

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

四半期データブック 2009年12月末  
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Quarterly Data Book for the Nine Months  
Ended December 31, 2009  
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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>

**株式会社 新生銀行**

〒100-8501 東京都千代田区内幸町2-1-8  
電話番号: 03-5511-8303  
Fax番号: 03-4560-1706

**グループIR・広報部**

レイモンド・スペンサー 部長 チーフIR・PRオフィサー  
Raymond.Spencer@shinseibank.com

大高英二 部長 (特命)

Eiji.Ootaka@shinseibank.com

藤木康寛 次長

Yasuhiro.Fujiki@shinseibank.com

石井博司 次長

Hiroshi.Ishii02@shinseibank.com

高松由依 次長

Yui.Takamatsu@shinseibank.com

江口静代 次長

Shizuyo.Eguchi@shinseibank.com

James Seddon 部長代理

James.Seddon@shinseibank.com

**Shinsei Bank, Limited**

Chiyoda-ku, Uchisaiwaicho, 2-1-8, Tokyo, 100-8501  
Tel: +81-3-5511-8303  
Fax: +81-3-4560-1706

**Group Investor Relations & Corporate Communications Division**

Raymond Spencer, GM and Chief IR & PR Officer

Raymond.Spencer@shinseibank.com

Eiji Ootaka, GM (S.A.)

Eiji.Ootaka@shinseibank.com

Yasuhiro Fujiki, Deputy General Manager

Yasuhiro.Fujiki@shinseibank.com

Hiroshi Ishii, Deputy General Manager

Hiroshi.Ishii02@shinseibank.com

Yui Takamatsu, Deputy General Manager

Yui.Takamatsu@shinseibank.com

Shizuyo Eguchi, Deputy General Manager

Shizuyo.Eguchi@shinseibank.com

James Seddon, Manager

James.Seddon@shinseibank.com

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

本資料の財務データは決算発表時において開示可能な数字を記載しております。

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

\* の項目は経営管理ベースで表示をしております。

\* Management accounting basis

## Section 1. 新生銀行 連結財務関連データ

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

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

| 財務の概要*             | Results of Operations*                                   | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|--------------------|--|----------|----------|----------|------------|----------|----------|----------|------------|
| 資金利益               | Net Interest Income                                      | 40.5     | 35.7     | 34.8     | 66.8       | 65.5     | 57.4     | 51.9     | 52.9       |
| 非資金利益              | Non-Interest Income                                      | 13.2     | 25.2     | 6.5      | 21.1       | 2.2      | 30.0     | 26.4     | 30.3       |
| 役務取引等利益            | Net Fees and Commissions                                 | 8.4      | 9.3      | 7.9      | 4.6        | 4.6      | 4.9      | 5.9      | 6.3        |
| 特定取引利益             | Net Trading Income                                       | 0.5      | 2.7      | (3.7)    | (1.2)      | (2.3)    | (0.3)    | 3.5      | 2.3        |
| その他業務利益            | Net Other Business Income                                | 4.2      | 13.2     | 2.3      | 17.7       | 0.0      | 25.4     | 16.9     | 21.7       |
| 業務粗利益              | Total Revenue  | 53.8     | 61.0     | 41.3     | 87.9       | 67.8     | 87.5     | 78.3     | 83.3       |
| 経費                 | General and Administrative Expenses                      | 40.2     | 40.9     | 35.7     | 50.4       | 51.5     | 44.5     | 42.0     | 41.0       |
| 実質業務純益             | Ordinary Business Profit                                 | 13.6     | 20.0     | 5.5      | 37.5       | 16.2     | 43.0     | 36.3     | 42.3       |
| 与信関連費用             | Net Credit Costs   | 32.8     | 8.3      | 33.2     | 37.9       | 49.3     | 26.0     | 13.1     | 23.1       |
| のれん及び無形資産償却額(グロス)  | Amortization of Goodwill and Other Intangible Assets     | 3.0      | 2.9      | 2.7      | 4.6        | 7.1      | 5.3      | 5.4      | 5.0        |
| その他利益(損失)          | Other Gains (Losses)                                     | 55.8     | 6.2      | 6.4      | (4.9)      | (59.5)   | (4.1)    | (4.9)    | (0.0)      |
| 税金等調整前四半期純利益(損失)   | Income (Loss) before Income Taxes and Minority Interests | 33.5     | 14.8     | (24.0)   | (9.9)      | (99.8)   | 7.4      | 12.7     | 14.0       |
| 法人税、住民税及び事業税       | Current Income Tax (Benefit)                             | 0.2      | 2.0      | 0.3      | 0.4        | 0.6      | 0.3      | 0.1      | 0.4        |
| 法人税等調整額            | Deferred Income Tax (Benefit)                            | 4.3      | (2.3)    | 1.7      | (0.2)      | 7.8      | (0.8)    | 4.2      | (0.5)      |
| 少数株主利益             | Minority Interests in Net Income of Subsidiaries         | 2.4      | 4.2      | 3.9      | 2.6        | 2.6      | 2.7      | 2.4      | 2.9        |
| 四半期純利益(損失)         | Net Income (Loss)  | 26.5     | 10.8     | (30.1)   | (12.8)     | (110.9)  | 5.1      | 5.8      | 11.1       |
| キャッシュベース四半期純利益(損失) | Cash Basis Net Income (Loss)                             | 29.2     | 13.4     | (27.7)   | (9.0)      | (73.6)   | 9.7      | 10.5     | 15.5       |

| 連結損益計算書              | Consolidated Statements of Operations                    | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|----------------------|--|----------|----------|----------|------------|----------|----------|----------|------------|
| 資金運用収益               | Total Interest Income                                    | 62.4     | 60.7     | 63.6     | 93.1       | 85.8     | 79.3     | 72.1     | 71.1       |
| 貸出金利息                | Interest on Loans and Bills Discounted                   | 50.0     | 47.3     | 50.6     | 81.4       | 76.6     | 68.3     | 61.8     | 60.5       |
| 有価証券利息配当金            | Interest and Dividends on Securities                     | 10.2     | 11.1     | 9.8      | 9.1        | 7.9      | 8.8      | 7.9      | 8.3        |
| その他の資金運用収益           | Other Interest Income                                    | 2.0      | 2.3      | 3.1      | 2.5        | 1.2      | 2.1      | 2.2      | 2.2        |
| 役務取引等収益              | Fees and Commissions Income                              | 15.2     | 14.9     | 13.9     | 11.6       | 12.0     | 12.4     | 12.4     | 12.3       |
| 特定取引収益               | Trading Profits  | 1.1      | 4.6      | 0.5      | 10.5       | (3.8)    | 4.3      | (0.1)    | 3.8        |
| その他業務収益              | Other Business Income                                    | 56.4     | 56.8     | 55.6     | 52.2       | 46.8     | 56.1     | 52.1     | 52.6       |
| その他経常収益              | Other Ordinary Income                                    | 4.8      | 4.7      | 7.5      | 32.2       | (22.4)   | 3.3      | 5.6      | 3.8        |
| 経常収益                 | Ordinary Income  | 140.1    | 142.0    | 141.3    | 199.8      | 118.4    | 155.6    | 142.1    | 143.8      |
| 資金調達費用               | Total Interest Expenses                                  | 21.8     | 25.0     | 28.8     | 26.2       | 20.2     | 21.8     | 20.1     | 18.1       |
| 預金利息                 | Interest on Deposits                                     | 11.1     | 10.8     | 11.5     | 12.2       | 12.6     | 13.9     | 13.9     | 12.8       |
| 債券利息                 | Interest on Debentures                                   | 0.9      |          |          |            |          |          |          |            |
| 借入金利息                | Interest on Borrowings                                   | 1.7      | 4.2      | 4.4      | 4.1        | 4.1      | 3.2      | 2.7      | 2.2        |
| 社債利息                 | Interest on Corporate Bonds                              |          | 4.1      | 3.1      | 2.2        | 1.9      | 2.0      | 1.6      | 1.5        |
| その他の資金調達費用           | Other Interest Expenses                                  | 7.8      | 5.8      | 9.6      | 7.5        | 1.4      | 2.5      | 1.8      | 1.5        |
| 役務取引等費用              | Fees and Commissions Expenses                            | 6.8      | 5.6      | 6.0      | 7.0        | 7.4      | 7.5      | 6.5      | 5.9        |
| 特定取引費用               | Trading Losses   | (0.0)    | 1.9      | 4.3      | 11.7       | (1.4)    | 4.7      | (3.7)    | 1.5        |
| その他業務費用              | Other Business Expenses                                  | 53.4     | 46.5     | 53.9     | 51.5       | 92.8     | 35.2     | 37.6     | 34.5       |
| 営業経費                 | Total General and Administrative Expenses                | 44.0     | 44.2     | 39.0     | 55.7       | 60.5     | 50.5     | 48.2     | 46.8       |
| 営業経費(のれん及び無形資産償却を除く) | General and Administrative Expenses                      | 40.9     | 41.2     | 36.3     | 51.0       | 53.4     | 45.1     | 42.8     | 41.7       |
| のれん償却額               | Amortization of Goodwill                                 | 2.1      | 2.0      | 1.8      | 2.6        | 5.1      | 3.3      | 3.4      | 3.2        |
| 無形資産償却額              | Amortization of Intangible Assets                        | 0.9      | 0.9      | 0.9      | 2.0        | 1.9      | 2.0      | 2.0      | 1.8        |
| その他経常費用              | Other Ordinary Expenses                                  | 40.4     | 10.8     | 41.9     | 55.1       | 69.2     | 39.8     | 23.7     | 26.4       |
| 貸倒引当金繰入額             | Provision of Reserve for Loan Losses                     | 28.5     | 7.8      | 30.4     | 38.6       | 47.9     | 24.5     | 10.6     | 19.4       |
| その他                  | Others   | 11.9     | 2.9      | 11.4     | 16.5       | 21.2     | 15.2     | 13.0     | 7.0        |
| 経常費用                 | Ordinary Expenses  | 167.2    | 134.2    | 174.1    | 207.5      | 249.0    | 159.7    | 132.6    | 133.5      |
| 経常利益(損失)             | Net Ordinary Income (Loss)                               | (27.1)   | 7.7      | (32.8)   | (7.6)      | (130.5)  | (4.1)    | 9.5      | 10.2       |
| 特別利益                 | Special Gains  | 66.9     | 11.0     | 9.2      | 3.0        | 77.5     | 12.6     | 5.0      | 6.4        |
| 特別損失                 | Special Losses   | 6.2      | 3.9      | 0.4      | 5.3        | 46.9     | 1.0      | 1.8      | 2.6        |
| 税金等調整前四半期純利益(損失)     | Income (Loss) before Income Taxes and Minority Interests | 33.5     | 14.8     | (24.0)   | (9.9)      | (99.8)   | 7.4      | 12.7     | 14.0       |
| 税金                   | Income Taxes (Benefit):                                  |          |          |          |            |          |          |          |            |
| 法人税、住民税及び事業税         | Current  | 0.2      | 2.0      | 0.3      | 0.4        | 0.6      | 0.3      | 0.1      | 0.4        |
| 法人税等調整額              | Deferred   | 4.3      | (2.3)    | 1.7      | (0.2)      | 7.8      | (0.8)    | 4.2      | (0.5)      |
| 少数株主利益               | Minority Interests in Net Income of Subsidiaries         | 2.4      | 4.2      | 3.9      | 2.6        | 2.6      | 2.7      | 2.4      | 2.9        |
| 四半期純利益(損失)           | Net Income (Loss)  | 26.5     | 10.8     | (30.1)   | (12.8)     | (110.9)  | 5.1      | 5.8      | 11.1       |

| 非金利利益*       | Non-Interest Income*                                     | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|--------------|--|----------|----------|----------|------------|----------|----------|----------|------------|
| 役務取引等利益      | Net Fees and Commissions                                 | 8.4      | 9.3      | 7.9      | 4.6        | 4.6      | 4.9      | 5.9      | 6.3        |
| 特定取引利益       | Net Trading Income                                       | 0.5      | 2.7      | (3.7)    | (1.2)      | (2.3)    | (0.3)    | 3.5      | 2.3        |
| その他業務利益      | Net Other Business Income                                | 4.2      | 13.2     | 2.3      | 17.7       | 0.0      | 25.4     | 16.9     | 21.7       |
| うちリース収益・割賦収益 | Income on Leased Assets and Installment Receivables, Net | 12.6     | 12.2     | 12.1     | 11.9       | 12.9     | 11.4     | 10.7     | 10.6       |
| 非資金利益        | Non-Interest Income                                      | 13.2     | 25.2     | 6.5      | 21.1       | 2.2      | 30.0     | 26.4     | 30.3       |

| 経費*           | General and Administrative Expenses*       | 2008.1-3    | 2008.4-6    | 2008.7-9    | 2008.10-12  | 2009.1-3    | 2009.4-6    | 2009.7-9    | 2009.10-12  |
|---------------|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 人件費           | Personnel Expenses                         | 14.7        | 17.0        | 12.7        | 20.5        | 18.6        | 17.0        | 15.8        | 15.9        |
| 店舗関連費用        | Premises Expenses                          | 4.7         | 5.5         | 5.6         | 7.8         | 8.3         | 7.1         | 6.7         | 6.5         |
| 通信・データ費、システム費 | Technology and Data Processing Expenses    | 5.8         | 5.8         | 5.6         | 6.4         | 6.5         | 6.1         | 6.1         | 5.7         |
| 広告費           | Advertising Expenses                       | 2.5         | 2.1         | 2.1         | 3.7         | 4.5         | 3.0         | 3.1         | 3.1         |
| 消費税・固定資産税等    | Consumption and Property Taxes             | 2.5         | 1.8         | 1.5         | 2.3         | 2.4         | 2.3         | 2.3         | 2.0         |
| 預金保険料         | Deposit Insurance Premium                  | 0.8         | 0.9         | 0.9         | 0.9         | 0.9         | 1.0         | 1.1         | 1.1         |
| その他           | Other General and Administrative Expenses  | 8.9         | 7.4         | 7.0         | 8.5         | 10.1        | 7.6         | 6.7         | 6.5         |
| <b>経費</b>     | <b>General and Administrative Expenses</b> | <b>40.2</b> | <b>40.9</b> | <b>35.7</b> | <b>50.4</b> | <b>51.5</b> | <b>44.5</b> | <b>42.0</b> | <b>41.0</b> |

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   | 2008.1-3    | 2008.4-6   | 2008.7-9    | 2008.10-12  | 2009.1-3    | 2009.4-6    | 2009.7-9    | 2009.10-12  |
|-------------------|--|-------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 貸出金償却・債権処分損       | Losses on Write-Off of Loans / Losses on Sale of Loans                         | 2.9         | 0.6        | 2.3         | (0.0)       | 0.3         | 1.4         | 3.2         | 4.1         |
| 貸倒引当金繰入           | Net Provision (Reversal) of Reserve for Loan Losses                            | 35.9        | 8.1        | 32.5        | 38.6        | 50.4        | 24.7        | 10.6        | 19.3        |
| 一般貸倒引当金繰入         | Net (Reversal) Provision of General Reserve for Loan Losses                    | 31.1        | (0.5)      | 19.0        | 11.9        | 25.7        | 2.6         | 9.6         | 18.0        |
| 個別貸倒引当金繰入         | Net (Reversal) Provision of Specific Reserve for Loan Losses                   | 4.8         | 8.6        | 13.4        | 26.6        | 24.7        | 22.1        | 1.0         | 1.3         |
| 特定海外債権引当勘定繰入      | Net (Reversal) Provision of Reserve for Loan Losses to Restructuring Countries | 0.0         | -          | (0.0)       | -           | (0.0)       | -           | (0.0)       | -           |
| その他貸倒引当金繰入        | Net Provision of Specific Reserve for Other Credit Losses                      | (7.3)       | (0.2)      | (2.0)       | -           | (2.4)       | (0.1)       | -           | 0.0         |
| リース業務関連のその他与信関連費用 | Other Credit Costs Relating to Leasing Business                                | 1.2         | (0.1)      | 0.4         | (0.5)       | 1.0         | 0.0         | (0.7)       | (0.4)       |
| <b>与信関連費用</b>     | <b>Net Credit Costs</b>  | <b>32.8</b> | <b>8.3</b> | <b>33.2</b> | <b>37.9</b> | <b>49.3</b> | <b>26.0</b> | <b>13.1</b> | <b>23.1</b> |

