1.2	1.0	0.8	0.9
役務取引等費用	Fees and Commissions Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他業務費用	Other Business Expenses	24.7	23.6	22.8	27.9	24.5	22.2	21.1	21.0
営業経費	Total General and Administrative Expenses	1.9	1.8	1.9	1.9	1.8	1.9	1.8	1.9
その他経常費用	Other Ordinary Expenses	0.4	1.4	(1.0)	1.8	(1.1)	0.7	1.2	1.4
貸倒引当金繰入額	Provision of Reserve for Loan Losses	0.2	1.1	(1.3)	1.1	(1.5)	0.0	0.9	(1.3)
その他	Others	0.2	0.2	0.3	0.7	0.4	0.7	0.2	2.8
経常費用	Ordinary Expenses	28.4	28.1	24.8	32.8	26.5	25.9	25.1	25.3
経常利益	Net Ordinary Income	1.6	0.9	3.6	0.3	3.6	1.2	0.5	1.0
特別利益	Special Gains	-	0.0	0.0	0.0	-	0.0	0.0	0.0
特別損失	Special Losses	0.0	0.0	0.0	1.8	0.0	0.0	0.0	0.0
税引前四半期純利益(損失)	Income (Loss) before Income Taxes and Minority Interests	1.6	0.9	3.6	(1.5)	3.6	1.2	0.5	1.0
税金	Income Taxes (Benefit)	0.0	0.0	0.0	0.0	0.0	0.0	0.3	0.1
少数株主利益	Minority Interests in Net Income of Subsidiaries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
四半期純利益(損失)	Net Income (Loss)	1.5	0.8	3.5	(1.5)	3.5	1.2	0.2	0.8

連結貸借対照表	Consolidated Balance Sheets	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	87.2	51.0	82.5	72.5	79.4	79.0	68.5	60.6
有価証券	Securities	7.6	7.5	8.2	8.1	8.0	7.3	7.4	6.0
貸出金	Loans and Bills Discounted	36.4	36.3	34.4	34.9	34.3	33.2	33.7	41.1
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	208.6	204.5	203.4	206.1	199.5	198.3	195.6	197.4
その他資産	Other Assets	128.3	130.8	128.7	130.0	127.1	125.1	134.8	141.7
割賦売掛金	Installment Sales Credit	106.8	110.6	107.2	108.4	102.8	105.7	113.6	118.4
有形固定資産	Premises and Equipment	17.6	17.5	17.0	13.8	14.4	14.1	17.1	17.5
無形固定資産	Intangible Assets	1.7	1.6	1.5	1.5	1.4	1.4	1.3	1.3
繰延税金資産	Deferred Tax Assets	2.2	2.3	2.3	2.4	2.4	2.4	2.1	1.9
貸倒引当金	Reserve for Credit Losses	(10.0)	(11.1)	(9.8)	(12.8)	(11.1)	(11.6)	(13.1)	(12.4)
資産の部合計	Total Assets	488.5	450.4	477.6	465.7	464.9	461.8	459.9	467.6
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	363.5	317.7	332.8	328.4	312.5	300.9	291.0	305.2
短期社債	Short-Term Corporate Bonds	22.5	17.9	27.1	19.3	36.6	40.8	49.0	36.7
社債	Corporate Bonds	-	-	-	-	-	-	-	-
その他負債	Other Liabilities	37.5	48.6	47.5	48.9	43.5	47.1	46.6	50.9
繰延税金負債	Deferred Tax Liabilities	0.1	0.1	0.3	0.4	0.4	0.2	0.1	0.2
負債の部合計	Total Liabilities	426.0	387.0	410.3	399.9	395.5	391.6	389.3	396.0
純資産の部	Equity:								
株主資本合計	Total Shareholders' Equity	62.1	63.0	66.5	65.0	68.6	69.8	70.1	70.9
資本金	Capital Stock	29.3	29.3	29.3	29.3	29.3	29.3	29.3	29.3
純資産の部合計	Total Equity	62.5	63.3	67.2	65.7	69.3	70.2	70.5	71.6
負債の部及び純資産の部合計	Total Liabilities and Equity	488.5	450.4	477.6	465.7	464.9	461.8	459.9	467.6

Section 5. 新生銀行 単体財務関連データ

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

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

単体損益の概要	Results of Operations (Non-Consolidated)	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
業務粗利益	Total Gross Business Profit (Loss)	24.0	46.2	21.1	23.7	13.9	24.3	21.0	35.5
資金利益	Net Interest Income	15.8	22.5	12.6	19.5	12.4	16.8	13.0	27.9
役務取引等利益	Net Fees and Commissions	4.5	6.0	3.9	0.9	3.7	5.7	6.2	2.4
特定取引利益	Net Trading Income	3.0	2.4	1.1	3.9	3.2	3.4	1.6	5.1
その他業務利益	Net Other Business Income	0.5	15.2	3.3	(0.7)	(5.4)	(1.7)	0.1	0.1
経費	Total Expenses	14.4	15.5	15.6	14.7	13.4	13.9	17.4	17.8
実質業務純益	Net Business Profit (Jisshitsu Gyomu Jun-eki)	9.5	30.7	5.4	8.9	0.5	10.3	3.5	17.7
その他損益	Other Operating Expenses, Net	(5.2)	(28.8)	0.3	(12.9)	6.7	(9.2)	(7.0)	(4.4)
経常利益(損失)	Net Ordinary Income (Loss)	4.2	1.8	5.8	(4.0)	7.2	1.0	(3.4)	13.2
特別利益(損失)	Extraordinary Income (Loss)	0.2	4.4	(3.1)	2.6	(0.0)	(1.2)	(0.0)	(0.4)
税引前四半期純利益(損失)	Income (Loss) before Income Taxes	4.4	6.3	2.7	(1.3)	7.1	(0.1)	(3.5)	12.8
法人税、住民税及び事業税	Current Income Taxes (Benefit)	(0.2)	(0.1)	(0.1)	(0.0)	0.4	(0.1)	0.0	(0.2)
法人税等調整額	Deferred Income Taxes Expense (Benefit)	-	1.8	-	(0.2)	(0.0)	2.0	0.0	0.0
四半期純利益(損失)	Net Income (Loss)	4.7	4.6	2.8	(0.9)	6.6	(2.1)	(3.6)	12.9

単体損益計算書	Non-Consolidated Statements of Operations	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
経常収益	Ordinary Income	47.4	66.1	37.8	40.4	42.6	43.7	35.9	52.9
資金運用収益	Interest income	29.5	35.3	24.9	30.1	22.9	26.9	22.9	37.0
貸出金利息	Interest on Loans and Bills Discounted	19.4	18.7	16.8	15.7	16.2	15.8	15.9	15.9
有価証券利息配当金	Interest and Dividends on Securities	7.0	13.4	5.4	13.4	5.6	10.4	6.3	20.3
その他の資金運用収益	Other Interest Income	3.0	3.0	2.6	1.0	1.1	0.7	0.6	0.7
役務取引等収益	Fees and Commissions Income	3.5	3.5	3.3	3.4	4.0	3.7	3.6	4.0
特定取引収益	Trading Income	7.3	3.6	0.0	2.5	4.7	4.8	2.0	5.0
その他業務収益	Other Business Income	2.5	17.6	4.0	3.4	0.4	2.3	1.0	0.6
その他経常収益	Other Ordinary Income	4.4	6.0	5.5	0.8	10.3	5.8	6.3	6.1
経常費用	Ordinary Expenses	43.1	64.2	32.0	44.4	35.3	42.6	39.4	39.6
資金調達費用	Interest Expenses	14.5	13.6	13.0	11.2	11.1	10.7	10.5	9.6
預金利息	Interest on Deposits	9.7	8.5	8.1	7.5	7.4	7.5	7.3	6.3
社債利息	Interest on Corporate Bonds	3.2	3.5	3.5	2.2	2.1	2.0	2.1	2.2
その他の資金調達費用	Other Interest Expenses	1.5	1.4	1.3	1.4	1.5	1.1	1.1	1.0
役務取引等費用	Fees and Commissions Expenses	2.7	2.6	2.2	2.2	2.3	2.5	2.2	2.5
特定取引費用	Trading Losses	4.2	1.2	(1.1)	(1.4)	1.4	1.4	0.3	(0.0)
その他業務費用	Other Business Expenses	1.8	2.3	0.6	4.2	5.9	4.0	0.9	0.5
営業経費	General and Administrative Expenses	15.1	16.1	16.2	15.4	14.0	14.5	18.0	18.4
その他経常費用	Other Ordinary Expenses	4.6	28.1	0.8	12.7	0.4	9.4	7.3	8.4
貸倒引当金繰入額	Provision of Reserve for Credit Losses	1.1	24.0	(0.3)	10.2	0.1	2.0	6.4	5.2
その他	Other	3.4	4.1	1.2	2.4	0.2	7.3	0.8	3.1
経常利益(損失)	Ordinary Profit (Loss)	4.2	1.8	5.8	(4.0)	7.2	1.0	(3.4)	13.2
特別利益	Extraordinary Gains	1.8	4.8	28.6	3.1	0.0	0.0	0.0	0.0
特別損失	Extraordinary Losses	1.6	0.4	31.7	0.5	0.1	1.3	0.0	0.4
税引前四半期純利益(損失)	Income (Loss) before Income Taxes	4.4	6.3	2.7	(1.3)	7.1	(0.0)	(3.5)	12.8
税金:	Income Taxes (Benefit):								
法人税、住民税及び事業税	Income Taxes (Benefits) - Current	(0.0)	(0.1)	(0.1)	(0.0)	0.4	(0.0)	0.0	(0.0)
法人税等調整額	Income Taxes (Benefits) - Deferred	-	1.8	-	(0.0)	(0.0)	2.0	0.0	0.0
四半期純利益(損失)	Net Income (Loss)	4.7	4.6	2.8	(0.0)	6.6	(2.1)	(3.6)	12.9

与信関連費用(単体)	Net Credit Costs (Non-Consolidated)	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	2.2	3.8	(0.8)	(0.0)	0.0	2.0	(0.0)	0.1
貸倒引当金繰入	Net Provision (Reversal) of Reserve for Loan Losses	1.1	24.0	(0.3)	10.2	0.1	2.0	6.4	5.2
一般貸倒引当金繰入	Net (Reversal) Provision of General Reserve for Loan Losses	(1.4)	17.4	0.4	0.9	(0.5)	(0.0)	(3.4)	(1.1)
個別貸倒引当金繰入	Net (Reversal) Provision of Specific Reserve for Loan Losses	2.6	6.5	(0.8)	9.3	0.7	2.1	9.9	6.4
特定海外債権引当勘定繰入	Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries	-	(0.0)	(0.0)	0.0	-	(0.0)	0.0	0.0
償却債権取立益	Recoveries of written-off claims	-	-	-	-	(0.6)	(0.7)	(0.7)	(3.0)
与信関連費用	Net Credit Costs	3.4	27.8	(1.2)	10.2	(0.4)	3.3	5.7	2.3