| のれん及び無形資産償却額        | Amortization of Goodwill and Other Intangible Assets        | 2008.1-3   | 2008.4-6   | 2008.7-9   | 2008.10-12 | 2009.1-3   | 2009.4-6   | 2009.7-9   | 2009.10-12 |
|---------------------|---|------------|------------|------------|------------|------------|------------|------------|------------|
| 新生フィナンシャル           | Shinsei Financial   |            |            |            | 1.5        | 4.0        | 2.8        | 2.8        | 2.5        |
| アプラス                | APLUS   | 2.0        | 2.1        | 2.1        | 2.1        | 2.1        | 1.6        | 1.6        | 1.6        |
| シンキ                 | Shinki  | 0.2        | 0.2        | 0.2        | 0.1        | 0.1        | 0.1        | 0.1        | 0.1        |
| 昭和リース               | Showa Leasing   | 0.8        | 0.5        | 0.8        | 0.7        | 0.7        | 0.7        | 0.7        | 0.7        |
| その他                 | Others  | (0.0)      | 0.0        | (0.5)      | 0.0        | 0.0        | (0.0)      | (0.0)      | (0.0)      |
| <b>のれん及び無形資産償却額</b> | <b>Amortization of Goodwill and Other Intangible Assets</b> | <b>3.0</b> | <b>2.9</b> | <b>2.7</b> | <b>4.6</b> | <b>7.1</b> | <b>5.3</b> | <b>5.4</b> | <b>5.0</b> |

| 少数株主利益                   | Minority Interests in Net Income of Subsidiaries                                 | 2008.1-3   | 2008.4-6   | 2008.7-9   | 2008.10-12 | 2009.1-3   | 2009.4-6   | 2009.7-9   | 2009.10-12 |
|--------------------------|--|------------|------------|------------|------------|------------|------------|------------|------------|
| 当行子会社SPCが発行する優先出資証券への利払い | Dividends on preferred securities (hybrid Tier I capital) issued by foreign SPCs | 1.4        | 2.6        | 2.5        | 1.5        | 3.0        | 2.6        | 2.4        | 2.6        |
| アプラス発行の優先株への配当金          | Dividends on APLUS' preferred stock  | 0.8        | 0.7        | 0.8        | 0.8        | 0.8        | 0.1        | 0.0        | 0.1        |
| その他                      | Others   | 0.1        | 0.8        | 0.6        | 0.2        | (1.2)      | (0.1)      | 0.0        | 0.1        |
| <b>少数株主利益</b>            | <b>Minority Interests in Net Income of Subsidiaries</b>                          | <b>2.4</b> | <b>4.2</b> | <b>3.9</b> | <b>2.6</b> | <b>2.6</b> | <b>2.7</b> | <b>2.4</b> | <b>2.9</b> |

| 資金運用/調達(リース・割賦売掛金を含む)の状況<br>(平均残高)* | Interest-Earning Assets and Interest-Bearing Liabilities<br>(Average Balance)*       | 2008.1-3       | 2008.4-6       | 2008.7-9        | 2008.10-12     | 2009.1-3       | 2009.4-6        | 2009.7-9        | 2009.10-12     |
|-------------------------------------|--|----------------|----------------|-----------------|----------------|----------------|-----------------|-----------------|----------------|
| <b>資金運用勘定:</b>                      | <b>Interest-Earning Assets:</b>  |                |                |                 |                |                |                 |                 |                |
| 貸出金                                 | Loans and Bills Discounted   | 5,317.8        | 5,714.7        | 5,845.9         | 6,141.8        | 5,938.7        | 5,683.9         | 5,432.8         | 5,410.2        |
| リース・割賦売掛金                           | Leased Assets and Installment Receivables  | 738.0          | 727.4          | 709.4           | 688.5          | 630.7          | 649.1           | 632.7           | 613.1          |
| 有価証券                                | Securities   | 1,936.4        | 2,439.5        | 2,524.4         | 2,135.9        | 2,455.2        | 2,968.8         | 3,425.9         | 3,235.7        |
| その他資金運用勘定                           | Other Interest-Earning Assets  | 1,142.3        | 994.9          | 1,153.1         | 771.8          | 932.1          | 702.0           | 747.5           | 695.1          |
| <b>資金運用勘定合計</b>                     | <b>Total Revenue on Interest-Earning Assets</b>                                      | <b>9,134.7</b> | <b>9,876.7</b> | <b>10,233.0</b> | <b>9,738.2</b> | <b>9,956.8</b> | <b>10,003.9</b> | <b>10,239.0</b> | <b>9,954.1</b> |
| <b>資金調達勘定:</b>                      | <b>Interest-Bearing Liabilities:</b>   |                |                |                 |                |                |                 |                 |                |
| 預金・譲渡性預金                            | Deposits, Including Negotiable Certificates of Deposit                               | 5,851.3        | 5,998.1        | 6,236.3         | 6,187.4        | 6,360.7        | 6,690.5         | 6,993.9         | 6,776.1        |
| 債券                                  | Debentures   | 668.6          | 665.7          | 715.9           | 735.5          | 708.2          | 656.3           | 580.6           | 515.5          |
| 借入金                                 | Borrowed Money   | 1,090.5        | 1,093.6        | 1,172.2         | 1,121.8        | 1,156.1        | 982.0           | 883.9           | 852.4          |
| 劣後借入                                | Subordinated Debt  | 108.0          | 108.0          | 108.0           | 108.0          | 107.8          | 102.0           | 102.0           | 102.0          |
| その他借入金                              | Other Borrowed Money   | 982.5          | 985.6          | 1,064.2         | 1,013.8        | 1,048.2        | 880.0           | 781.9           | 750.4          |
| 社債                                  | Corporate Bonds  | 367.8          | 435.6          | 382.5           | 259.4          | 328.9          | 261.8           | 242.3           | 205.0          |
| 劣後社債                                | Subordinated Bonds   | 285.4          | 355.8          | 303.0           | 179.6          | 251.1          | 187.2           | 168.9           | 152.2          |
| その他社債                               | Other Corporate Bonds  | 82.4           | 79.7           | 79.5            | 79.8           | 77.7           | 74.6            | 73.3            | 52.8           |
| その他資金調達勘定                           | Other Interest-Bearing Liabilities   | 972.6          | 1,185.7        | 1,348.7         | 702.8          | 418.8          | 715.9           | 929.4           | 867.1          |
| <b>資金調達勘定合計</b>                     | <b>Total Expense on Interest-Bearing Liabilities</b>                                 | <b>8,950.9</b> | <b>9,378.8</b> | <b>9,855.9</b>  | <b>9,007.2</b> | <b>8,972.8</b> | <b>9,306.6</b>  | <b>9,630.3</b>  | <b>9,216.4</b> |
| <b>非金利負債</b>                        | <b>Non Interest-Bearing Sources of Funds:</b>  |                |                |                 |                |                |                 |                 |                |
| ネット非金利負債(非金利資産)                     | Non Interest-Bearing (Assets) Liabilities, Net                                       | (503.1)        | (217.8)        | (312.9)         | 66.4           | 371.5          | 120.5           | 5.4             | 119.2          |
| 純資産の部合計一少数株主持分                      | Total Equity Excluding Minority Interest in Subsidiaries                             | 686.8          | 715.7          | 690.1           | 664.5          | 612.5          | 576.7           | 603.2           | 618.5          |
| <b>資金調達及び非金利負債合計</b>                | <b>Total Interest-Bearing Liabilities and Non Interest-Bearing Sources of Funds:</b> | <b>9,134.7</b> | <b>9,876.7</b> | <b>10,233.0</b> | <b>9,738.2</b> | <b>9,956.8</b> | <b>10,003.9</b> | <b>10,239.0</b> | <b>9,954.1</b> |
| 純資金利鞘(ネットインタレストマージン)                | Net Interest Margin  | -              | -              | -               | -              | -              | -               | -               | -              |
| 非金利負債の影響                            | Impact of Non Interest-Bearing Sources   | -              | -              | -               | -              | -              | -               | -               | -              |
| <b>資金利益/資金運用利回り(リース・割賦売掛金を含む)</b>   | <b>Net Revenue/Yield on Interest-Earning Assets</b>                                  | <b>-</b>       | <b>-</b>       | <b>-</b>        | <b>-</b>       | <b>-</b>       | <b>-</b>        | <b>-</b>        | <b>-</b>       |
| 経常収益ベース資金運用勘定/収益への組み替え              | Reconciliation of Total Revenue on Interest-Earning Assets to Total Interest Income  |                |                |                 |                |                |                 |                 |                |
| 資金運用勘定合計                            | Total Revenue on Interest-Earning Assets   | 9,134.7        | 9,876.7        | 10,233.0        | 9,738.2        | 9,956.8        | 10,003.9        | 10,239.0        | 9,954.1        |
| 差引:リース・割賦売掛金                        | Less: Income on Leased Assets and Installment Receivables, Net                       | 738.0          | 727.4          | 709.4           | 688.5          | 630.7          | 649.1           | 632.7           | 613.1          |
| <b>経常収益ベース資金運用勘定</b>                | <b>Total Interest Income</b>   | <b>8,396.7</b> | <b>9,149.2</b> | <b>9,523.5</b>  | <b>9,049.7</b> | <b>9,326.1</b> | <b>9,354.7</b>  | <b>9,606.3</b>  | <b>9,341.0</b> |
| 資金調達費用                              | Total Interest Expenses  | -              | -              | -               | -              | -              | -               | -               | -              |
| <b>資金利益</b>                         | <b>Net Interest Income</b>   | <b>-</b>       | <b>-</b>       | <b>-</b>        | <b>-</b>       | <b>-</b>       | <b>-</b>        | <b>-</b>        | <b>-</b>       |

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

:前期の数字は当期の表記に調整されています。

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

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



| 資金運用/調達(リース・割賦売掛金を含む)の状況<br>(利息)* | Interest-Earning Assets and Interest-Bearing Liabilities<br>(Interest)*                  | 2008.1-3    | 2008.4-6    | 2008.7-9    | 2008.10-12   | 2009.1-3    | 2009.4-6    | 2009.7-9    | 2009.10-12  |
|-----------------------------------|--|-------------|-------------|-------------|--------------|-------------|-------------|-------------|-------------|
| <b>資金運用勘定:</b>                    | <b>Interest-Earning Assets:</b>  |             |             |             |              |             |             |             |             |
| 貸出金                               | Loans and Bills Discounted   | 50.0        | 47.3        | 50.6        | 81.4         | 76.6        | 68.3        | 61.8        | 60.5        |
| リース・割賦売掛金                         | Leased Assets and Installment Receivables  | 12.6        | 12.2        | 12.1        | 11.9         | 12.9        | 11.4        | 10.7        | 10.6        |
| 有価証券                              | Securities   | 10.2        | 11.1        | 9.8         | 9.1          | 7.9         | 8.8         | 7.9         | 8.3         |
| その他資金運用勘定                         | Other Interest-Earning Assets  | 2.0         | 2.3         | 3.1         | 2.5          | 1.2         | 2.1         | 2.2         | 2.2         |
| <b>資金運用勘定合計</b>                   | <b>Total Revenue on Interest-Earning Assets</b>  | <b>75.0</b> | <b>72.9</b> | <b>75.8</b> | <b>105.0</b> | <b>98.8</b> | <b>90.8</b> | <b>82.8</b> | <b>81.8</b> |
| <b>資金調達勘定:</b>                    | <b>Interest-Bearing Liabilities:</b>   |             |             |             |              |             |             |             |             |
| 預金・譲渡性預金                          | Deposits, Including Negotiable Certificates of Deposit                                   | 12.3        | 12.1        | 12.9        | 13.7         | 13.4        | 14.4        | 14.3        | 13.1        |
| 債券                                | Debentures   | 0.9         | 0.9         | 1.2         | 1.4          | 1.3         | 1.2         | 1.0         | 0.8         |
| 借入金                               | Borrowed Money   | 1.7         | 4.2         | 4.4         | 4.1          | 4.1         | 3.2         | 2.7         | 2.2         |
| 劣後借入                              | Subordinated Debt  | 0.3         | 0.3         | 0.3         | 0.3          | 0.2         | 0.3         | 0.2         | 0.2         |
| その他借入金                            | Other Borrowed Money   | 1.4         | 3.8         | 4.0         | 3.7          | 3.8         | 2.9         | 2.4         | 1.9         |
| 社債                                | Corporate Bonds  | 3.6         | 4.1         | 3.1         | 2.2          | 1.9         | 2.0         | 1.6         | 1.5         |
| 劣後社債                              | Subordinated Bonds   | 3.2         | 3.8         | 2.8         | 1.9          | 1.5         | 1.7         | 1.4         | 1.3         |
| その他社債                             | Other Corporate Bonds  | 0.3         | 0.3         | 0.3         | 0.3          | 0.3         | 0.3         | 0.2         | 0.1         |
| その他資金調達勘定                         | Other Interest-Bearing Liabilities   | 3.1         | 3.5         | 7.0         | 4.6          | (0.6)       | 0.8         | 0.4         | 0.4         |
| <b>資金調達勘定合計</b>                   | <b>Total Expense on Interest-Bearing Liabilities</b>                                     | <b>21.8</b> | <b>25.0</b> | <b>28.8</b> | <b>26.2</b>  | <b>20.2</b> | <b>21.8</b> | <b>20.1</b> | <b>18.1</b> |
| <b>非金利負債</b>                      | <b>Non Interest-Bearing Sources of Funds:</b>  |             |             |             |              |             |             |             |             |
| ネット非金利負債(非金利資産)                   | Non Interest-Bearing (Assets) Liabilities, Net   | -           | -           | -           | -            | -           | -           | -           | -           |
| 純資産の部合計一少数株主持分                    | Total Equity Excluding Minority Interest in Subsidiaries                                 | -           | -           | -           | -            | -           | -           | -           | -           |
| <b>資金調達及び非金利負債合計</b>              | <b>Total Interest-Bearing Liabilities and<br/>Non Interest-Bearing Sources of Funds:</b> | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>     | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    |
| 純資金利鞘(ネットインタレストマージン)              | Net Interest Margin  | -           | -           | -           | -            | -           | -           | -           | -           |
| 非金利負債の影響                          | Impact of Non Interest-Bearing Sources   | -           | -           | -           | -            | -           | -           | -           | -           |
| <b>資金利益/資金運用利回り(リース・割賦売掛金を含む)</b> | <b>Net Revenue/Yield on Interest-Earning Assets</b>                                      | <b>53.2</b> | <b>47.9</b> | <b>46.9</b> | <b>78.8</b>  | <b>78.5</b> | <b>68.9</b> | <b>62.6</b> | <b>63.6</b> |
| 経常収益ベース資金運用勘定/収益への組み替え            | Reconciliation of Total Revenue on Interest-Earning Assets to<br>Total Interest Income   |             |             |             |              |             |             |             |             |
| 資金運用勘定合計                          | Total Revenue on Interest-Earning Assets   | 75.0        | 72.9        | 75.8        | 105.0        | 98.8        | 90.8        | 82.8        | 81.8        |
| 差引:リース・割賦売掛金                      | Less: Income on Leased Assets and Installment Receivables, Net                           | 12.6        | 12.2        | 12.1        | 11.9         | 12.9        | 11.4        | 10.7        | 10.6        |
| <b>経常収益ベース資金運用勘定</b>              | <b>Total Interest Income</b>   | <b>62.4</b> | <b>60.7</b> | <b>63.6</b> | <b>93.1</b>  | <b>85.8</b> | <b>79.3</b> | <b>72.1</b> | <b>71.1</b> |
| 資金調達費用                            | Total Interest Expenses  | 21.8        | 25.0        | 28.8        | 26.2         | 20.2        | 21.8        | 20.1        | 18.1        |
| <b>資金利益</b>                       | <b>Net Interest Income</b>   | <b>40.5</b> | <b>35.7</b> | <b>34.8</b> | <b>66.8</b>  | <b>65.5</b> | <b>57.4</b> | <b>51.9</b> | <b>52.9</b> |

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

:前期の数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<br>(利回り(%))* | Interest-Earning Assets and Interest-Bearing Liabilities<br>(Yield/Rate (%))*            | 2008.1-3    | 2008.4-6    | 2008.7-9    | 2008.10-12  | 2009.1-3    | 2009.4-6    | 2009.7-9    | 2009.10-12  |
|---------------------------------------|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>資金運用勘定:</b>                        | <b>Interest-Earning Assets:</b>  |             |             |             |             |             |             |             |             |
| 貸出金                                   | Loans and Bills Discounted   | 3.79        | 3.32        | 3.44        | 5.26        | 5.24        | 4.83        | 4.52        | 4.44        |
| リース・割賦売掛金                             | Leased Assets and Installment Receivables  | 6.89        | 6.73        | 6.78        | 6.89        | 8.35        | 7.10        | 6.75        | 6.92        |
| 有価証券                                  | Securities   | 2.13        | 1.83        | 1.54        | 1.69        | 1.31        | 1.20        | 0.92        | 1.03        |
| その他資金運用勘定                             | Other Interest-Earning Assets  | ...         | ...         | ...         | ...         | ...         | ...         | ...         | ...         |
| <b>資金運用勘定合計</b>                       | <b>Total Revenue on Interest-Earning Assets</b>  | <b>3.30</b> | <b>2.96</b> | <b>2.94</b> | <b>4.28</b> | <b>4.03</b> | <b>3.64</b> | <b>3.21</b> | <b>3.26</b> |
| <b>資金調達勘定:</b>                        | <b>Interest-Bearing Liabilities:</b>   |             |             |             |             |             |             |             |             |
| 預金・譲渡性預金                              | Deposits, Including Negotiable Certificates of Deposit                                   | 0.85        | 0.81        | 0.83        | 0.88        | 0.86        | 0.87        | 0.81        | 0.77        |
| 債券                                    | Debentures   | 0.58        | 0.60        | 0.69        | 0.77        | 0.78        | 0.77        | 0.70        | 0.64        |
| 借入金                                   | Borrowed Money   | 0.66        | 1.55        | 1.50        | 1.48        | 1.46        | 1.34        | 1.23        | 1.04        |
| 劣後借入                                  | Subordinated Debt  | 1.44        | 1.41        | 1.41        | 1.45        | 1.05        | 1.30        | 1.03        | 1.07        |
| その他借入金                                | Other Borrowed Money   | 0.58        | 1.57        | 1.51        | 1.49        | 1.50        | 1.34        | 1.26        | 1.04        |
| 社債                                    | Corporate Bonds  | 3.94        | 3.81        | 3.30        | 3.46        | 2.38        | 3.15        | 2.71        | 2.91        |
| 劣後社債                                  | Subordinated Bonds   | 4.64        | 4.30        | 3.73        | 4.26        | 2.47        | 3.67        | 3.36        | 3.62        |
| その他社債                                 | Other Corporate Bonds  | 1.53        | 1.63        | 1.66        | 1.66        | 2.08        | 1.85        | 1.21        | 0.86        |
| その他資金調達勘定                             | Other Interest-Bearing Liabilities   | ...         | ...         | ...         | ...         | ...         | ...         | ...         | ...         |
| <b>資金調達勘定合計</b>                       | <b>Total Expense on Interest-Bearing Liabilities</b>                                     | <b>0.98</b> | <b>1.07</b> | <b>1.16</b> | <b>1.16</b> | <b>0.92</b> | <b>0.94</b> | <b>0.83</b> | <b>0.78</b> |
| <b>非金利負債</b>                          | <b>Non Interest-Bearing Sources of Funds:</b>  |             |             |             |             |             |             |             |             |
| ネット非金利負債(非金利資産)                       | Non Interest-Bearing (Assets) Liabilities, Net   | -           | -           | -           | -           | -           | -           | -           | -           |
| 純資産の部合計一少数株主持分                        | Total Equity Excluding Minority Interest in Subsidiaries                                 | -           | -           | -           | -           | -           | -           | -           | -           |
| <b>資金調達及び非金利負債合計</b>                  | <b>Total Interest-Bearing Liabilities and<br/>Non Interest-Bearing Sources of Funds:</b> | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    |
| 純資金利鞘(ネットインタレストマージン)                  | Net Interest Margin  | 2.32        | 1.89        | 1.78        | 3.12        | 3.11        | 2.70        | 2.38        | 2.48        |
| 非金利負債の影響                              | Impact of Non Interest-Bearing Sources   | 0.02        | 0.05        | 0.04        | 0.09        | 0.09        | 0.07        | 0.05        | 0.06        |
| <b>資金利益/資金運用利回り(リース・割賦売掛金を含む)</b>     | <b>Net Revenue/Yield on Interest-Earning Assets</b>                                      | <b>2.34</b> | <b>1.95</b> | <b>1.82</b> | <b>3.21</b> | <b>3.20</b> | <b>2.76</b> | <b>2.43</b> | <b>2.54</b> |
| 経常収益ベース資金運用勘定/収益への組み替え                | Reconciliation of Total Revenue on Interest-Earning Assets to<br>Total Interest Income   |             |             |             |             |             |             |             |             |
| 資金運用勘定合計                              | Total Revenue on Interest-Earning Assets   | 3.30        | 2.96        | 2.94        | 4.28        | 4.03        | 3.64        | 3.21        | 3.26        |
| 差引:リース・割賦売掛金                          | Less: Income on Leased Assets and Installment Receivables, Net                           | 6.89        | 6.73        | 6.78        | 6.89        | 8.35        | 7.10        | 6.75        | 6.92        |
| <b>経常収益ベース資金運用勘定</b>                  | <b>Total Interest Income</b>   | <b>2.99</b> | <b>2.66</b> | <b>2.65</b> | <b>4.08</b> | <b>3.73</b> | <b>3.40</b> | <b>2.98</b> | <b>3.02</b> |
| 資金調達費用                                | Total Interest Expenses  | -           | -           | -           | -           | -           | -           | -           | -           |
| <b>資金利益</b>                           | <b>Net Interest Income</b>   | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    | <b>-</b>    |

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

:前期の数字は当期の表記に調整されています。

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

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

| 連結貸借対照表            | Consolidated Balance Sheets                                  | 2008.3          | 2008.6          | 2008.9          | 2008.12         | 2009.3          | 2009.6          | 2009.9          | 2009.12         |
|--------------------|--|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>資産の部:</b>       | <b>Assets:</b>   |                 |                 |                 |                 |                 |                 |                 |                 |
| 現金預け金              | Cash and Due from Banks                                      | 505.6           | 544.9           | 278.4           | 397.7           | 605.0           | 294.9           | 476.0           | 430.4           |
| コールローン及び買入手形       | Call Loans   | -               | 315.3           | 199.0           | 49.0            | -               | 19.6            | 19.5            | 25.9            |
| 買現先勘定              | Receivables under Resale Agreements                          | 2.0             | -               | -               | -               | -               | -               | -               | -               |
| 債券貸借取引支払保証金        | Collateral Related to Securities Borrowing Transactions      | 18.7            | 104.1           | 19.0            | 240.6           | 0.2             | 235.3           | 4.4             | 4.9             |
| 買入金銭債権             | Other Monetary Claims Purchased                              | 468.8           | 468.3           | 454.6           | 439.7           | 408.0           | 415.3           | 361.5           | 320.6           |
| 特定取引資産             | Trading Assets   | 315.2           | 270.9           | 285.1           | 385.3           | 375.1           | 287.8           | 253.0           | 239.2           |
| 金銭の信託              | Monetary Assets Held in Trust                                | 371.5           | 370.2           | 377.2           | 360.4           | 348.8           | 339.4           | 329.1           | 317.8           |
| 有価証券               | Securities   | 1,980.2         | 2,587.9         | 1,994.3         | 1,932.9         | 2,174.1         | 3,262.3         | 3,282.2         | 3,147.8         |
| 貸出金                | Loans and Bills Discounted                                   | 5,622.2         | 5,664.1         | 6,579.7         | 5,930.6         | 5,876.9         | 5,341.5         | 5,469.9         | 5,134.6         |
| 外国為替               | Foreign Exchanges  | 17.8            | 13.5            | 22.4            | 22.2            | 37.1            | 11.9            | 12.7            | 13.1            |
| リース債権及びリース投資資産     | Lease Receivables and Leased Investment Assets               | -               | 249.9           | 252.6           | 241.7           | 232.5           | 228.1           | 224.0           | 217.2           |
| その他資産              | Other Assets   | 1,100.1         | 1,064.1         | 1,109.7         | 1,417.2         | 1,125.7         | 1,070.5         | 1,023.7         | 936.4           |
| 割賦売掛金              | Installment Receivables                                      | 421.8           | 408.6           | 420.6           | 420.3           | 404.7           | 393.3           | 376.7           | 362.7           |
| 有形固定資産             | Premises and Equipment                                       | 305.7           | 74.6            | 53.7            | 57.0            | 50.9            | 49.6            | 55.8            | 53.9            |
| 有形リース資産            | Tangible Leased Assets                                       | 264.9           | 43.1            | 11.6            | 11.8            | 10.8            | 9.6             | 17.5            | 16.2            |
| 無形固定資産             | Intangible Assets  | 233.1           | 191.5           | 228.5           | 219.3           | 209.1           | 203.5           | 197.4           | 186.8           |
| のれん                | Goodwill, Net  | 142.2           | 139.9           | 146.5           | 140.8           | 132.9           | 129.5           | 125.3           | 117.0           |
| 無形資産               | Other Intangible Assets                                      | 23.6            | 22.7            | 48.8            | 46.7            | 44.7            | 42.7            | 40.7            | 38.9            |
| 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  | 28.2            | 35.6            | 30.9            | 22.0            | 22.2            | 25.3            | 19.8            | 21.3            |
| 支払承諾見返             | Customers' Liabilities for Acceptances and Guarantees        | 701.7           | 705.5           | 695.5           | 685.0           | 675.2           | 666.0           | 652.4           | 650.4           |
| 貸倒引当金              | Reserve for Credit Losses                                    | (145.9)         | (128.4)         | (135.1)         | (170.4)         | (192.5)         | (202.5)         | (198.6)         | (194.8)         |
| <b>資産の部合計</b>      | <b>Total Assets</b>  | <b>11,525.7</b> | <b>12,532.6</b> | <b>12,446.2</b> | <b>12,231.0</b> | <b>11,949.1</b> | <b>12,249.3</b> | <b>12,183.5</b> | <b>11,506.3</b> |
| <b>負債及び純資産の部</b>   | <b>Liabilities and Equity</b>                                |                 |                 |                 |                 |                 |                 |                 |                 |
| <b>負債の部:</b>       | <b>Liabilities:</b>  |                 |                 |                 |                 |                 |                 |                 |                 |
| 預金                 | Deposits   | 5,229.4         | 5,424.0         | 5,671.1         | 5,599.6         | 6,012.4         | 6,599.2         | 6,667.8         | 6,463.5         |
| 譲渡性預金              | Negotiable Certificates of Deposit                           | 577.1           | 685.0           | 744.4           | 461.3           | 259.6           | 395.4           | 378.6           | 240.4           |
| 債券                 | Debentures   | 662.4           | 684.6           | 748.2           | 721.4           | 675.5           | 621.5           | 527.5           | 503.1           |
| コールマネー及び売渡手形       | Call Money   | 632.1           | 773.8           | 480.8           | 159.1           | 281.5           | 155.5           | 100.4           | 310.4           |
| 売現先勘定              | Payables under Repurchase Agreements                         | -               | -               | -               | -               | 53.8            | 60.9            | 156.3           | -               |
| 債券貸借取引受入担保金        | Collateral Related to Securities Lending Transactions        | 148.4           | 863.5           | 485.2           | 303.1           | 569.5           | 598.8           | 764.3           | 504.8           |
| コマーシャルペーパー         | Commercial Paper   | -               | -               | -               | 0.0             | 0.1             | 0.0             | 0.0             | 0.0             |
| 特定取引負債             | Trading Liabilities  | 205.0           | 158.9           | 178.9           | 315.1           | 307.5           | 217.0           | 194.2           | 195.3           |
| 借入金                | Borrowed Money   | 1,127.2         | 1,060.0         | 1,062.7         | 1,469.5         | 1,012.3         | 879.5           | 800.2           | 783.0           |
| 外国為替               | Foreign Exchanges  | 0.0             | 0.0             | 0.0             | 0.0             | 0.0             | 0.0             | 0.0             | 0.0             |
| 短期社債               | Short-Term Corporate Bonds                                   | 73.6            | 101.3           | 90.1            | 26.6            | 11.5            | 23.5            | 42.3            | 30.5            |
| 社債                 | Corporate Bonds  | 426.2           | 431.4           | 407.4           | 324.4           | 266.4           | 236.4           | 205.2           | 194.8           |
| その他負債              | Other Liabilities  | 708.7           | 611.0           | 669.3           | 999.8           | 819.9           | 805.0           | 745.8           | 707.4           |
| 賞与引当金              | Accrued Employees' Bonuses                                   | 14.5            | 6.1             | 7.1             | 10.2            | 10.4            | 3.8             | 6.1             | 7.4             |
| 役員賞与引当金            | Accrued Directors' Bonuses                                   | 0.2             | 0.0             | 0.2             | 0.2             | 0.3             | 0.0             | 0.0             | 0.1             |
| 退職給付引当金            | Reserve for Employees' Retirement Benefits                   | 4.6             | 4.5             | 9.5             | 9.2             | 18.2            | 17.9            | 9.9             | 7.6             |
| 役員退職慰労引当金          | Reserve for Directors' Retirement Benefits                   | 0.1             | 0.1             | 0.2             | 0.2             | 0.2             | 0.2             | 0.1             | 0.1             |
| 利息返還損失引当金          | Reserve for Losses on Interest Repayments                    | 39.3            | 34.4            | 256.2           | 220.6           | 193.8           | 157.9           | 119.5           | 81.7            |
| 固定資産処分損失引当金        | Reserve for Losses on Disposal of Premises and Equipment     | 5.0             | 8.0             | 7.2             | 7.8             | 7.5             | 7.3             | 6.9             | 6.9             |
| 訴訟損失引当金            | Reserve for Losses on Litigation                             | -               | -               | -               | 3.6             | 3.6             | 3.6             | 3.6             | 5.4             |
| 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                                     | 4.2             | 3.9             | 13.0            | 12.3            | 1.6             | 1.4             | 1.4             | 1.2             |
| 支払承諾               | Acceptances and Guarantees                                   | 701.7           | 705.5           | 695.5           | 685.0           | 675.2           | 666.0           | 652.4           | 650.4           |
| <b>負債の部合計</b>      | <b>Total Liabilities</b>                                     | <b>10,560.5</b> | <b>11,556.8</b> | <b>11,527.8</b> | <b>11,329.9</b> | <b>11,181.7</b> | <b>11,451.8</b> | <b>11,383.5</b> | <b>10,695.3</b> |
| <b>純資産の部:</b>      | <b>Equity:</b>   |                 |                 |                 |                 |                 |                 |                 |                 |
| 株主資本合計             | Total Shareholders' Equity                                   | 749.8           | 754.7           | 724.6           | 711.7           | 600.1           | 605.0           | 610.9           | 622.1           |
| 資本金                | Capital Stock  | 476.2           | 476.2           | 476.2           | 476.2           | 476.2           | 476.2           | 476.2           | 476.2           |
| 資本剰余金              | Capital Surplus  | 43.5            | 43.5            | 43.5            | 43.5            | 43.5            | 43.5            | 43.5            | 43.5            |
| 利益剰余金              | Retained Earnings  | 302.5           | 307.4           | 277.3           | 264.4           | 152.8           | 157.7           | 163.6           | 174.8           |
| 自己株式               | Treasury Stock, at Cost                                      | (72.5)          | (72.5)          | (72.5)          | (72.5)          | (72.5)          | (72.5)          | (72.5)          | (72.5)          |
| 評価・換算差額等合計         | Total Net Unrealized Gain (Loss) and Translation Adjustments | (34.2)          | (41.5)          | (60.5)          | (49.8)          | (40.5)          | (14.6)          | 1.9             | (1.1)           |
| その他有価証券評価差額金       | Unrealized Gain (Loss) on Available-for-Sale Securities      | (35.0)          | (36.1)          | (58.6)          | (51.7)          | (38.8)          | (12.8)          | 3.1             | 4.9             |
| 繰延ヘッジ損益            | Deferred Gain (Loss) on Derivatives under Hedge Accounting   | (1.0)           | (9.0)           | (2.7)           | 1.5             | (2.9)           | (3.5)           | (2.0)           | (4.9)           |
| 為替換算調整勘定           | Foreign Currency Translation Adjustments                     | 1.8             | 3.6             | 0.8             | 0.3             | 1.2             | 1.7             | 0.8             | (1.0)           |
| 新株予約権              | Stock Acquisition Rights                                     | 1.2             | 1.4             | 1.5             | 1.7             | 1.8             | 1.6             | 1.5             | 1.6             |
| 少数株主持分             | Minority Interests in Subsidiaries                           | 248.4           | 261.1           | 252.8           | 237.5           | 206.0           | 205.4           | 185.5           | 188.3           |
| <b>純資産の部合計</b>     | <b>Total Equity</b>  | <b>965.2</b>    | <b>975.8</b>    | <b>918.4</b>    | <b>901.1</b>    | <b>767.4</b>    | <b>797.4</b>    | <b>799.9</b>    | <b>811.0</b>    |
| <b>負債及び純資産の部合計</b> | <b>Total Liabilities and Equity</b>                          | <b>11,525.7</b> | <b>12,532.6</b> | <b>12,446.2</b> | <b>12,231.0</b> | <b>11,949.1</b> | <b>12,249.3</b> | <b>12,183.5</b> | <b>11,506.3</b> |