資金運用/調達の状況 (平均残高)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金運用/調達の状況 (平均残高)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Non-Consolidated)								
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	15.0	32.7	23.8	13.7	33.2	18.1	23.6	23.4
コールローン	Call Loans	47.7	62.6	69.5	73.9	26.7	22.7	36.7	67.9
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	8.9	15.9
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	101.8	200.2	157.1	35.2	9.0	8.5	2.8	18.8
有価証券	Securities	3,581.1	3,178.4	3,205.1	3,938.3	3,430.5	2,910.9	2,520.3	2,301.9
貸出金	Loans and Bills Discounted	4,571.7	4,352.6	4,205.5	4,023.3	4,014.4	4,045.2	4,016.0	4,013.0
その他資金運用	Other Interest-Earning Assets	486.7	468.7	444.1	443.1	322.0	253.8	255.7	245.5
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金運用勘定合計	Total Interest-Earning Assets	8,804.2	8,295.5	8,105.3	8,527.7	7,836.0	7,259.4	6,864.3	6,686.6
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	6,311.4	5,954.1	5,831.1	5,591.6	5,520.3	5,542.6	5,649.1	5,594.1
譲渡性預金	Negotiable Certificates of Deposit	313.9	305.0	285.5	272.2	248.0	255.3	231.4	181.7
債券	Debentures	476.7	445.0	412.1	373.7	340.4	327.9	312.4	304.1
コールマネー	Call Money	198.2	181.2	166.3	162.2	155.8	145.6	140.3	149.6
売現先勘定	Payable under Repurchase Agreements	5.4	5.0	(0.0)	(0.0)	-	-	-	-
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	476.1	160.4	182.8	402.0	535.2	324.2	106.5	44.2
借入金	Borrowed Money	836.8	1,051.8	1,015.2	1,437.2	775.4	286.3	259.1	241.7
社債	Corporate Bonds	338.4	322.0	300.9	220.7	222.7	215.7	209.7	208.0
その他資金調達勘定	Other Interest-Bearing Liabilities	0.3	0.2	0.1	0.1	0.1	0.1	0.1	0.1
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	8,957.8	8,425.2	8,194.4	8,460.1	7,798.2	7,098.0	6,908.9	6,723.8
資金運用収益-資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	8,804.2	8,295.5	8,105.3	8,527.7	7,836.0	7,259.4	6,864.3	6,686.6

資金運用/調達の状況 (利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated)	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金運用/調達の状況 (利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Non-Consolidated)								
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
コールローン	Call Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	0.0	0.0
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
有価証券	Securities	7.0	13.4	5.4	13.4	5.6	10.4	6.3	20.3
貸出金	Loans and Bills Discounted	19.4	18.7	16.8	15.7	16.2	15.8	15.9	15.9
その他資金運用	Other Interest-Bearing Assets	1.6	1.6	1.4	1.4	0.9	0.5	0.6	0.6
金利スワップ等	Interest Rate and Funding Swaps	1.3	1.3	-	-	0.0	0.0	(0.0)	0.0
資金運用勘定合計	Total Interest-Earning Assets	29.5	35.3	23.8	30.6	22.9	26.9	22.9	37.0
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	9.7	8.5	8.1	7.5	7.4	7.5	7.3	6.3
譲渡性預金	Negotiable Certificates of Deposit	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.0
債券	Debentures	0.7	0.6	0.5	0.4	0.4	0.3	0.3	0.3
コールマネー	Call Money	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
売現先勘定	Payable under Repurchase Agreements	0.0	0.0	-	-	-	-	-	-
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	0.1	0.0	0.0	0.1	0.2	0.1	0.0	0.0
借入金	Borrowed Money	0.4	0.5	0.5	0.6	0.5	0.6	0.6	0.6
社債	Corporate Bonds	3.2	3.5	3.5	2.2	2.1	2.0	2.1	2.2
その他資金調達勘定	Other Interest-Bearing Liabilities	0.0	0.0	0.0	0.0	0.1	(0.1)	0.0	0.0
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	14.5	13.6	13.0	11.2	11.1	10.7	10.5	9.6
資金運用収益-資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	14.9	21.6	10.8	19.4	11.8	16.2	12.4	27.3

資金運用/調達状況 (利回り(%))(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Non-Consolidated)	2010.4-6	2010.7-9	2010.10-12	2011.1-3	2011.4-6	2011.7-9	2011.10-12	2012.1-3
資金運用勘定:	Interest-Earning Assets:								
現金預け金	Cash and Due from Banks	1.03	0.54	0.70	1.48	1.15	1.31	0.71	1.05
コールローン	Call Loans	0.16	0.16	0.19	0.13	0.15	0.22	0.36	0.17
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	0.40	0.37
債券貸借取引支払保証金	Collateral Related to Securities Borrowing Transactions	0.12	0.12	0.11	0.10	0.08	0.08	0.10	0.11
有価証券	Securities	0.78	1.68	0.67	1.38	0.66	1.42	1.00	3.55
貸出金	Loans and Bills Discounted	1.70	1.70	1.59	1.58	1.62	1.55	1.58	1.59
その他資金運用	Other Interest-Bearing Assets	1.35	1.38	1.30	1.32	1.15	0.87	0.96	1.01
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金運用勘定合計	Total Interest-Earning Assets	1.34	1.68	1.16	1.45	1.18	1.47	1.33	2.22
資金調達勘定:	Interest-Bearing Liabilities:								
預金	Deposits	0.61	0.57	0.55	0.54	0.54	0.53	0.51	0.45
譲渡性預金	Negotiable Certificates of Deposit	0.19	0.21	0.20	0.20	0.17	0.16	0.15	0.15
債券	Debentures	0.60	0.57	0.53	0.51	0.50	0.48	0.43	0.40
コールマネー	Call Money	0.11	0.11	0.11	0.11	0.11	0.11	0.11	0.11
売現先勘定	Payable under Repurchase Agreements	0.10	0.11	0.00	0.00	-	-	-	-
債券貸借取引受入保証金	Collateral Related to Securities Lending Transactions	0.11	0.12	0.18	0.16	0.16	0.15	0.08	0.09
借入金	Borrowed Money	0.23	0.20	0.20	0.17	0.29	0.83	0.92	1.00
社債	Corporate Bonds	3.89	4.41	4.66	4.16	3.95	3.79	4.02	4.33
その他資金調達勘定	Other Interest-Bearing Liabilities
金利スワップ等	Interest Rate and Funding Swaps	-	-	-	-	-	-	-	-
資金調達勘定合計	Total Interest-Bearing Liabilities	0.65	0.64	0.63	0.53	0.57	0.59	0.60	0.57
資金運用収益-資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	0.68	1.03	0.52	0.92	0.60	0.89	0.71	1.64

単体貸借対照表	Non-Consolidated Balance Sheets	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	503.2	343.6	358.0	313.4	263.2	223.1	399.8	330.0
コールローン	Call Loans	13.9	31.5	8.6	-	12.0	30.1	-	15.7
買現先勘定	Receivables under resale agreements	-	-	-	-	-	-	15.0	18.3
債券貸借取引支払保証金	Receivables under Securities Borrowing Transactions	5.1	5.8	20.9	3.0	4.8	13.7	-	57.6
買入金銭債権	Other Monetary Claims Purchased	424.6	495.5	395.8	408.7	231.9	237.5	227.8	210.6
特定取引資産	Trading Assets	201.4	213.5	182.1	182.8	178.0	193.6	173.4	156.6
金銭の信託	Monetary Assets Held in Trust	425.7	412.8	374.7	360.9	341.5	343.8	313.4	307.5
有価証券	Securities	3,274.8	3,089.1	3,550.4	3,701.7	3,111.4	2,636.0	2,325.9	2,286.6
投資損失引当金	Valuation Allowance for Investments	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)	(3.3)
貸出金	Loans and Bills Discounted	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8	4,017.9	4,102.6
外国為替	Foreign Exchanges	17.4	12.3	15.0	42.0	29.7	22.2	24.6	18.8
その他資産	Other Assets	876.4	987.2	687.5	350.2	322.7	397.6	456.4	450.2
有形固定資産	Premises and Equipment	14.7	14.8	18.8	18.2	18.4	17.9	20.7	21.4
無形固定資産	Intangible Assets	11.1	10.6	10.0	9.9	9.5	8.3	11.3	10.6
債券繰延資産	Deferred Issuance Expenses for Debentures	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
繰延税金資産	Deferred Tax Assets	-	-	0.7	1.8	1.5	-	-	-
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	11.5	13.8	15.9	9.6	13.0	9.1	11.5	11.6
貸倒引当金	Reserve for Credit Losses	(102.3)	(121.9)	(105.3)	(114.8)	(110.5)	(110.1)	(116.4)	(121.1)
資産の部合計	Total Assets	10,148.5	9,682.8	9,634.2	9,258.0	8,491.3	8,080.9	7,878.6	7,874.4
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	6,163.2	5,940.3	5,816.5	5,565.2	5,613.9	5,641.6	5,718.6	5,610.1
譲渡性預金	Negotiable Certificates of Deposit	284.1	319.6	232.7	174.0	308.1	152.9	179.4	178.0
債券	Debentures	461.6	429.0	388.2	352.5	333.0	315.8	308.2	296.8
コールマネー	Call Money	180.4	160.4	165.4	160.3	140.3	140.2	140.1	210.1
債券貸借取引受入担保金	Payables under Securities Lending Transactions	399.8	112.2	306.6	265.0	434.8	178.9	15.0	91.8
特定取引負債	Trading Liabilities	179.7	174.0	147.7	144.3	137.3	155.2	134.0	127.6
借入金	Borrowed Money	901.3	1,065.9	1,012.0	1,405.6	349.1	315.4	238.9	245.7
外国為替	Foreign Exchanges	0.3	0.2	0.2	0.2	0.1	0.1	0.2	0.1
社債	Corporate Bonds	321.4	313.0	219.3	222.2	221.1	208.1	206.3	212.2
その他負債	Other Liabilities	680.4	591.2	774.6	335.7	313.0	329.7	293.7	240.7
未払法人税等	Income Taxes Payable	0.1	0.2	0.0	0.3	0.1	0.3	0.1	0.3
リース債務	Lease Obligations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
資産除去債務	Asset Retirement Obligations	2.0	2.0	3.9	4.0	4.0	4.1	6.5	6.7
その他の負債	Other	678.2	588.9	770.6	331.4	308.9	325.3	287.1	233.6
賞与引当金	Accrued Employees' Bonuses	1.6	2.3	3.2	4.1	1.0	1.9	2.8	3.7
繰延税金負債	Deferred tax liability	3.8	6.4	-	-	-	2.2	2.3	1.2
支払承諾	Acceptances and Guarantees	11.5	13.8	15.9	9.6	13.0	9.1	11.5	11.6
負債の部合計	Total Liabilities	9,589.7	9,128.9	9,082.8	8,639.2	7,865.3	7,451.9	7,251.6	7,230.2
純資産の部:	Equity:								
株主資本合計	Shareholders' Equity	558.8	563.4	566.2	637.0	641.1	639.0	635.3	648.3
資本金	Common Stock	476.2	476.2	476.2	512.2	512.2	512.2	512.2	512.2
資本剰余金	Capital Surplus	43.5	43.5	43.5	79.4	79.4	79.4	79.4	79.4
資本準備金	Additional Paid-in Capital	43.5	43.5	43.5	79.4	79.4	79.4	79.4	79.4
利益剰余金	Retained Earnings	111.5	116.1	118.9	117.9	122.0	119.9	116.2	129.2
利益準備金	Legal Reserve	11.0	11.0	11.0	11.0	11.5	11.5	11.5	11.5
その他利益剰余金	Other Retained Earnings	100.4	105.0	107.9	106.9	110.4	108.3	104.7	117.6
繰越利益剰余金	Unappropriated Retained Earnings	100.4	105.0	107.9	106.9	110.4	108.3	104.7	117.6
自己株式	Treasury Stock, at Cost	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)	(72.5)
評価・換算差額等合計	Total Net Unrealized Gain (Loss) and Translation Adjustments	(1.5)	(11.1)	(16.4)	(19.7)	(16.4)	(11.3)	(9.7)	(5.5)
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	(1.0)	(9.4)	(10.9)	(15.3)	(11.3)	(6.9)	(6.4)	(1.0)
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	(0.0)	(1.7)	(5.5)	(4.4)	(5.1)	(4.3)	(3.3)	(4.4)
新株予約権	Stock Acquisition Rights	1.5	1.6	1.5	1.4	1.3	1.3	1.3	1.3
純資産の部合計	Total Equity	558.8	563.4	561.3	618.7	626.0	629.0	627.0	644.1
負債及び純資産の部合計	Total Liabilities and Equity	10,148.5	9,682.8	9,634.2	9,258.0	8,491.3	8,080.9	7,878.6	7,874.4