| 買入金銭債権                 | Other Monetary Claims Purchased  | 2008.3         | 2008.6         | 2008.9         | 2008.12        | 2009.3         | 2009.6         | 2009.9         | 2009.12        |
|------------------------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 売買目的の買入金銭債権            | Trading Purpose  | 280.6          | n/a            | 274.4          | n/a            | 212.1          | n/a            | 202.4          | n/a            |
| その他の買入金銭債権             | Other  | 188.2          | n/a            | 180.0          | n/a            | 195.9          | n/a            | 159.0          | n/a            |
| <b>買入金銭債権</b>          | <b>Total Other Monetary Claims Purchased</b>                                   | <b>468.8</b>   | <b>468.3</b>   | <b>454.6</b>   | <b>439.7</b>   | <b>408.0</b>   | <b>415.3</b>   | <b>361.5</b>   | <b>320.6</b>   |
| <b>金銭の信託</b>           | <b>Monetary Asset Held in Trust</b>  | <b>2008.3</b>  | <b>2008.6</b>  | <b>2008.9</b>  | <b>2008.12</b> | <b>2009.3</b>  | <b>2009.6</b>  | <b>2009.9</b>  | <b>2009.12</b> |
| 運用目的の金銭の信託             | Trading Purpose  | 248.7          | n/a            | 255.1          | n/a            | 235.7          | n/a            | 220.0          | n/a            |
| その他の金銭の信託              | Other  | 122.8          | n/a            | 122.0          | n/a            | 113.0          | n/a            | 109.0          | n/a            |
| <b>金銭の信託</b>           | <b>Total Monetary Assets Held In Trust</b>                                     | <b>371.5</b>   | <b>370.2</b>   | <b>377.2</b>   | <b>360.4</b>   | <b>348.8</b>   | <b>339.4</b>   | <b>329.1</b>   | <b>317.8</b>   |
| <b>有価証券</b>            | <b>Securities</b>  | <b>2008.3</b>  | <b>2008.6</b>  | <b>2008.9</b>  | <b>2008.12</b> | <b>2009.3</b>  | <b>2009.6</b>  | <b>2009.9</b>  | <b>2009.12</b> |
| 国債                     | Japanese National Government Bonds   | 645.3          | n/a            | 797.2          | n/a            | 1,204.2        | n/a            | 2,339.0        | n/a            |
| 地方債                    | Japanese Local Government Bonds  | 2.2            | n/a            | 1.7            | n/a            | 1.7            | n/a            | 1.7            | n/a            |
| 社債                     | Japanese Corporate Bonds   | 560.4          | n/a            | 513.9          | n/a            | 442.9          | n/a            | 409.6          | n/a            |
| 株式                     | Japanese Equity Securities   | 34.3           | n/a            | 33.3           | n/a            | 26.9           | n/a            | 28.1           | n/a            |
| その他の証券                 | Foreign Bonds and Other  | 737.7          | n/a            | 648.0          | n/a            | 498.2          | n/a            | 503.6          | n/a            |
| <b>有価証券</b>            | <b>Total Securities</b>  | <b>1,980.2</b> | <b>2,587.9</b> | <b>1,994.3</b> | <b>1,932.9</b> | <b>2,174.1</b> | <b>3,262.3</b> | <b>3,282.2</b> | <b>3,147.8</b> |
| <b>有価証券保有区分別残高</b>     | <b>Securities by Category</b>  | <b>2008.3</b>  | <b>2008.6</b>  | <b>2008.9</b>  | <b>2008.12</b> | <b>2009.3</b>  | <b>2009.6</b>  | <b>2009.9</b>  | <b>2009.12</b> |
| 売買目的有価証券のうち有価証券に含まれるもの | Trading Securities   | 63.1           | n/a            | 36.9           | n/a            | 17.3           | n/a            | 6.8            | n/a            |
| 満期保有目的の債券              | Securities Being Held to Maturity  | 390.4          | n/a            | 330.9          | n/a            | 362.7          | n/a            | 498.2          | n/a            |
| 満期保有目的の債券で時価のあるもの      | Securities Being Held to Maturity with Readily Determinable Fair Value         | 390.4          | n/a            | 330.9          | 418.4          | 362.6          | 560.3          | 498.2          | 499.4          |
| 国債                     | Japanese National Government Bonds   | 304.3          | n/a            | 244.2          | 244.2          | 229.1          | 427.3          | 373.3          | 373.3          |
| 社債                     | Japanese Corporate Bonds   | 75.1           | n/a            | 75.2           | 75.2           | 75.2           | 75.3           | 70.3           | 70.4           |
| その他                    | Other  | 11.0           | n/a            | 11.5           | 99.0           | 58.2           | 57.6           | 54.4           | 55.7           |
| 満期保有目的の債券で時価のないもの      | Securities Being Held to Maturity whose Fair Value is not Readily Determinable | -              | n/a            | 0.0            | n/a            | 0.0            | n/a            | -              | n/a            |
| 社債                     | Japanese Corporate Bonds   | -              | n/a            | 0.0            | n/a            | 0.0            | n/a            | -              | n/a            |
| その他有価証券                | Securities Available-for-Sale  | 1,484.5        | n/a            | 1,584.3        | n/a            | 1,760.9        | n/a            | 2,741.9        | n/a            |
| その他有価証券で時価のあるもの        | Marketable Securities, at Fair Value   | 1,055.6        | n/a            | 1,100.7        | 980.2          | 1,300.0        | 2,203.3        | 2,300.8        | 2,178.2        |
| 株式                     | Equity Securities  | 19.1           | n/a            | 17.2           | 13.8           | 15.0           | 16.0           | 16.4           | 16.0           |
| 国債                     | Japanese National Government Bonds   | 341.0          | n/a            | 553.0          | 648.8          | 975.0          | 1,872.0        | 1,965.6        | 1,822.1        |
| 地方債                    | Japanese Local Government Bonds  | 2.2            | n/a            | 1.7            | 1.7            | 1.7            | 1.7            | 1.7            | 1.7            |
| 社債                     | Japanese Corporate Bonds   | 201.6          | n/a            | 114.2          | 51.6           | 35.0           | 16.8           | 17.3           | 17.6           |
| その他                    | Other, Mainly Foreign Debt Securities  | 491.5          | n/a            | 414.5          | 264.1          | 273.1          | 296.5          | 299.5          | 320.6          |
| 外国証券                   | Foreign Securities   | 487.9          | n/a            | 411.3          | 261.9          | 272.2          | 295.6          | 298.5          | 319.4          |
| 外貨外国公社債                | Foreign Currency Denominated Foreign Corporate and Government Bonds            | 329.2          | n/a            | 258.1          | 119.8          | 136.3          | 161.3          | 158.4          | 187.5          |
| 邦貨外国公社債                | Yen-Denominated Foreign Corporate and Government Bonds                         | 139.2          | n/a            | 135.8          | 130.6          | 123.7          | 121.1          | 129.1          | 121.8          |
| 外国株式                   | Foreign Equity Securities  | 12.8           | n/a            | 11.6           | 6.3            | 6.6            | 9.1            | 7.9            | 7.4            |
| その他証券                  | Other Securities   | 3.5            | n/a            | 3.2            | 2.2            | 0.9            | 0.9            | 0.9            | 1.1            |
| 時価評価されていない有価証券         | Book Value of Securities whose Fair Value is not Readily Determinable          | 428.9          | n/a            | 483.6          | n/a            | 460.8          | n/a            | 441.1          | n/a            |
| 非上場株式                  | Equity Securities  | 14.9           | n/a            | 15.9           | n/a            | 11.7           | n/a            | 11.5           | n/a            |
| 非上場地方債                 | Japanese Local Government Bonds  | 0.0            | n/a            | 0.0            | n/a            | -              | n/a            | -              | n/a            |
| 非上場社債                  | Japanese Corporate Bonds   | 283.7          | n/a            | 324.4          | n/a            | 332.5          | n/a            | 321.8          | n/a            |
| 非上場外国証券                | Foreign Securities   | 65.3           | n/a            | 79.2           | n/a            | 57.6           | n/a            | 53.7           | n/a            |
| その他                    | Other  | 64.8           | n/a            | 63.9           | n/a            | 58.9           | n/a            | 54.0           | n/a            |
| 非連結子会社・関連会社株式          | Investments in Unconsolidated Subsidiaries, at Cost and Affiliates             | 42.1           | n/a            | 42.0           | n/a            | 33.1           | n/a            | 35.1           | n/a            |
| <b>有価証券</b>            | <b>Total Securities</b>  | <b>1,980.2</b> | <b>2,587.9</b> | <b>1,994.3</b> | <b>1,932.9</b> | <b>2,174.1</b> | <b>3,262.3</b> | <b>3,282.2</b> | <b>3,147.8</b> |
| <b>有価証券満期別残高</b>       | <b>Securities by Maturity</b>  | <b>2008.3</b>  | <b>2008.6</b>  | <b>2008.9</b>  | <b>2008.12</b> | <b>2009.3</b>  | <b>2009.6</b>  | <b>2009.9</b>  | <b>2009.12</b> |
| 1年以内                   | One Year or Less   | 491.0          | n/a            | n/a            | n/a            | 562.7          | n/a            | n/a            | n/a            |
| 1～3年                   | Over One Year to Three Years   | 511.8          | n/a            | n/a            | n/a            | 953.7          | n/a            | n/a            | n/a            |
| 3～5年                   | Over Three Years to Five Years   | 373.1          | n/a            | n/a            | n/a            | 244.0          | n/a            | n/a            | n/a            |
| 5～7年                   | Over Five Years to Seven Years   | 59.4           | n/a            | n/a            | n/a            | 40.9           | n/a            | n/a            | n/a            |
| 7～10年                  | Over Seven Years to Ten Years  | 141.2          | n/a            | n/a            | n/a            | 120.5          | n/a            | n/a            | n/a            |
| 10年超                   | Over Ten Years   | 216.6          | n/a            | n/a            | n/a            | 113.5          | n/a            | n/a            | n/a            |
| 期限なし                   | Unspecified Term   | 186.8          | n/a            | n/a            | n/a            | 138.5          | n/a            | n/a            | n/a            |
| <b>有価証券</b>            | <b>Total Securities</b>  | <b>1,980.2</b> | <b>2,587.9</b> | <b>1,994.3</b> | <b>1,932.9</b> | <b>2,174.1</b> | <b>3,262.3</b> | <b>3,282.2</b> | <b>3,147.8</b> |

| 業種別貸出内訳                                   | Loans by Borrower Industry  | 2008.3  | 2008.6  | 2008.9  | 2008.12 | 2009.3  | 2009.6  | 2009.9  | 2009.12 |
|---|---|---------|---------|---------|---------|---------|---------|---------|---------|
| 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   | 191.8   | 202.4   | 224.0   | 247.2   | 243.1   | 252.0   | 257.2   | 262.7   |
| 農業、林業                                     | Agriculture, forestry   | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     | 0.0     |
| 漁業  | Fishery   | 2.9     | 2.8     | 2.8     | 2.7     | 2.7     | 2.6     | 2.6     | 2.5     |
| 鉱業、砕石業、砂利採取業                              | Mining, quarrying, gravel extraction  | 4.5     | 4.5     | 4.6     | 4.6     | 3.6     | 3.5     | 3.2     | 2.9     |
| 建設業                                       | Construction  | 20.4    | 18.2    | 15.3    | 19.9    | 13.0    | 8.7     | 9.3     | 9.8     |
| 電気・ガス・熱供給・水道業                             | Electric power, gas, heat supply and water supply                                       | 74.6    | 75.7    | 66.8    | 53.2    | 45.4    | 43.7    | 39.6    | 39.2    |
| 情報通信業                                     | Information and communications  | 50.0    | 48.9    | 47.5    | 49.0    | 48.1    | 30.2    | 20.1    | 19.1    |
| 運輸業、郵便業                                   | Transportation, postal service  | 379.4   | 368.7   | 362.9   | 352.8   | 336.9   | 324.7   | 313.9   | 298.5   |
| 卸売業、小売業                                   | Wholesale and retail  | 138.0   | 134.1   | 129.0   | 134.2   | 132.1   | 127.7   | 126.0   | 115.9   |
| 金融業、保険業                                   | Finance and insurance   | 1,248.0 | 1,040.9 | 1,179.9 | 946.9   | 1,152.7 | 782.9   | 1,107.8 | 836.4   |
| 不動産業                                      | Real estate   | 1,295.1 | 1,278.7 | 1,270.0 | 1,103.5 | 1,011.3 | 992.3   | 929.8   | 946.0   |
| 各種サービス業                                   | Services  | 374.0   | 359.9   | 373.2   | 362.9   | 332.7   | 301.3   | 266.6   | 273.9   |
| 地方公共団体                                    | Local government  | 118.1   | 283.2   | 301.1   | 182.7   | 156.5   | 172.4   | 168.3   | 170.8   |
| その他                                       | Others  | 1,597.9 | 1,703.2 | 2,460.9 | 2,354.4 | 2,280.8 | 2,191.0 | 2,124.8 | 2,063.5 |
| 個人向け貸出(リテールバンキング、<br>新生フィナンシャル、アプラス及びシンキ) | Loans to individual customers in retail banking,<br>Shinsei Financial, APLUS and Shinki | 1,174.7 | 1,239.7 | 2,008.6 | 1,972.4 | 1,887.6 | 1,808.8 | 1,752.9 | 1,707.7 |
| 国内合計 (A)                                  | Total domestic (A)  | 5,495.3 | 5,521.8 | 6,438.5 | 5,814.6 | 5,759.5 | 5,233.4 | 5,369.7 | 5,041.7 |
| 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   | 1.1     | 1.3     | 1.2     | 1.3     | 1.4     | 1.6     | 1.5     | 1.7     |
| 金融機関                                      | Financial institutions  | -       | -       | -       | -       | -       | -       | -       | -       |
| その他                                       | Others  | 125.6   | 140.9   | 139.8   | 114.6   | 115.8   | 106.4   | 98.6    | 91.2    |
| 海外合計 (B)                                  | Total overseas (B)  | 126.8   | 142.2   | 141.1   | 115.9   | 117.3   | 108.0   | 100.1   | 92.9    |
| 合計 (A)+(B)                                | Total (A)+(B)   | 5,622.2 | 5,664.1 | 6,579.7 | 5,930.6 | 5,876.9 | 5,341.5 | 5,469.9 | 5,134.6 |

注記: 項目名については2009.6の表示区分の変更によって表示しておりますが、重要性に鑑み、2009.3以前につきましては、従来の開示計数を表示しております。

Note: While names of items reflect changes made for the 2009.6 period, figures for periods before 2009.3 are disclosed under the previous format from a view of materiality.

| 無形固定資産    | Intangible Assets                           | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|-----------|---|--------|--------|--------|---------|--------|--------|--------|---------|
| のれん       | Goodwill, Net                               | 142.2  | 139.9  | 146.5  | 140.8   | 132.9  | 129.5  | 125.3  | 117.0   |
| 新生フィナンシャル | Shinsei Financial                           |        |        | 10.4   | 7.5     | 32.7   | 31.1   | 29.5   | 28.0    |
| アプラス      | APLUS                                       | 110.0  | 108.2  | 106.5  | 104.7   | 72.0   | 70.7   | 68.6   | 67.4    |
| 昭和リース     | Showa Leasing                               | 39.2   | 38.6   | 36.3   | 35.4    | 34.8   | 34.2   | 33.7   | 33.1    |
| シンキ       | Shinki                                      | (7.0)  | (6.9)  | (6.8)  | (6.7)   | (6.7)  | (6.6)  | (6.5)  | (6.4)   |
| その他       | Others                                      | (0.0)  | (0.0)  | (0.0)  | (0.0)   | (0.0)  | (0.0)  | (0.0)  | (5.1)   |
| 連結に伴う無形資産 | Intangible Assets Related with Acquisitions | 23.6   | 22.7   | 48.8   | 46.7    | 44.7   | 42.7   | 40.7   | 38.9    |
| 新生フィナンシャル | Shinsei Financial                           |        |        | 27.0   | 25.8    | 24.7   | 23.5   | 22.3   | 21.3    |
| アプラス      | APLUS                                       | 10.5   | 10.1   | 9.7    | 9.4     | 9.0    | 8.6    | 8.3    | 7.9     |
| 昭和リース     | Showa Leasing                               | 6.6    | 6.3    | 6.0    | 5.9     | 5.7    | 5.5    | 5.3    | 5.1     |
| シンキ       | Shinki                                      | 6.4    | 6.1    | 5.8    | 5.5     | 5.2    | 5.0    | 4.7    | 4.4     |
| その他       | Other                                       | 67.2   | 28.8   | 33.2   | 31.6    | 31.4   | 31.2   | 31.3   | 30.9    |
| 無形固定資産    | Intangible Assets                           | 233.1  | 191.5  | 228.5  | 219.3   | 209.1  | 203.5  | 197.4  | 186.8   |

| 繰越欠損金     | Tax Loss Carryforwards | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|-----------|------------------------|--------|--------|--------|---------|--------|--------|--------|---------|
| 新生銀行      | Shinsei Bank           | 39.8   | n/a    | n/a    | n/a     | 127.0  | n/a    | n/a    | n/a     |
| 新生フィナンシャル | Shinsei Financial      |        |        | n/a    | n/a     | 92.9   | n/a    | n/a    | n/a     |
| アプラス      | APLUS                  | 207.5  | n/a    | n/a    | n/a     | 198.7  | n/a    | n/a    | n/a     |
| 昭和リース     | Showa Leasing          | 37.6   | n/a    | n/a    | n/a     | 33.6   | n/a    | n/a    | n/a     |
| シンキ       | Shinki                 | 19.4   | n/a    | n/a    | n/a     | 28.3   | n/a    | n/a    | n/a     |