貸出金の残存期間別残高(単体)	Loan Maturity (Non-consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
1年以下	One Year or Less	n/a	1,493.6	n/a	1,284.5	n/a	1,116.8	n/a	n/a
1年超3年以下	Over One Year to Three Years	n/a	866.3	n/a	754.4	n/a	835.6	n/a	n/a
3年超5年以下	Over Three Years to Five Years	n/a	419.6	n/a	568.6	n/a	642.3	n/a	n/a
5年超7年以下	Over Five Years to Seven Years	n/a	182.8	n/a	165.8	n/a	356.9	n/a	n/a
7年超	Over Seven Years	n/a	1,065.9	n/a	1,072.7	n/a	1,028.7	n/a	n/a
期間の定めのないもの	Indefinite Term	n/a	148.4	n/a	127.0	n/a	80.2	n/a	n/a
合計	Total	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8	4,017.9	4,102.6

リスク管理債権(単体)	Risk Monitored Loans (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
破綻先債権額	Loans to Bankrupt Obligors	10.2	10.1	8.6	7.2	7.3	6.5	3.3	3.5
延滞債権額	Non-Accrual Delinquent Loans	281.3	273.0	248.4	237.7	208.7	216.2	272.0	263.3
3か月以上延滞債権額	Loans Past Due Three Months or More	2.3	1.7	3.0	1.6	6.0	0.7	0.5	0.7
貸出条件緩和債権額	Restructured Loans	3.0	4.5	4.5	4.7	4.4	3.5	4.2	0.8
合計(A)	Total (A)	296.9	289.6	264.5	251.3	226.5	227.1	280.1	268.4
貸出金残高(B)	Loans and Bills Discounted (B)	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8	4,017.9	4,102.6
貸出残高比(A)/(B)	(A)/(B)	6.64%	6.93%	6.45%	6.33%	5.57%	5.59%	6.97%	6.54%
貸倒引当金(C)	Reserve for Credit Losses (C)	102.3	121.9	105.3	114.8	110.5	110.1	116.4	121.1
引当率(C)/(A)	Reserve Ratios (C)/(A)	34.5%	42.1%	39.8%	45.7%	48.8%	48.5%	41.5%	45.1%

業種別貸出残高(単体)	Loans by Borrower Industry (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
国内(除く特別国際金融取引勘定分):	Domestic Offices (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	246.7	250.6	232.1	230.1	233.5	245.3	244.5	241.4
農業、林業	Agriculture and Forestry	-	-	-	-	-	1.2	2.2	0.2
漁業	Fishery	2.4	2.4	2.2	2.2	2.2	1.0	-	-
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	2.4	2.2	2.0	0.4	0.4	0.4	0.2	0.2
建設業	Construction	4.0	3.7	3.8	6.7	13.5	12.5	19.3	10.5
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	30.1	25.9	24.6	27.1	27.1	37.6	38.7	48.6
情報通信業	Information and Communications	10.6	15.6	11.3	12.1	14.6	34.1	37.4	38.4
運輸業、郵便業	Transportation and Postal Service	278.3	268.5	295.7	279.6	282.8	269.5	244.4	236.7
卸売業、小売業	Wholesale and Retail	95.5	97.2	91.5	99.3	82.4	77.6	71.7	82.6
金融業、保険業	Finance and Insurance	1,397.3	1,239.0	1,186.4	1,077.8	1,203.0	1,200.8	1,145.2	1,178.4
不動産業	Real Estate	737.5	663.5	565.8	544.5	541.0	580.1	591.4	578.8
各種サービス業	Services	316.4	311.4	395.3	387.3	371.0	371.3	370.1	371.0
地方公共団体	Local Government	166.7	164.1	163.2	158.8	157.5	140.9	142.4	139.5
個人	Individual	912.2	891.1	908.7	937.3	963.9	900.7	922.1	966.8
海外円借款、国内店名義現地貸	Overseas Yen Loan and Overseas Loans Booked Domestically	229.0	201.4	183.4	172.9	138.4	125.3	121.8	131.9
国内店計	Total Domestic	4,429.7	4,137.1	4,066.5	3,936.5	4,031.9	3,998.9	3,952.1	4,025.8
海外及び特別国際金融取引勘定分:	Overseas Offices (including Japan Offshore Market Accounts):								
政府等	Governments	2.2	2.2	2.3	2.2	2.2	2.1	2.1	2.0
金融機関	Financial Institutions	2.2	2.1	1.6	1.6	1.6	1.1	1.2	1.0
商工業	Commerce and Industry	39.6	35.3	33.1	32.7	31.1	58.5	62.4	73.6
その他	Others	-	-	-	-	-	-	-	-
海外合計	Total Overseas	44.0	39.7	37.1	36.6	34.9	61.9	65.8	76.8
合計	Total	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8	4,017.9	4,102.6

業種別リスク管理債権残高(単体)	Risk Monitored Loans by Borrower Industry (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
国内(除く特別国際金融取引勘定分):	Domestic Offices (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	1.5	3.3	3.5	3.5	3.2	3.2	10.7	10.8
農業、林業	Agriculture and Forestry	-	-	-	-	-	-	-	-
漁業	Fishery	-	-	-	-	-	-	-	-
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	-	-	-	-	-	-	-	-
建設業	Construction	-	-	-	-	-	-	-	-
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	-	-	-	-	-	-	-	-
情報通信業	Information and Communications	0.5	0.5	0.5	0.5	0.5	0.5	-	-
運輸業、郵便業	Transportation and Postal Service	13.8	13.2	12.5	-	-	-	-	5.5
卸売業、小売業	Wholesale and Retail	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-
金融業、保険業	Finance and Insurance	34.4	26.5	26.4	22.7	25.6	23.8	43.7	43.7
不動産業	Real Estate	224.5	218.3	198.0	172.3	173.5	183.0	180.3	158.5
各種サービス業	Services	3.1	2.9	4.3	2.0	2.0	0.1	26.2	26.2
地方公共団体	Local Government	-	-	-	-	-	-	-	-
個人	Individual	5.8	6.1	6.2	6.8	8.0	4.2	3.4	3.6
海外円借款、国内店名義現地貸	Overseas Yen Loan and Overseas Loans Booked Domestically	13.0	18.4	12.7	43.3	13.4	11.9	15.6	19.9
国内店計	Total Domestic	296.9	289.6	264.5	251.3	226.5	227.1	280.1	268.4
海外及び特別国際金融取引勘定分:	Overseas Offices (including Japan Offshore Market Accounts):								
政府等	Governments	-	-	-	-	-	-	-	-
金融機関	Financial Institutions	-	-	-	-	-	-	-	-
商工業	Commerce and Industry	-	-	-	-	-	-	-	-
その他	Others	-	-	-	-	-	-	-	-
海外合計	Total Overseas	-	-	-	-	-	-	-	-
合計	Total	296.9	289.6	264.5	251.3	226.5	227.1	280.1	268.4

地域別 海外・オフショアローン残高(単体)	Overseas and Offshore Loans by Region (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
米国	US	37.9	35.7	35.1	35.1	26.9	52.1	44.7	40.2
米国アセットバック投資	Asset-Backed Investment in US	3.7	3.7	4.0	4.1	3.9	4.6	4.6	5.2
欧州	Europe	126.1	94.2	84.6	66.2	40.7	33.5	33.0	50.3
欧州アセットバック投資	Asset-Backed Investment in Europe	86.8	56.9	49.2	30.9	28.3	25.7	25.3	27.6
その他	Others	109.0	111.2	100.7	108.1	105.6	101.5	109.8	118.1
海外・オフショアローン合計	Total	273.1	241.2	220.5	209.5	173.3	187.2	187.6	208.7
アセットバック投資合計	Total Asset-Backed Investment	90.6	60.6	53.2	35.1	32.2	30.4	29.9	32.9