| 1株当たり配当金(円) | Dividends Per Share (JPY)  | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12             |
|-------------|----------------------------|--------|--------|--------|---------|--------|--------|--------|---------------------|
| 普通株         | Common share               | 2.94   | -      | -      | -       | -      | -      | -      | -                   |
| 第二回甲種優先株式   | Preferred Shares (Class A) |        |        |        |         |        |        |        | 残高なし、No outstanding |
| 第三回乙種優先株式   | Preferred Shares (Class B) |        |        |        |         |        |        |        | 残高なし、No outstanding |

| リスク管理債権       | Risk Monitored Loans                | 2008.3  | 2008.6  | 2008.9  | 2008.12 | 2009.3  | 2009.6  | 2009.9  | 2009.12 |
|---------------|-------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| 破綻先債権額        | Loans to Bankrupt Obligors          | 2.1     | 2.7     | 26.4    | 35.1    | 39.5    | 39.5    | 33.7    | 32.1    |
| 延滞債権額         | Non-Accrual Delinquent Loans        | 42.5    | 53.9    | 64.8    | 115.3   | 178.5   | 213.2   | 192.2   | 196.2   |
| 3か月以上延滞債権額    | Loans Past Due Three Months or More | 4.7     | 5.1     | 1.5     | 12.3    | 5.9     | 13.8    | 26.4    | 15.6    |
| 貸出条件緩和債権額     | Restructured Loans                  | 54.9    | 31.2    | 73.4    | 61.2    | 59.6    | 61.6    | 62.5    | 61.9    |
| 合計 (A)        | Total (A)                           | 104.4   | 93.0    | 166.2   | 223.9   | 283.6   | 328.3   | 315.0   | 306.0   |
| 貸出金残高 (B)     | Loans and Bills Discounted (B)      | 5,622.2 | 5,664.1 | 6,579.7 | 5,930.6 | 5,876.9 | 5,341.5 | 5,469.9 | 5,134.6 |
| 貸出残高比 (A)/(B) | (A)/(B)                             | 1.86%   | 1.64%   | 2.53%   | 3.78%   | 4.83%   | 6.15%   | 5.76%   | 5.96%   |
| 貸倒引当金 (C)     | Reserve for Credit Losses (C)       | 145.9   | 128.4   | 135.1   | 170.4   | 192.5   | 202.5   | 198.6   | 194.8   |
| 引当率 (C)/(A)   | Reserve Ratios (C)/(A)              | 139.7%  | 138.0%  | 81.3%   | 76.1%   | 67.9%   | 61.7%   | 63.1%   | 63.7%   |



| 子会社別連結リスク管理債権 | Risk Monitored Loans Breakdown for Large Entities        | 2008.3       | 2008.6      | 2008.9       | 2008.12      | 2009.3       | 2009.6       | 2009.9       | 2009.12      |
|---------------|--|--------------|-------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 新生銀行単体        | Shinsei Bank   | 53.0         | n/a         | 52.4         | n/a          | 141.0        | n/a          | 177.3        | n/a          |
| 新生フィナンシャル     | Shinsei Financial  |              |             | 48.5         | n/a          | 66.6         | n/a          | 67.2         | n/a          |
| アプラス          | APLUS  | 26.3         | n/a         | 29.3         | n/a          | 30.2         | n/a          | 28.9         | n/a          |
| シンキ           | Shinki   | 12.2         | n/a         | 11.2         | n/a          | 11.2         | n/a          | 10.6         | n/a          |
| その他子会社        | Other Subsidiaries                                       | 12.7         | n/a         | 24.7         | n/a          | 34.4         | n/a          | 30.8         | n/a          |
| <b>合計</b>     | <b>Risk-Monitored Loans Breakdown For Large Entities</b> | <b>104.4</b> | <b>93.0</b> | <b>166.2</b> | <b>223.9</b> | <b>283.6</b> | <b>328.3</b> | <b>315.0</b> | <b>306.0</b> |

| 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        | 2008.3      | 2008.6     | 2008.9      | 2008.12    | 2009.3      | 2009.6     | 2009.9      | 2009.12    |
|--------------------|--|-------------|------------|-------------|------------|-------------|------------|-------------|------------|
| 新生フィナンシャル          | Shinsei Financial  |             |            | 0.1         | n/a        | 0.4         | n/a        | 0.5         | n/a        |
| アプラス               | APLUS  | 9.8         | n/a        | 6.1         | n/a        | 5.3         | n/a        | 4.2         | n/a        |
| 昭和リース              | Showa Leasing  | 5.7         | n/a        | 8.6         | n/a        | 8.2         | n/a        | 9.7         | n/a        |
| その他子会社             | Other Subsidiaries   | 0.0         | n/a        | 0.0         | n/a        | 1.4         | n/a        | 1.1         | n/a        |
| <b>合計</b>          | <b>Risk-Monitored Installment Receivables Included in Other Assets</b> | <b>15.6</b> | <b>n/a</b> | <b>15.0</b> | <b>n/a</b> | <b>15.5</b> | <b>n/a</b> | <b>15.6</b> | <b>n/a</b> |

| 貸倒引当金          | Reserve for Credit Losses                    | 2008.3       | 2008.6       | 2008.9       | 2008.12      | 2009.3       | 2009.6       | 2009.9       | 2009.12      |
|----------------|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 一般貸倒引当金        | General Reserve for Loan Losses              | 96.6         | 82.1         | 82.0         | 95.2         | 105.6        | 109.8        | 120.4        | 127.2        |
| 個別貸倒引当金        | Specific Reserve for Loan Losses             | 49.3         | 46.2         | 53.0         | 75.2         | 86.8         | 92.6         | 78.2         | 67.6         |
| 特定海外債権引当動定     | Reserve for Loans to Restructuring Countries | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          |
| <b>貸倒引当金合計</b> | <b>Total</b>                                 | <b>145.9</b> | <b>128.4</b> | <b>135.1</b> | <b>170.4</b> | <b>192.5</b> | <b>202.5</b> | <b>198.6</b> | <b>194.8</b> |

| 資金調達内訳*      | Overall Funding Composition*                       | 2008.3         | 2008.6          | 2008.9         | 2008.12        | 2009.3         | 2009.6         | 2009.9         | 2009.12        |
|--------------|--|----------------|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 顧客からの資金調達    | Total Customer Based Funding                       | 6,469.0        | 6,793.7         | 7,163.8        | 6,782.4        | 6,947.6        | 7,616.1        | 7,574.0        | 7,207.1        |
| 法人預金         | Institutional Deposits                             | 1,872.5        | 2,061.4         | 2,232.8        | 1,589.8        | 1,249.0        | 1,337.8        | 1,489.4        | 1,197.7        |
| 法人債券         | Institutional Debentures                           | 320.2          | 351.4           | 423.3          | 403.5          | 367.4          | 319.7          | 231.1          | 209.3          |
| リテール預金       | Retail Deposits                                    | 3,934.1        | 4,047.7         | 4,182.7        | 4,471.2        | 5,023.0        | 5,656.7        | 5,557.0        | 5,506.2        |
| 仕組預金         | Structured Deposits                                | 1,538.0        | 1,547.9         | 1,575.6        | 1,593.3        | 1,619.2        | 1,612.7        | 1,504.3        | 1,430.6        |
| リテール債券       | Retail Debentures                                  | 342.2          | 333.1           | 324.9          | 317.8          | 308.1          | 301.8          | 296.4          | 293.7          |
| コールマネー及び売渡手形 | Call Money   | 632.1          | 773.8           | 480.8          | 159.1          | 281.5          | 155.5          | 100.4          | 310.4          |
| 売現先動定        | Payables under Repurchase Agreements               | -              | -               | -              | -              | 53.8           | 60.9           | 156.3          | -              |
| 債券貸借取引受入担保金  | Collateral Related Securities Lending Transactions | 148.4          | 863.5           | 485.2          | 303.1          | 569.5          | 598.8          | 764.3          | 504.8          |
| コマーシャルペーパー   | Commercial Paper                                   | -              | -               | -              | 0.0            | 0.1            | 0.0            | 0.0            | 0.1            |
| 借入金          | Borrowed Money                                     | 1,127.2        | 1,060.0         | 1,062.7        | 1,469.5        | 1,012.3        | 879.5          | 800.2          | 783.0          |
| 社債及び短期社債     | Corporate Bonds and Short-Term Corporate Bonds     | 499.8          | 532.7           | 497.5          | 351.0          | 277.9          | 259.9          | 247.5          | 225.3          |
| <b>合計</b>    | <b>Total</b>                                       | <b>8,876.7</b> | <b>10,023.8</b> | <b>9,690.3</b> | <b>9,065.5</b> | <b>9,143.0</b> | <b>9,571.1</b> | <b>9,643.1</b> | <b>9,031.0</b> |

| 預金期末残高    | Deposits and Negotiable Certificates of Deposits (NCDs) | 2008.3         | 2008.6         | 2008.9         | 2008.12        | 2009.3         | 2009.6         | 2009.9         | 2009.12        |
|-----------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 預金        | Deposits  | 5,229.4        | n/a            | 5,671.1        | 5,599.6        | 6,012.4        | 6,599.2        | 6,667.8        | 6,463.5        |
| 流動性預金     | Liquid (Current, Ordinary, Note) Deposits               | 1,421.3        | n/a            | 1,375.7        | 1,374.4        | 1,315.0        | 1,304.9        | 1,376.4        | 1,446.9        |
| 定期性預金     | Time Deposits   | 3,523.7        | n/a            | 4,054.9        | 3,977.4        | 4,435.7        | 5,043.2        | 5,028.0        | 4,747.2        |
| その他       | Other   | 284.3          | n/a            | 240.4          | 247.7          | 261.6          | 251.0          | 263.3          | 269.3          |
| 譲渡性預金     | Negotiable Certificates of Deposits (NCDs)              | 577.1          | n/a            | 744.4          | 461.3          | 259.6          | 395.4          | 378.6          | 240.4          |
| <b>合計</b> | <b>Total</b>  | <b>5,806.6</b> | <b>6,109.0</b> | <b>6,415.6</b> | <b>6,061.0</b> | <b>6,272.1</b> | <b>6,994.6</b> | <b>7,046.5</b> | <b>6,704.0</b> |

| 定期預金の残存期間別残高 | Time Deposits by Maturity                      | 2008.3         | 2008.6     | 2008.9         | 2008.12    | 2009.3         | 2009.6     | 2009.9         | 2009.12    |
|--------------|--|----------------|------------|----------------|------------|----------------|------------|----------------|------------|
| 3カ月未満        | Less than three months                         | 695.0          | n/a        | n/a            | n/a        | 710.1          | n/a        | n/a            | n/a        |
| 3カ月以上6カ月未満   | Three months or more, but less than six months | 503.8          | n/a        | n/a            | n/a        | 636.8          | n/a        | n/a            | n/a        |
| 6カ月以上1年未満    | Six months or more, but less than one year     | 734.3          | n/a        | n/a            | n/a        | 995.2          | n/a        | n/a            | n/a        |
| 1年以上2年未満     | One year or more, but less than two years      | 695.5          | n/a        | n/a            | n/a        | 884.7          | n/a        | n/a            | n/a        |
| 2年以上3年未満     | Two years or more, but less than three years   | 580.9          | n/a        | n/a            | n/a        | 487.9          | n/a        | n/a            | n/a        |
| 3年以上         | Three years or more                            | 313.9          | n/a        | n/a            | n/a        | 720.7          | n/a        | n/a            | n/a        |
| <b>合計</b>    | <b>Total</b>                                   | <b>3,523.7</b> | <b>n/a</b> | <b>4,054.9</b> | <b>n/a</b> | <b>4,435.7</b> | <b>n/a</b> | <b>5,028.0</b> | <b>n/a</b> |

| 債券の残存期間別残高 | Maturity Schedule of Debentures | 2008.3       | 2008.6       | 2008.9       | 2008.12      | 2009.3       | 2009.6       | 2,009.9      | 2009.12      |
|------------|---------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 1年以下       | One year or less                | 147.6        | n/a          | 228.8        | n/a          | 201.4        | n/a          | 128.9        | n/a          |
| 1年超2年以下    | Over one year to two years      | 122.6        | n/a          | 141.9        | n/a          | 186.1        | n/a          | 163.1        | n/a          |
| 2年超3年以下    | Over two years to three years   | 175.0        | n/a          | 177.6        | n/a          | 115.1        | n/a          | 83.1         | n/a          |
| 3年超4年以下    | Over three years to four years  | 111.7        | n/a          | 97.8         | n/a          | 85.8         | n/a          | 83.1         | n/a          |
| 4年超        | Over four years                 | 105.2        | n/a          | 101.9        | n/a          | 86.9         | n/a          | 69.1         | n/a          |
| <b>合計</b>  | <b>Total</b>                    | <b>662.4</b> | <b>684.6</b> | <b>748.2</b> | <b>721.4</b> | <b>675.5</b> | <b>621.5</b> | <b>527.5</b> | <b>503.1</b> |

| 借入金の残存期間別残高 | Maturity Schedule of Borrowed Money | 2008.3  | 2008.6  | 2008.9  | 2008.12 | 2009.3  | 2009.6 | 2009.9 | 2009.12 |
|-------------|-------------------------------------|---------|---------|---------|---------|---------|--------|--------|---------|
| 1年以下        | One year or less                    | 472.7   | n/a     | 477.9   | n/a     | 534.8   | n/a    | 461.9  | n/a     |
| 1年超2年以下     | Over one year to two years          | 183.2   | n/a     | 222.6   | n/a     | 174.9   | n/a    | 87.4   | n/a     |
| 2年超3年以下     | Over two years to three years       | 181.4   | n/a     | 82.2    | n/a     | 77.8    | n/a    | 73.2   | n/a     |
| 3年超4年以下     | Over three years to four years      | 50.3    | n/a     | 61.7    | n/a     | 48.6    | n/a    | 24.9   | n/a     |
| 4年超         | Over four years                     | 239.4   | n/a     | 218.1   | n/a     | 176.0   | n/a    | 152.6  | n/a     |
| <b>合計</b>   | <b>Total</b>                        | 1,127.2 | 1,060.0 | 1,062.7 | 1,469.5 | 1,012.3 | 879.5  | 800.2  | 783.0   |

| 社債の残存期間別残高 | Maturity Schedule of Corporate Bonds | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|------------|--------------------------------------|--------|--------|--------|---------|--------|--------|--------|---------|
| 1年以下       | One year or less                     | 21.3   | n/a    | 21.5   | n/a     | 17.2   | n/a    | 18.5   | n/a     |
| 1年超2年以下    | Over one year to two years           | 14.9   | n/a    | 33.2   | n/a     | 25.2   | n/a    | 2.8    | n/a     |
| 2年超3年以下    | Over two years to three years        | 33.0   | n/a    | 6.4    | n/a     | 1.2    | n/a    | 0.5    | n/a     |
| 3年超4年以下    | Over three years to four years       | 1.3    | n/a    | 4.8    | n/a     | 4.9    | n/a    | 0.4    | n/a     |
| 4年超        | Over four years                      | 355.5  | n/a    | 341.4  | n/a     | 217.7  | n/a    | 182.6  | n/a     |
| <b>合計</b>  | <b>Total</b>                         | 426.2  | 431.4  | 407.4  | 324.4   | 266.4  | 236.4  | 205.2  | 194.8   |