地域別 海外・オフショアローン リスク管理債権残高(単体)	Risk Monitored Overseas and Offshore Loans by Region (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
米国	US	-	-	-	6.7	-	-	-	-
米国アセットバック投資	Asset-Backed Investment in US	-	-	-	-	-	-	-	-
欧州	Europe	12.9	18.4	12.7	36.4	13.4	11.9	14.8	16.1
欧州アセットバック投資	Asset-Backed Investment in Europe	12.1	17.7	12.1	13.1	13.0	11.6	14.6	15.9
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.7	3.7
海外・オフショアローン合計	Total	13.0	18.4	12.7	43.3	13.4	11.9	15.6	19.9
アセットバック投資合計	Total Risk Monitored Loans of Asset-Backed Investment	12.1	17.7	12.1	13.1	13.0	11.6	14.6	15.9

金融再生法の開示基準に基づく債権(単体)	Claims Classified under the Financial Revitalization Law (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	103.5	92.1	85.7	62.5	60.8	53.4	49.1	49.1
危険債権	Doubtful Claims	212.1	218.2	198.8	210.7	183.2	196.7	254.2	245.2
要管理債権	Substandard Claims	5.3	6.3	7.5	6.4	10.5	4.3	4.7	1.6
合計(A)	Total (A)	321.0	316.6	292.0	279.6	254.5	254.4	308.1	295.9
総与信残高(B)	Total Claims (B)	5,031.2	4,858.4	4,501.8	4,120.4	4,209.9	4,268.2	4,330.2	4,445.8
貸出金	Loans and Bills Discounted	4,473.7	4,176.9	4,103.6	3,973.2	4,066.8	4,060.8	4,017.9	4,102.6
その他	Others	557.5	681.5	398.2	147.1	143.0	207.3	312.3	343.2
総与信残高比(A)/(B)	(A)/(B)	6.38%	6.52%	6.49%	6.78%	6.04%	5.96%	7.11%	6.66%
貸倒引当金(C)	Reserve for Credit Losses (C)	102.3	121.9	105.3	114.8	110.5	110.1	116.4	121.1
引当率(C)/(A)	Reserve Ratios (C)/(A)	31.9%	38.5%	36.1%	41.1%	43.4%	43.3%	37.8%	41.0%
(参考1)部分直接償却実施額	(Ref.) Amount of Write-Off	96.5	97.3	95.5	90.3	88.5	83.1	77.8	75.0
(参考2)要注意債権以下	(Ref.) Below Need Caution Level	776.5	852.8	765.2	730.4	667.0	641.4	678.1	589.8

金融再生法に基づく開示債権の保全率(単体)	Coverage Ratios for Non-Performing Claims Disclosed under the Financial Revitalization Law (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
危険債権	Doubtful Claims	96.4%	95.3%	95.3%	96.7%	96.3%	97.0%	97.0%	96.0%
要管理債権	Substandard Claims	88.8%	74.8%	79.7%	69.1%	81.6%	62.8%	47.5%	99.0%
合計	Total	97.4%	96.3%	96.2%	96.8%	96.6%	97.0%	96.7%	96.7%

貸倒引当金(単体)	Reserve for Credit Losses (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
貸倒引当金(貸出関連)(A)	Reserve for Loan Losses (A)	81.1	100.7	84.1	93.6	89.3	88.9	112.4	117.2
一般貸倒引当金	General Reserve for Loan Losses	48.9	62.2	48.5	48.3	47.0	44.8	41.3	39.6
個別貸倒引当金	Specific Reserve for Loan Losses	32.2	38.5	35.5	45.2	42.3	44.0	71.1	77.6
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他個別貸倒引当金	Specific Reserve for Other Credit Losses	21.1	21.1	21.1	21.1	21.1	21.1	3.9	3.9
貸倒引当金合計(B)	Total Reserve for Credit Losses (B)	102.3	121.9	105.3	114.8	110.5	110.1	116.4	121.1
総与信残高(C)	Total Claims (C)	5,031.2	4,858.4	4,501.8	4,120.4	4,209.9	4,268.2	4,330.2	4,445.8
総与信残高比貸倒引当金(貸出関連)(A)/(C)	Ratio of Total Reserve for Loan Losses to Total Claims (A)/(C)	1.6%	2.1%	1.9%	2.3%	2.1%	2.1%	2.6%	2.6%
総与信残高比貸倒引当金(B)/(C)	Ratio of Total Reserve for Credit Losses to Total Claims (B)/(C)	2.0%	2.5%	2.3%	2.8%	2.6%	2.6%	2.7%	2.7%

債務者区別の引当率(単体)	Reserve Ratios for Borrowers' Category (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
実質破綻・破綻先(無担保部分)	Legally and Virtually Bankrupt (unsecured portion)	n/a	100.00%	n/a	100.00%	n/a	100.00%	n/a	100.00%
破綻懸念先(無担保部分)	Possibly Bankrupt (unsecured portion)	n/a	78.44%	n/a	92.06%	n/a	97.48%	n/a	95.42%
要管理先(無担保部分)	Substandard (unsecured portion)	n/a	66.50%	n/a	55.06%	n/a	51.99%	n/a	240.86%
その他要注意先(債権額)	Need Caution (total claims)	n/a	6.50%	n/a	4.84%	n/a	3.74%	n/a	5.76%
その他要注意先(無担保部分)	Need Caution (unsecured portion)	n/a	23.47%	n/a	17.70%	n/a	12.86%	n/a	15.08%
正常先(債権額)	Normal (total claims)	n/a	0.50%	n/a	0.58%	n/a	0.66%	n/a	0.55%

住宅ローン残高(単体)	Housing Loans (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
住宅ローン残高	Housing Loans	883.3	864.1	872.3	892.0	910.4	879.5	893.9	931.0

中小企業等に対する貸出金及び比率(単体)	Loans to Small- and Medium-Sized Entities (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
中小企業等貸出金	Loans to Small- and Medium-Sized Entities	n/a	2,557.8	n/a	2,392.2	n/a	2,514.3	n/a	2,624.9
中小企業等貸出金比率	% of Loans to Small- and Medium-Sized Entities	n/a	61.8%	n/a	60.8%	n/a	62.9%	n/a	65.2%

預金残高(単体)	Balance of Deposits (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
預金残高(譲渡性預金を含む)	Balance of Deposits (Including NCDs)	6,447.3	6,260.0	6,049.2	5,739.3	5,922.1	5,794.6	5,898.1	5,788.2
個人預金残高	Balance of Deposits from Individuals	5,059.6	4,804.8	4,781.1	4,750.2	4,792.5	4,779.6	4,805.4	4,659.7

Section 6. 米国住宅ローン市場関連投資および証券化商品などのエクスポージャー **Section 6. Exposure to U.S. Residential Mortgage, Securitized Products and Related Investments**

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

米国住宅ローン市場関連エクスポージャー ネットエクスポージャー(期中評価減、貸倒引当金計上後)	U.S. Residential Mortgage Exposure Net Exposure (After Mark-Downs and Credit Reserves)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
		10.9	10.2	9.9	10.1	9.9	9.5	9.2	12.2
証券化商品の商品別、地域別残高(単体)	Balance of Securitized Products (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
RMBS	RMBS	52.1	47.2	45.9	44.8	41.9	38.9	37.3	36.3
国内	Japan	48.5	47.2	45.9	44.8	41.9	38.9	37.3	36.3
米国	U.S.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
欧州	Europe	3.5	-	-	-	-	-	-	-
その他	Other	-	-	-	-	-	-	-	-
CMBS	CMBS	16.8	12.8	12.4	7.9	2.4	0.0	0.0	0.0
国内	Japan	10.0	8.1	7.5	5.5	2.4	0.0	0.0	0.0
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	4.2	2.3	2.4	-	-	-	-	-
その他	Other	2.5	2.4	2.3	2.4	-	-	-	-
CLO	CLO	52.3	43.1	43.0	42.0	41.2	38.6	38.9	41.6
国内	Japan	-	-	-	-	-	-	-	-
米国	U.S.	39.6	31.7	31.0	31.6	30.8	29.3	29.8	31.7
欧州	Europe	11.2	10.0	9.6	10.4	10.4	9.3	9.0	9.8
その他	Other	1.3	1.3	2.4	-	-	-	-	-
ABS CDO (再証券化商品)	ABS CDO (Re-Securitized Products)	-	-	-	-	-	-	-	-
国内	Japan	-	-	-	-	-	-	-	-
米国	U.S.	-	-	-	-	-	-	-	-
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	-	-	-	-	-	-	-	-
合計	Total	121.3	103.2	101.4	94.9	85.6	77.6	76.2	77.9
国内	Japan	58.6	55.3	53.5	50.3	44.4	38.9	37.3	36.3
米国	U.S.	39.6	31.7	31.0	31.6	30.8	29.3	29.8	31.7
欧州	Europe	19.0	12.4	12.0	10.4	10.4	9.3	9.0	9.8
その他	Other	3.9	3.7	4.8	2.4	-	-	-	-

LBO、モノライン、SIV、ABCP(単体)	LBO, Monoline, SIV, ABCP (Non-Consolidated)	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
LBO	Total LBO	217.0	215.1	204.7	203.3	201.4	199.0	196.8	198.1
国内	Japan	212.8	211.2	201.0	199.7	198.0	195.9	193.7	195.9
米国	U.S.	2.5	2.3	2.1	2.1	2.0	1.8	1.7	1.8
欧州	Europe	-	-	-	-	-	-	-	-
その他	Other	1.6	1.5	1.5	1.4	1.4	1.2	1.1	0.4
モノライン(Monoline)	Total Monoline	-	-	-	-	-	-	-	-
SIV	SIV	-	-	-	-	-	-	-	-
ABCP	ABCP	-	-	-	-	-	-	-	-

(参考)

(Reference)

換算為替レート	Exchange Rate Information	2010.6	2010.9	2010.12	2011.3	2011.6	2011.9	2011.12	2012.3
円/ドル	JPY/USD	88.59	83.41	81.41	82.66	80.44	76.63	77.57	81.94
円/ユーロ	JPY/EUR	108.29	113.24	107.82	117.08	116.53	103.85	100.42	109.47
円/ポンド	JPY/GBP	133.23	131.99	126.36	133.14	129.42	119.44	119.60	131.00