## Section 2. 新生銀行 連結部門別データ

## Section 2. Shinsei Bank Consolidated Business Line Data

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

## Section 2.1 概要

## Section 2.1 Overall

| 概要*                 | Overall*   | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|---------------------|--|----------|----------|----------|------------|----------|----------|----------|------------|
| 業務粗利益               | Total Revenue  | 53.8     | 61.0     | 41.3     | 87.9       | 67.8     | 87.5     | 78.3     | 83.3       |
| 経費                  | General and Administrative Expenses                    | 40.2     | 40.9     | 35.7     | 50.4       | 51.5     | 44.5     | 42.0     | 41.0       |
| 実質業務純益              | Ordinary Business Profit                               | 13.6     | 20.0     | 5.5      | 37.5       | 16.2     | 43.0     | 36.3     | 42.3       |
| 与信関連費用              | Net Credit Costs                                       | 32.8     | 8.3      | 33.2     | 37.9       | 49.3     | 26.0     | 13.1     | 23.1       |
| 実質業務純益(損失) + 与信関連費用 | Ordinary Business Profit (Loss) After Net Credit Costs | (19.1)   | 11.6     | (27.7)   | (0.4)      | (33.0)   | 16.9     | 23.1     | 19.1       |
| のれん及び無形資産償却額(グロス)   | Amortization of Goodwill and Other Intangible Assets   | 3.0      | 2.9      | 2.7      | 4.6        | 7.1      | 5.3      | 5.4      | 5.0        |
| その他利益(損失)           | Other Gains (Losses)                                   | 55.8     | 6.2      | 6.4      | (4.9)      | (59.5)   | (4.1)    | (4.9)    | (0.0)      |
| 法人税、住民税及び事業税        | Current Income Tax (Benefit)                           | 0.2      | 2.0      | 0.3      | 0.4        | 0.6      | 0.3      | 0.1      | 0.4        |
| 法人税等調整額             | Deferred Income Tax (Benefit)                          | 4.3      | (2.3)    | 1.7      | (0.2)      | 7.8      | (0.8)    | 4.2      | (0.5)      |
| 少数株主利益              | Minority Interests in Net Income of Subsidiaries       | 2.4      | 4.2      | 3.9      | 2.6        | 2.6      | 2.7      | 2.4      | 2.9        |
| 四半期純利益(損失)          | Net Income (Loss)                                      | 26.5     | 10.8     | (30.1)   | (12.8)     | (110.9)  | 5.1      | 5.8      | 11.1       |
| キャッシュベース四半期純利益(損失)  | Cash Basis Net Income (Loss)                           | 29.2     | 13.4     | (27.7)   | (9.0)      | (73.6)   | 9.7      | 10.5     | 15.5       |

| 法人・商品部門*            | Institutional Group*                                   | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|---------------------|--|----------|----------|----------|------------|----------|----------|----------|------------|
| 業務粗利益               | Total Revenue  | 15.9     | 22.6     | 4.7      | (8.1)      | (48.6)   | 20.7     | 24.1     | 30.8       |
| 経費                  | General and Administrative Expenses                    | 14.4     | 16.8     | 13.1     | 14.5       | 13.2     | 11.5     | 10.9     | 10.8       |
| 実質業務純益(損失)          | Ordinary Business Profit (Loss)                        | 1.4      | 5.8      | (8.3)    | (22.7)     | (61.9)   | 9.2      | 13.1     | 19.9       |
| 与信関連費用              | Net Credit Costs                                       | 19.9     | (0.6)    | 27.4     | 20.1       | 33.9     | 9.0      | 3.5      | 11.0       |
| 実質業務純益(損失) + 与信関連費用 | Ordinary Business Profit (Loss) After Net Credit Costs | (18.4)   | 6.5      | (35.7)   | (42.8)     | (95.9)   | 0.1      | 9.5      | 8.9        |

注記: 前期の数字は今期の表記に調整されています。

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

| 個人部門*               | Individual Group*                                      | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|---------------------|--|----------|----------|----------|------------|----------|----------|----------|------------|
| 業務粗利益               | Total Revenue  | 36.8     | 36.0     | 35.2     | 68.3       | 63.8     | 58.9     | 52.4     | 51.0       |
| 経費                  | General and Administrative Expenses                    | 24.5     | 23.8     | 23.3     | 35.2       | 37.7     | 33.3     | 30.6     | 29.9       |
| 実質業務純益              | Ordinary Business Profit                               | 12.2     | 12.2     | 11.8     | 33.0       | 26.1     | 25.6     | 21.7     | 21.0       |
| 与信関連費用              | Net Credit Costs                                       | 13.1     | 9.0      | 7.6      | 17.8       | 14.9     | 17.0     | 9.1      | 12.0       |
| 実質業務純益(損失) + 与信関連費用 | Ordinary Business Profit (Loss) After Net Credit Costs | (0.9)    | 3.2      | 4.2      | 15.2       | 11.1     | 8.6      | 12.6     | 9.0        |

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.

| 経営勘定/その他*       | Corporate/Other*                                | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|-----------------|---|----------|----------|----------|------------|----------|----------|----------|------------|
| 業務粗利益           | Total Revenue                                   | 1.1      | 2.2      | 1.3      | 27.7       | 52.6     | 7.8      | 1.8      | 1.5        |
| 経費              | General and Administrative Expenses             | 1.2      | 0.3      | (0.7)    | 0.5        | 0.5      | (0.3)    | 0.4      | 0.3        |
| 実質業務純益(損失)      | Ordinary Business Profit (Loss)                 | (0.1)    | 1.9      | 2.0      | 27.1       | 52.1     | 8.1      | 1.3      | 1.2        |
| 与信関連費用          | Net Credit Costs                                | (0.3)    | 0.0      | (1.7)    | (0.0)      | 0.4      | (0.0)    | 0.4      | 0.0        |
| 実質業務純益 + 与信関連費用 | Ordinary Business Profit After Net Credit Costs | 0.1      | 1.8      | 3.8      | 27.2       | 51.6     | 8.2      | 0.9      | 1.1        |

## Section 2.2 部門別業務粗利益

## Section 2.2 Business Line Total Revenue

| 法人・商品部門 業務粗利益*  | Institutional Group Total Revenue*            | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|-----------------|---|----------|----------|----------|------------|----------|----------|----------|------------|
| 資金利益            | Net Interest Income                           | 16.8     | 11.8     | 11.7     | 9.4        | 11.6     | 8.7      | 11.4     | 14.3       |
| 法人向け銀行業務        | Institutional Banking                         | 18.5     | 13.2     | 12.8     | 10.7       | 12.9     | 9.8      | 12.5     | 15.4       |
| 昭和リース           | Showa Leasing                                 | (1.7)    | (1.4)    | (1.0)    | (1.3)      | (1.2)    | (1.1)    | (1.1)    | (1.0)      |
| 非資金利益           | Non-Interest Income                           | (0.9)    | 10.8     | (6.9)    | (17.5)     | (60.3)   | 12.0     | 12.6     | 16.4       |
| 法人向け銀行業務        | Institutional Banking                         | (7.9)    | 3.5      | (13.3)   | (23.0)     | (67.3)   | 6.3      | 8.0      | 11.6       |
| 昭和リース           | Showa Leasing                                 | 7.0      | 7.3      | 6.3      | 5.4        | 7.0      | 5.7      | 4.6      | 4.8        |
| 法人・商品部門 業務粗利益   | Institutional Group Total Revenue             | 15.9     | 22.6     | 4.7      | (8.1)      | (48.6)   | 20.7     | 24.1     | 30.8       |
| ベーシック・バンキング     | Basic Banking                                 | 4.0      | 3.3      | 3.0      | 1.9        | 3.0      | 3.3      | 3.0      | 3.0        |
| 不動産ファイナンス       | Real Estate Finance                           | 5.3      | 5.7      | 6.3      | 5.7        | 6.2      | 4.9      | 5.4      | 8.4        |
| クレジット・トレーディング   | Credit Trading                                | 3.9      | 4.6      | 5.1      | 4.7        | (3.1)    | 1.3      | 0.1      | 1.9        |
| プリンシパル・インベストメンツ | Principal Investments                         | (2.3)    | 4.5      | (3.9)    | (7.4)      | (6.8)    | (5.2)    | (0.0)    | 2.7        |
| 為替、デリバティブ、株式関連  | Foreign Exchange, Derivatives, Equity-Related | 1.5      | 1.5      | (4.0)    | (11.4)     | (5.4)    | 2.8      | 3.7      | 2.9        |
| 証券化             | Securitization                                | (0.4)    | (3.7)    | (3.3)    | (6.6)      | 1.7      | (0.9)    | 2.5      | 1.6        |
| その他キャピタル・マーケット  | Other Capital Markets                         | (1.6)    | 0.0      | (7.2)    | (1.5)      | (52.4)   | 9.3      | 4.3      | 3.7        |
| ALM業務関連取引       | ALM Activities                                | 0.6      | (0.0)    | 2.7      | 2.1        | 0.3      | (0.6)    | 0.5      | 1.3        |
| リース(昭和リース)      | Leasing (Showa Leasing)                       | 5.2      | 5.9      | 5.2      | 4.1        | 5.7      | 4.5      | 3.4      | 3.7        |
| その他             | Others  | (0.5)    | 0.7      | 0.8      | 0.0        | 1.8      | 1.1      | 0.7      | 1.1        |
| 法人・商品部門 業務粗利益   | Institutional Group Total Revenue             | 15.9     | 22.6     | 4.7      | (8.1)      | (48.6)   | 20.7     | 24.1     | 30.8       |

注記: 前期の数字は今期の表記に調整されています。主な修正として具体的には、2009.4-6より、従来「不動産ノンリコースローン」としていた項目を「不動産ファイナンス」に変更し、従来「ベーシック・バンキング」に含まれていた不動産ファイナンス関連収益を「不動産ファイナンス」に含めて開示しております。

Note: Previous periods have been adjusted to conform to current period presentation. "Non-Recourse Real Estate Finance" has been changed to "Real Estate Finance" from 2009.4-6, and revenue related to Real Estate Finance, previously disclosed under "Basic Banking," is now disclosed under "Real Estate Finance."



| 個人部門 業務粗利益*       | Individual Group Total Revenue*             | 2008.1-3    | 2008.4-6    | 2008.7-9    | 2008.10-12  | 2009.1-3    | 2009.4-6    | 2009.7-9    | 2009.10-12  |
|-------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 資金利益              | Net Interest Income                         | 23.1        | 22.0        | 22.2        | 56.2        | 52.2        | 48.4        | 41.4        | 40.2        |
| リテールバンキング         | Retail Banking                              | 5.6         | 5.7         | 7.0         | 7.6         | 8.0         | 7.9         | 8.1         | 8.0         |
| 新生フィナンシャル         | Shinsei Financial                           |             |             |             | 34.0        | 31.2        | 28.4        | 22.6        | 21.3        |
| アプラス              | APLUS                                       | 9.9         | 9.2         | 8.9         | 8.4         | 7.6         | 7.4         | 6.5         | 6.6         |
| シンキ               | Shinki                                      | 6.4         | 5.9         | 5.4         | 5.1         | 4.5         | 4.3         | 3.9         | 3.6         |
| その他子会社・関連会社       | Other Subsidiaries                          | 1.1         | 1.0         | 0.9         | 1.0         | 0.6         | 0.2         | 0.2         | 0.3         |
| 非資金利益             | Non-Interest Income                         | 13.6        | 14.0        | 12.9        | 12.0        | 11.6        | 10.4        | 10.9        | 10.7        |
| リテールバンキング         | Retail Banking                              | 2.5         | 3.6         | 2.9         | 2.1         | 2.3         | 2.7         | 2.9         | 2.1         |
| 新生フィナンシャル         | Shinsei Financial                           |             |             |             | 0.5         | (0.9)       | (0.8)       | (1.3)       | (0.5)       |
| アプラス              | APLUS                                       | 11.1        | 10.3        | 10.3        | 9.7         | 10.2        | 8.7         | 9.5         | 9.4         |
| シンキ               | Shinki                                      | (0.2)       | (0.2)       | (0.4)       | (0.3)       | (0.2)       | (0.2)       | (0.2)       | (0.3)       |
| その他子会社・関連会社       | Other Subsidiaries                          | 0.1         | 0.2         | 0.1         | (0.0)       | 0.2         | 0.0         | 0.0         | 0.0         |
| <b>個人部門 業務粗利益</b> | <b>Individual Group Total Revenue</b>       | <b>36.8</b> | <b>36.0</b> | <b>35.2</b> | <b>68.3</b> | <b>63.8</b> | <b>58.9</b> | <b>52.4</b> | <b>51.0</b> |
| リテールバンキング         | Retail Banking                              | 8.2         | 9.4         | 9.9         | 9.8         | 10.4        | 10.7        | 11.0        | 10.2        |
| 預金・債券関連金利収益       | Deposits and Debentures Net Interest Income | 4.5         | 4.5         | 5.5         | 5.9         | 6.3         | 6.3         | 6.5         | 6.3         |
| 預金・債券関連非金利収益      | Deposits and Debentures Non-Interest Income | 0.9         | 1.0         | 1.7         | 1.6         | 1.7         | 1.8         | 1.6         | 1.0         |
| アセットマネジメント        | Asset Management                            | 1.7         | 1.7         | 1.3         | 0.7         | 0.8         | 1.1         | 1.3         | 1.5         |
| 貸出                | Loans                                       | 0.8         | 2.0         | 1.3         | 1.4         | 1.4         | 1.3         | 1.4         | 1.5         |
| (参考)仕組預金関連収益      | (Ref) Revenue from Structured Deposits      | 1.3         | 1.3         | 1.7         | 1.7         | 2.1         | 2.3         | 1.6         | 1.1         |
| 新生フィナンシャル         | Shinsei Financial                           |             |             |             | 34.6        | 30.3        | 27.5        | 21.3        | 20.8        |
| アプラス              | APLUS                                       | 21.1        | 19.6        | 19.2        | 18.1        | 17.8        | 16.2        | 16.1        | 16.1        |
| シンキ               | Shinki                                      | 6.2         | 5.6         | 5.0         | 4.7         | 4.2         | 4.1         | 3.6         | 3.3         |
| その他子会社・関連会社       | Other Subsidiaries                          | 1.2         | 1.2         | 1.0         | 0.9         | 0.9         | 0.3         | 0.3         | 0.4         |
| <b>個人部門 業務粗利益</b> | <b>Individual Group Total Revenue</b>       | <b>36.8</b> | <b>36.0</b> | <b>35.2</b> | <b>68.3</b> | <b>63.8</b> | <b>58.9</b> | <b>52.4</b> | <b>51.0</b> |

注記: 前期の数字は今期の表記に調整されています。

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

| 経営勘定/その他 業務粗利益*       | Corporate/Other Total Revenue*       | 2008.1-3   | 2008.4-6   | 2008.7-9   | 2008.10-12  | 2009.1-3    | 2009.4-6   | 2009.7-9   | 2009.10-12 |
|-----------------------|--------------------------------------|------------|------------|------------|-------------|-------------|------------|------------|------------|
| 資金利益                  | Net Interest Income                  | 0.5        | 1.8        | 0.8        | 1.1         | 1.6         | 0.3        | (0.9)      | (1.5)      |
| 非資金利益                 | Non-Interest Income                  | 0.5        | 0.4        | 0.4        | 26.5        | 51.0        | 7.4        | 2.8        | 3.1        |
| <b>経営勘定/その他 業務粗利益</b> | <b>Corporate/Other Total Revenue</b> | <b>1.1</b> | <b>2.2</b> | <b>1.3</b> | <b>27.7</b> | <b>52.6</b> | <b>7.8</b> | <b>1.8</b> | <b>1.5</b> |

| 業務粗利益*       | Total Revenue*                | 2008.1-3    | 2008.4-6    | 2008.7-9    | 2008.10-12  | 2009.1-3    | 2009.4-6    | 2009.7-9    | 2009.10-12  |
|--------------|-------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 資金利益         | Net Interest Income           | 40.5        | 35.7        | 34.8        | 66.8        | 65.5        | 57.4        | 51.9        | 52.9        |
| 非資金利益        | Non-Interest Income           | 13.2        | 25.2        | 6.5         | 21.1        | 2.2         | 30.0        | 26.4        | 30.3        |
| <b>業務粗利益</b> | <b>Total Revenue</b>          | <b>53.8</b> | <b>61.0</b> | <b>41.3</b> | <b>87.9</b> | <b>67.8</b> | <b>87.5</b> | <b>78.3</b> | <b>83.3</b> |
| 法人・商品部門      | Institutional Group           | 15.9        | 22.6        | 4.7         | (8.1)       | (48.6)      | 20.7        | 24.1        | 30.8        |
| 法人向け銀行業務     | Institutional Banking         | 10.6        | 16.7        | (0.4)       | (12.3)      | (54.4)      | 16.2        | 20.6        | 27.0        |
| 昭和リース        | Showa Leasing                 | 5.2         | 5.9         | 5.2         | 4.1         | 5.7         | 4.5         | 3.4         | 3.7         |
| 個人部門         | Individual Group              | 36.8        | 36.0        | 35.2        | 68.3        | 63.8        | 58.9        | 52.4        | 51.0        |
| リテールバンキング    | Retail Banking                | 8.2         | 9.4         | 9.9         | 9.8         | 10.4        | 10.7        | 11.0        | 10.2        |
| 新生フィナンシャル    | Shinsei Financial             |             |             |             | 34.6        | 30.3        | 27.5        | 21.3        | 20.8        |
| アプラス         | APLUS                         | 21.1        | 19.6        | 19.2        | 18.1        | 17.8        | 16.2        | 16.1        | 16.1        |
| シンキ          | Shinki                        | 6.2         | 5.6         | 5.0         | 4.7         | 4.2         | 4.1         | 3.6         | 3.3         |
| その他子会社・関連会社  | Other Subsidiaries            | 1.2         | 1.2         | 1.0         | 0.9         | 0.9         | 0.3         | 0.3         | 0.4         |
| 経営勘定/その他     | Corporate/Other Total Revenue | 1.1         | 2.2         | 1.3         | 27.7        | 52.6        | 7.8         | 1.8         | 1.5         |
| <b>業務粗利益</b> | <b>Total Revenue</b>          | <b>53.8</b> | <b>61.0</b> | <b>41.3</b> | <b>87.9</b> | <b>67.8</b> | <b>87.5</b> | <b>78.3</b> | <b>83.3</b> |

注記: 前期の数字は今期の表記に調整されています。

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

| 経費*         | General and Administrative Expenses*       | 2008.1-3    | 2008.4-6    | 2008.7-9    | 2008.10-12  | 2009.1-3    | 2009.4-6    | 2009.7-9    | 2009.10-12  |
|-------------|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 法人・商品部門     | Institutional Group                        | 14.4        | 16.8        | 13.1        | 14.5        | 13.2        | 11.5        | 10.9        | 10.8        |
| 法人向け銀行業務    | Institutional Banking                      | 11.3        | 13.6        | 10.0        | 12.3        | 11.0        | 9.5         | 8.8         | 8.7         |
| 昭和リース       | Showa Leasing                              | 3.0         | 3.1         | 3.1         | 2.2         | 2.2         | 1.9         | 2.0         | 2.0         |
| 個人部門        | Individual Group                           | 24.5        | 23.8        | 23.3        | 35.2        | 37.7        | 33.3        | 30.6        | 29.9        |
| リテールバンキング   | Retail Banking                             | 9.7         | 9.7         | 9.1         | 9.2         | 9.2         | 8.9         | 8.8         | 8.8         |
| 新生フィナンシャル   | Shinsei Financial                          |             |             |             | 12.1        | 14.4        | 12.0        | 10.2        | 9.8         |
| アプラス        | APLUS                                      | 11.5        | 10.7        | 10.9        | 10.6        | 10.9        | 9.9         | 9.2         | 9.2         |
| シンキ         | Shinki                                     | 2.5         | 2.8         | 2.7         | 2.6         | 2.6         | 2.3         | 2.1         | 1.9         |
| その他子会社・関連会社 | Other Subsidiaries                         | 0.6         | 0.5         | 0.5         | 0.5         | 0.3         | 0.0         | 0.1         | 0.1         |
| 経営勘定/その他    | Corporate/Other                            | 1.2         | 0.3         | (0.7)       | 0.5         | 0.5         | (0.3)       | 0.4         | 0.3         |
| <b>経費</b>   | <b>General and Administrative Expenses</b> | <b>40.2</b> | <b>40.9</b> | <b>35.7</b> | <b>50.4</b> | <b>51.5</b> | <b>44.5</b> | <b>42.0</b> | <b>41.0</b> |

注記: 前期の数字は今期の表記に調整されています。

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

| 実質業務純益(損失)*       | Ordinary Business Profit (Loss)*       | 2008.1-3    | 2008.4-6    | 2008.7-9   | 2008.10-12  | 2009.1-3    | 2009.4-6    | 2009.7-9    | 2009.10-12  |
|-------------------|--|-------------|-------------|------------|-------------|-------------|-------------|-------------|-------------|
| 法人・商品部門           | Institutional Group                    | 1.4         | 5.8         | (8.3)      | (22.7)      | (61.9)      | 9.2         | 13.1        | 19.9        |
| 法人向け銀行業務          | Institutional Banking                  | (0.7)       | 3.1         | (10.4)     | (24.6)      | (65.4)      | 6.6         | 11.7        | 18.2        |
| 昭和リース             | Showa Leasing                          | 2.2         | 2.7         | 2.1        | 1.9         | 3.4         | 2.5         | 1.4         | 1.7         |
| 個人部門              | Individual Group                       | 12.2        | 12.2        | 11.8       | 33.0        | 26.1        | 25.6        | 21.7        | 21.0        |
| リテールバンキング         | Retail Banking                         | (1.5)       | (0.3)       | 0.8        | 0.5         | 1.2         | 1.7         | 2.2         | 1.4         |
| 新生フィナンシャル         | Shinsei Financial                      |             |             |            | 22.4        | 15.8        | 15.4        | 11.0        | 10.9        |
| アプラス              | APLUS                                  | 9.5         | 8.9         | 8.3        | 7.4         | 6.8         | 6.3         | 6.8         | 6.8         |
| シンキ               | Shinki                                 | 3.7         | 2.8         | 2.2        | 2.1         | 1.6         | 1.7         | 1.4         | 1.4         |
| その他子会社・関連会社       | Other Subsidiaries                     | 0.5         | 0.7         | 0.4        | 0.3         | 0.5         | 0.2         | 0.2         | 0.2         |
| 経営勘定/その他          | Corporate/Other                        | (0.1)       | 1.9         | 2.0        | 27.1        | 52.1        | 8.1         | 1.3         | 1.2         |
| <b>実質業務純益(損失)</b> | <b>Ordinary Business Profit (Loss)</b> | <b>13.6</b> | <b>20.0</b> | <b>5.5</b> | <b>37.5</b> | <b>16.2</b> | <b>43.0</b> | <b>36.3</b> | <b>42.3</b> |

注記:前期の数字は今期の表記に調整されています。

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

| 与信関連費用*       | Net Credit Costs*       | 2008.1-3    | 2008.4-6   | 2008.7-9    | 2008.10-12  | 2009.1-3    | 2009.4-6    | 2009.7-9    | 2009.10-12  |
|---------------|-------------------------|-------------|------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 法人・商品部門       | Institutional Group     | 19.9        | (0.6)      | 27.4        | 20.1        | 33.9        | 9.0         | 3.5         | 11.0        |
| 法人向け銀行業務      | Institutional Banking   | 16.9        | (2.0)      | 24.9        | 21.0        | 28.7        | 6.9         | 2.9         | 10.7        |
| 昭和リース         | Showa Leasing           | 2.9         | 1.3        | 2.4         | (0.8)       | 5.1         | 2.0         | 0.6         | 0.2         |
| 個人部門          | Individual Group        | 13.1        | 9.0        | 7.6         | 17.8        | 14.9        | 17.0        | 9.1         | 12.0        |
| リテールバンキング     | Retail Banking          | 0.1         | 0.0        | 0.0         | (0.0)       | (0.0)       | (0.0)       | (0.0)       | (0.0)       |
| 新生フィナンシャル     | Shinsei Financial       |             |            |             | 10.6        | 4.3         | 8.9         | 8.4         | 6.4         |
| アプラス          | APLUS                   | 9.8         | 7.3        | 4.8         | 6.0         | 6.0         | 6.2         | 5.5         | 4.4         |
| シンキ           | Shinki                  | 2.6         | 1.0        | 1.8         | (0.4)       | 1.4         | 1.6         | (5.1)       | 1.3         |
| その他子会社・関連会社   | Other Subsidiaries      | 0.6         | 0.5        | 0.9         | 1.5         | 3.1         | 0.1         | 0.2         | (0.2)       |
| 経営勘定/その他      | Corporate/Other         | (0.3)       | 0.0        | (1.7)       | (0.0)       | 0.4         | (0.0)       | 0.4         | 0.0         |
| <b>与信関連費用</b> | <b>Net Credit Costs</b> | <b>32.8</b> | <b>8.3</b> | <b>33.2</b> | <b>37.9</b> | <b>49.3</b> | <b>26.0</b> | <b>13.1</b> | <b>23.1</b> |

注記:前期の数字は今期の表記に調整されています。

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

| 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*       | 2008.1-3      | 2008.4-6    | 2008.7-9      | 2008.10-12   | 2009.1-3      | 2009.4-6    | 2009.7-9    | 2009.10-12  |
|----------------------------|---|---------------|-------------|---------------|--------------|---------------|-------------|-------------|-------------|
| 法人・商品部門                    | Institutional Group   | (18.4)        | 6.5         | (35.7)        | (42.8)       | (95.9)        | 0.1         | 9.5         | 8.9         |
| 法人向け銀行業務                   | Institutional Banking   | (17.7)        | 5.2         | (35.4)        | (45.7)       | (94.2)        | (0.3)       | 8.8         | 7.4         |
| 昭和リース                      | Showa Leasing   | (0.7)         | 1.3         | (0.3)         | 2.8          | (1.7)         | 0.4         | 0.7         | 1.4         |
| 個人部門                       | Individual Group  | (0.9)         | 3.2         | 4.2           | 15.2         | 11.1          | 8.6         | 12.6        | 9.0         |
| リテールバンキング                  | Retail Banking  | (1.6)         | (0.4)       | 0.7           | 0.5          | 1.2           | 1.7         | 2.2         | 1.4         |
| 新生フィナンシャル                  | Shinsei Financial   |               |             |               | 11.8         | 11.5          | 6.4         | 2.5         | 4.5         |
| アプラス                       | APLUS   | (0.2)         | 1.5         | 3.4           | 1.4          | 0.8           | 0.0         | 1.3         | 2.4         |
| シンキ                        | Shinki  | 1.0           | 1.7         | 0.4           | 2.5          | 0.1           | 0.1         | 6.5         | 0.0         |
| その他子会社・関連会社                | Other Subsidiaries  | (0.0)         | 0.2         | (0.4)         | (1.1)        | (2.6)         | 0.0         | (0.0)       | 0.5         |
| 経営勘定/その他                   | Corporate/Other   | 0.1           | 1.8         | 3.8           | 27.2         | 51.6          | 8.2         | 0.9         | 1.1         |
| <b>実質業務純益(損失) + 与信関連費用</b> | <b>Ordinary Business Profit (Loss) After Net Credit Costs</b> | <b>(19.1)</b> | <b>11.6</b> | <b>(27.7)</b> | <b>(0.4)</b> | <b>(33.0)</b> | <b>16.9</b> | <b>23.1</b> | <b>19.1</b> |

注記:前期の数字は今期の表記に調整されています。

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

## 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・商品部門*                     | Institutional Group*  | 2008.3         | 2008.6         | 2008.9         | 2008.12        | 2009.3         | 2009.6         | 2009.9         | 2009.12        |
|------------------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 企業向け一般貸出(ベーシックバンキング貸出)       | Corporate Loans (Basic Banking)                               | 2,665.8        | 2,623.0        | 2,777.0        | 2,288.0        | 2,409.8        | 2,004.9        | 2,280.8        | 1,988.8        |
| 不動産ファイナンス                    | Real Estate Finance   | 1,232.1        | 1,207.4        | 1,258.5        | 1,237.7        | 1,154.0        | 1,129.7        | 1,063.2        | 1,076.1        |
| 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                                | 695.6          | 676.0          | 708.9          | 670.5          | 644.8          | 631.8          | 610.4          | 653.5          |
| 不動産ノンリコースファイナンス(私募債形態)       | Real Estate Non-Recourse Bonds                                | 279.2          | 290.7          | 320.2          | 341.4          | 328.2          | 324.5          | 318.0          | 308.9          |
| その他不動産ファイナンスローン              | Other Real Estate Finance Loans                               | 257.3          | 240.6          | 229.4          | 225.6          | 180.9          | 173.3          | 134.7          | 113.6          |
| その他プロダクトローン                  | Other Product Loans   | 759.8          | 828.8          | 789.7          | 708.8          | 697.7          | 666.6          | 634.8          | 614.7          |
| CLO(貸出債権証券化)                 | CLO (Off Balance)   | -              | -              | -              | (0.0)          | -              | -              | -              | -              |
| コマースファイナンス子会社顧客向け貸出          | Loans to Commercial Finance Subsidiaries' Customers           | 26.2           | 23.7           | 41.2           | 42.4           | 35.7           | 35.3           | 33.1           | 34.8           |
| <b>貸出及び私募債形態ノンリコースファイナンス</b> | <b>Total Loans and Non-Recourse Bonds</b>                     | <b>4,684.0</b> | <b>4,683.1</b> | <b>4,866.5</b> | <b>4,277.0</b> | <b>4,297.3</b> | <b>3,836.7</b> | <b>4,012.0</b> | <b>3,714.6</b> |
| 有形リース資産                      | Tangible Leased Assets  | 264.9          | -              | -              | -              | -              | -              | -              | -              |
| 無形リース資産                      | Intangible Leased Assets                                      | 39.6           | -              | -              | -              | -              | -              | -              | -              |
| <b>リース資産</b>                 | <b>Total Leased Assets</b>                                    | <b>304.6</b>   | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       | <b>-</b>       |
| <b>リース債権及びリース投資資産</b>        | <b>Lease Receivables and Leased Investment Assets</b>         |                | 249.9          | 252.6          | 241.7          | 232.5          | 228.1          | 224.0          | 217.2          |
| <b>割賦売掛金(コマースファイナンス)</b>     | <b>Installment Receivables (Commercial Finance)</b>           | <b>184.2</b>   | <b>170.3</b>   | <b>166.4</b>   | <b>157.0</b>   | <b>145.3</b>   | <b>132.2</b>   | <b>127.8</b>   | <b>119.7</b>   |
| 法人預金(含む譲渡性預金)                | Institutional Deposits and Negotiable Certificates of Deposit | 1,872.5        | 2,061.4        | 2,232.8        | 1,589.8        | 1,249.0        | 1,337.8        | 1,489.4        | 1,197.7        |
| 法人債券                         | Institutional Debentures                                      | 320.2          | 351.4          | 423.3          | 403.5          | 367.4          | 319.7          | 231.1          | 209.3          |
| <b>預金・債券</b>                 | <b>Total Deposits and Debentures</b>                          | <b>2,192.7</b> | <b>2,412.8</b> | <b>2,656.2</b> | <b>1,993.3</b> | <b>1,616.4</b> | <b>1,657.5</b> | <b>1,720.5</b> | <b>1,407.1</b> |

注記:1. 新リース会計適用により、リース資産の重要性がなくなったことから、2008.6からリース資産の開示を省略しております。

2. 前期の数字は今期の表記に調整されています。

3. 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。

4. 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。

Note: 1. Disclosure of leased assets is omitted as it became less material by the introduction of new lease accounting.

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

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

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

| 個人部門*                       | Individual Group*   | 2008.3         | 2008.6         | 2008.9         | 2008.12        | 2009.3         | 2009.6         | 2009.9         | 2009.12        |
|-----------------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| リテール顧客向け貸出                  | Retail Banking Loans Outstanding                              | 817.3          | 882.9          | 916.1          | 902.0          | 891.0          | 844.0          | 825.2          | 821.4          |
| 住宅ローン                       | Housing Loan Balance  | 811.2          | 876.9          | 909.2          | 894.6          | 882.6          | 835.7          | 816.7          | 813.4          |
| 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             | 400.0          | 388.7          | 1,117.1        | 1,092.9        | 1,016.7        | 985.3          | 950.7          | 907.4          |
| 新生フィナンシャル顧客向け               | Shinsei Financial Customers                                   |                |                | 743.6          | 735.7          | 673.6          | 657.7          | 632.3          | 607.1          |
| アプラス顧客向け                    | APLUS Customers   | 212.1          | 208.9          | 207.7          | 201.6          | 198.1          | 191.0          | 183.7          | 174.2          |
| シンキ顧客向け                     | Shinki Customers  | 108.5          | 101.3          | 96.1           | 93.1           | 89.3           | 84.6           | 87.3           | 82.7           |
| その他顧客向け                     | Other Customers   | 79.4           | 78.4           | 69.5           | 62.4           | 55.5           | 51.8           | 47.3           | 43.2           |
| <b>貸出</b>                   | <b>Total Loans</b>  | <b>1,217.3</b> | <b>1,271.7</b> | <b>2,033.3</b> | <b>1,995.0</b> | <b>1,907.8</b> | <b>1,829.3</b> | <b>1,776.0</b> | <b>1,728.9</b> |
| <b>割賦売掛金(コンシューマーファイナンス)</b> | <b>Installment Receivables (Consumer Finance)</b>             | <b>237.6</b>   | <b>238.3</b>   | <b>254.2</b>   | <b>263.2</b>   | <b>259.3</b>   | <b>261.0</b>   | <b>248.9</b>   | <b>243.0</b>   |
| <b>支払承諾見返</b>               | <b>Customers' Liabilities for Acceptances and Guarantees</b>  | <b>693.7</b>   | <b>690.1</b>   | <b>687.7</b>   | <b>673.1</b>   | <b>666.3</b>   | <b>656.1</b>   | <b>645.9</b>   | <b>638.5</b>   |
| <b>預り総資産</b>                | <b>Assets under Management (AUM)</b>                          | <b>5,020.5</b> | <b>5,133.8</b> | <b>5,248.3</b> | <b>5,508.2</b> | <b>6,047.2</b> | <b>6,683.3</b> | <b>6,584.8</b> | <b>6,535.9</b> |
| リテール預金                      | Retail Deposits   | 3,934.1        | 4,047.7        | 4,182.7        | 4,471.2        | 5,023.0        | 5,656.7        | 5,557.0        | 5,506.2        |
| 仕組預金                        | Structured Deposits   | 1,538.0        | 1,547.9        | 1,575.6        | 1,593.3        | 1,619.2        | 1,612.7        | 1,504.3        | 1,430.6        |
| リテール債券                      | Retail Debentures   | 342.2          | 333.1          | 324.9          | 317.8          | 308.1          | 301.8          | 296.4          | 293.7          |
| 投信/年金                       | Mutual Funds and Variable Annuities                           | 715.7          | 725.2          | 714.0          | 694.7          | 692.6          | 702.9          | 710.0          | 715.3          |
| 投資信託                        | Mutual Funds  | 476.6          | 476.6          | 459.6          | 439.2          | 436.0          | 443.4          | 448.1          | 451.0          |
| 変額年金                        | Variable Annuities  | 239.1          | 248.5          | 254.3          | 255.5          | 256.5          | 259.5          | 261.9          | 264.3          |
| <b>支払承諾</b>                 | <b>Acceptances and Guarantees</b>                             | <b>693.7</b>   | <b>690.1</b>   | <b>687.7</b>   | <b>673.1</b>   | <b>666.3</b>   | <b>656.1</b>   | <b>645.9</b>   | <b>638.5</b>   |
| リテール口座数(千口座)                | Total Number of Retail Accounts (Thousands)                   | 2,196.7        | 2,233.7        | 2,269.7        | 2,324.0        | 2,401.9        | 2,475.3        | 2,488.2        | 2,503.8        |
| パワースマート住宅ローン顧客数(千人)         | Total Number of PowerSmart Housing Loan Customers (Thousands) | 37.0           | 39.9           | 41.6           | 41.7           | 41.3           | 40.6           | 40.2           | 40.4           |
| 新生フィナンシャル顧客数(千人)            | Shinsei Financial's Number of Customers (Thousands)           |                |                | 1,827.5        | 1,718.5        | 1,599.0        | 1,446.0        | 1,297.6        | 1,106.7        |
| 無担保パーソナルローン                 | Unsecured Personal Loans                                      |                |                | 1,049.9        | 1,024.2        | 997.2          | 966.5          | 936.4          | 901.9          |
| クレジットカード(有効会員数)             | Credit Card (valid customer)                                  |                |                | 708.1          | 631.7          | 553.9          | 427.9          | 316.9          | 165.3          |
| クレジットカード(残あり顧客数)            | Credit Card (on book customer)                                |                |                | 224.4          | 219.2          | 206.8          | 185.6          | 154.0          | 127.0          |
| 信販事業(残あり顧客数)                | Installment Sales Finance (valid customer)                    |                |                | 56.5           | 49.6           | 35.3           | 39.2           | 32.3           | 27.7           |
| 住宅ローン(HPL)                  | Mortgage (Home Property Loans)                                |                |                | 3.8            | 3.9            | 4.1            | 4.0            | 4.0            | 3.9            |
| 不動産担保ローン(HEL)               | Mortgage (Home Equity Loans)                                  |                |                | 9.1            | 8.7            | 8.5            | 8.1            | 7.9            | 7.6            |
| アプラス 有効カード会員数(千人)           | APLUS' Total Available Cardholders (Thousands)                | 8,687.0        | 8,581.8        | 8,496.2        | 8,391.1        | 8,366.3        | 8,332.1        | 8,238.9        | 8,171.8        |
| シンキ 顧客数(千人)                 | Shinki's Number of Customers (Thousands)                      | 252.9          | 241.0          | 233.8          | 226.6          | 221.8          | 212.9          | 203.8          | 192.3          |

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                    | 2008.3         | 2008.6         | 2008.9         | 2008.12        | 2009.3         | 2009.6         | 2009.9         | 2009.12        |
|------------------------|---|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 法人・商品部門                | Loans in Institutional Group                        | 4,404.8        | 4,392.3        | 4,546.3        | 3,935.5        | 3,969.0        | 3,512.1        | 3,693.9        | 3,405.7        |
| 企業向け一般貸出(ベーシックバンキング貸出) | Corporate Loans (Basic Banking)                     | 2,665.8        | 2,623.0        | 2,777.0        | 2,288.0        | 2,409.8        | 2,004.9        | 2,280.8        | 1,988.8        |
| 不動産ノンリコースファイナンス(ローン形態) | Real Estate Non-Recourse Loans                      | 695.6          | 676.0          | 708.9          | 670.5          | 644.8          | 631.8          | 610.4          | 653.5          |
| その他不動産ファイナンスローン        | Other Real Estate Finance Loans                     | 257.3          | 240.6          | 229.4          | 225.6          | 180.9          | 173.3          | 134.7          | 113.6          |
| その他プロダクトローン            | Other Product Loans                                 | 759.8          | 828.8          | 789.7          | 708.8          | 697.7          | 666.6          | 634.8          | 614.7          |
| CLO(貸出債権証券化)           | CLO (Off Balance)                                   | -              | -              | -              | (0.0)          | -              | -              | -              | -              |
| 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 | 26.2           | 23.7           | 41.2           | 42.4           | 35.7           | 35.3           | 33.1           | 34.8           |
| 個人部門                   | Loans in Individual Group                           | 1,217.3        | 1,271.7        | 2,033.3        | 1,995.0        | 1,907.8        | 1,829.3        | 1,776.0        | 1,728.9        |
| リテール顧客向け貸出             | Retail Banking Loans Outstanding                    | 817.3          | 882.9          | 916.1          | 902.0          | 891.0          | 844.0          | 825.2          | 821.4          |
| 住宅ローン                  | Housing Loan Balance                                | 811.2          | 876.9          | 909.2          | 894.6          | 882.6          | 835.7          | 816.7          | 813.4          |
| 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   | 400.0          | 388.7          | 1,117.1        | 1,092.9        | 1,016.7        | 985.3          | 950.7          | 907.4          |
| 新生フィナンシャル顧客向け          | Shinsei Financial's Customers                       |                |                | 743.6          | 735.7          | 673.6          | 657.7          | 632.3          | 607.1          |
| アプラス顧客向け               | APLUS' Customers                                    | 212.1          | 208.9          | 207.7          | 201.6          | 198.1          | 191.0          | 183.7          | 174.2          |
| シンキ顧客向け                | Shinki's Customers                                  | 108.5          | 101.3          | 96.1           | 93.1           | 89.3           | 84.6           | 87.3           | 82.7           |
| その他顧客向け                | Other's Customers                                   | 79.4           | 78.4           | 69.5           | 62.4           | 55.5           | 51.8           | 47.3           | 43.2           |
| <b>貸出残高</b>            | <b>Total Loans and Bills Discounted</b>             | <b>5,622.2</b> | <b>5,664.1</b> | <b>6,579.7</b> | <b>5,930.6</b> | <b>5,876.9</b> | <b>5,341.5</b> | <b>5,469.9</b> | <b>5,134.6</b> |

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 includes wealth management loans from 2009.6.

| 部門別、配賦リスク資本      | Risk Capital Allocation by Business | 2008.3       | 2008.6       | 2008.9       | 2008.12      | 2009.3       | 2009.6       | 2009.9       | 2009.12      |
|------------------|-------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| 法人・商品部門          | Institutional Group                 | 408          | n/a          | 440          | n/a          | 485          | n/a          | 436          | n/a          |
| 個人部門             | Individual Group                    | 126          | n/a          | 241          | n/a          | 229          | n/a          | 190          | n/a          |
| 経営勘定/その他         | Corporate/Other                     | 0            | n/a          | 0            | n/a          | 0            | n/a          | 0            | n/a          |
| 配賦可能資本           | Excess Capital                      | 144          | n/a          | 0            | n/a          | 0            | n/a          | 0            | n/a          |
| <b>Tier I 資本</b> | <b>Tier I Capital</b>               | <b>679.7</b> | <b>699.9</b> | <b>613.6</b> | <b>642.1</b> | <b>580.0</b> | <b>581.3</b> | <b>591.5</b> | <b>619.4</b> |

注記: 前期の数字は今期の表記に調整されています。

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

Section 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   | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|------------------------------------|--|----------|----------|----------|------------|----------|----------|----------|------------|
| ROA(年換算後)                          | Return on Assets (Annualized)                            | 1.0%     | 0.4%     | (1.0%)   | (0.4%)     | (3.8%)   | 0.2%     | 0.2%     | 0.4%       |
| ROE(潜在株式調整後)(年換算後)                 | Return on Equity (Fully Diluted) (Annualized)            | 15.0%    | 6.1%     | (17.1%)  | (7.4%)     | (72.1%)  | 3.6%     | 3.9%     | 7.5%       |
| ROA(キャッシュベース四半期純利益)(年換算後)          | Cash Basis Return on Assets (Annualized)                 | 1.1%     | 0.5%     | (0.9%)   | (0.3%)     | (2.6%)   | 0.3%     | 0.4%     | 0.6%       |
| 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) | 16.4%    | 7.6%     | (15.7%)  | (5.2%)     | (48.0%)  | 6.8%     | 7.0%     | 10.3%      |
| 経費率                                | Expense-to-Revenue Ratio                                 | 74.7%    | 67.2%    | 86.6%    | 57.3%      | 76.0%    | 50.9%    | 53.7%    | 49.2%      |

| リスク分類別リスク資本の配賦         | Risk Capital Allocation by Risk Categories  | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|------------------------|---|--------|--------|--------|---------|--------|--------|--------|---------|
| 信用リスク                  | Credit Risk                                 | 230    | n/a    | 365    | n/a     | 388    | n/a    | 361    | n/a     |
| 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 | 208    | n/a    | 221    | n/a     | 231    | n/a    | 197    | n/a     |
| 市場リスク                  | Market Risk                                 | 8      | n/a    | 9      | n/a     | 8      | n/a    | 7      | n/a     |
| 金利リスク                  | Interest Rate Risk                          | 11     | n/a    | 16     | n/a     | 11     | n/a    | 8      | n/a     |
| 流動性リスク                 | Liquidity Risk                              | 33     | n/a    | 19     | n/a     | 24     | n/a    | 12     | n/a     |
| オペレーショナル・リスク           | Operational Risk                            | 43     | n/a    | 50     | n/a     | 50     | n/a    | 39     | n/a     |
| 配賦可能資本                 | Excess Capital                              | 144    | n/a    | 0      | n/a     | 0      | n/a    | 0      | n/a     |
| Tier I 資本              | Tier I Capital                              | 679.7  | 699.9  | 613.6  | 642.1   | 580.0  | 581.3  | 591.5  | 619.4   |

| 自己資本関連情報            | Capital Adequacy Data                              | 2008.3  | 2008.6  | 2008.9  | 2008.12 | 2009.3  | 2009.6  | 2009.9  | 2009.12 |
|---------------------|--|---------|---------|---------|---------|---------|---------|---------|---------|
| 基本的項目(Tier I)       | Basic Items (Tier I)                               | 679.7   | 699.9   | 613.6   | 642.1   | 580.0   | 581.3   | 591.5   | 619.4   |
| 補完的項目(Tier II)      | Amount Eligible for Inclusion in Capital (Tier II) | 530.2   | 544.5   | 499.8   | 441.3   | 327.3   | 310.5   | 289.6   | 291.3   |
| 控除項目                | Deduction  | (128.0) | (135.3) | (110.8) | (115.4) | (103.9) | (102.4) | (89.6)  | (82.9)  |
| 自己資本金額              | Total Capital                                      | 1,081.9 | 1,109.1 | 1,002.6 | 968.0   | 803.4   | 789.4   | 791.5   | 827.8   |
| リスクアセット             | Risk Assets  | 9,212.5 | 9,231.9 | 9,558.9 | 9,670.0 | 9,621.0 | 8,491.2 | 8,449.2 | 7,911.5 |
| 自己資本比率              | Capital Adequacy Ratio                             | 11.74%  | 12.01%  | 10.48%  | 10.01%  | 8.35%   | 9.29%   | 9.36%   | 10.46%  |
| Tier I 比率           | Tier I Capital Ratio                               | 7.37%   | 7.58%   | 6.41%   | 6.64%   | 6.02%   | 6.84%   | 7.00%   | 7.83%   |
| リスク資本               | Risk Capital                                       | 535     | n/a     | 682     | n/a     | 714     | n/a     | 627     | n/a     |
| Tier I に対するリスク資本の割合 | Risk Capital as a Percentage of Tier I Capital     | 79.0%   | n/a     | 111.1%  | n/a     | 123.1%  | n/a     | 106.1%  | n/a     |

| 1株当たり数値(円)         | Per Share Data (JPY)                | 2008.3 | 2008.6 | 2008.9  | 2008.12 | 2009.3  | 2009.6 | 2009.9 | 2009.12 |
|--------------------|-------------------------------------|--------|--------|---------|---------|---------|--------|--------|---------|
| 1株当たり純資産           | Common Equity Per Share             | 364.35 | 363.15 | 338.12  | 337.02  | 284.95  | 300.62 | 312.05 | 316.20  |
| 潜在株式調整後1株当たり純資産    | Fully Diluted Equity Per Share      | 364.35 | 363.15 | 338.12  | 337.02  | 284.95  | 300.62 | 312.05 | 316.20  |
| 1株当たり四半期純利益        | Basic Net Income (Loss) Per Share   | 16.77  | 5.53   | (15.35) | (6.54)  | (56.49) | 2.63   | 2.99   | 5.69    |
| 潜在株式調整後1株当たり四半期純利益 | Diluted Net Income Per Share        | 14.11  | 5.53   | (15.35) | (6.54)  | (56.49) | 2.63   | 2.99   | 5.69    |
| キャッシュベース:          | Cash Basis:                         |        |        |         |         |         |        |        |         |
| 1株当たり四半期純利益        | Basic Net Income (Loss) Per Share   | 18.39  | 6.86   | (14.14) | (4.59)  | (37.51) | 4.96   | 5.34   | 7.90    |
| 潜在株式調整後1株当たり四半期純利益 | Diluted Net Income (Loss) Per Share | 15.53  | 6.86   | (14.14) | (4.59)  | (37.51) | 4.96   | 5.34   | 7.90    |

| 株式数               | Share Data   | 2008.3        | 2008.6        | 2008.9        | 2008.12       | 2009.3        | 2009.6        | 2009.9        | 2009.12       |
|-------------------|--|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| 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        | 1,963,910,456 | 1,963,909,876 | 1,963,922,463 | 1,963,920,673 | 1,963,919,853 | 1,963,919,453 | 1,963,919,453 | 1,963,919,247 |
| 期末発行済普通株式数        | Number of Common Shares  | 1,963,910,456 | 1,963,909,876 | 1,963,922,463 | 1,963,920,673 | 1,963,919,853 | 1,963,919,453 | 1,963,919,453 | 1,963,919,247 |
| 甲種優先株式の潜在株式数(*)   | Number of Class A Preferred Shares After Conversion (*)            | -             | -             | -             | -             | -             | -             | -             | -             |
| 乙種優先株式の潜在株式数(*)   | Number of Class B Preferred Shares After Conversion (*)            | -             | -             | -             | -             | -             | -             | -             | -             |
| 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) | 96,436,435    | 96,437,015    | 96,424,428    | 96,426,218    | 96,427,038    | 96,427,438    | 96,427,438    | 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        | 1,852,346,309 | 1,963,909,970 | 1,963,911,372 | 1,963,914,775 | 1,963,916,133 | 1,963,919,704 | 1,963,919,578 | 1,963,919,535 |
| 期中平均普通株式数         | Weighted Average Number of Common Shares Outstanding               | 1,529,530,977 | 1,963,909,970 | 1,963,911,372 | 1,963,914,775 | 1,963,916,133 | 1,963,919,704 | 1,963,919,578 | 1,963,919,535 |

(\*) 各年度の開始時点における転換価格にて計算

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

| 格付け(新生銀行)                            | Credit Ratings (Shinsei Bank)                            | 2008.3                    | 2008.6                    | 2008.9                      | 2008.12                     | 2009.3                      | 2009.6                        | 2009.9                        | 2009.12                       |
|--------------------------------------|--|---------------------------|---------------------------|-----------------------------|-----------------------------|-----------------------------|-------------------------------|-------------------------------|-------------------------------|
| <b>Moody's</b>                       | <b>Moody's</b>   |                           |                           |                             |                             |                             |                               |                               |                               |
| 短期                                   | Short-Term   | P-1                       | P-1                       | P-1                         | P-2                         | P-2                         | P-2                           | P-2                           | P-2                           |
| 長期                                   | Long-Term  | A2<br>(安定的)<br>(Stable)   | A2<br>(安定的)<br>(Stable)   | A2<br>(安定的)<br>(Stable)     | A3<br>(安定的)<br>(Stable)     | A3<br>(ネガティブ)<br>(Negative) | A3<br>(ネガティブ)<br>(Negative)   | A3<br>(ネガティブ)<br>(Negative)   | A3<br>(ネガティブ)<br>(Negative)   |
| <b>Standard and Poor's (S&amp;P)</b> | <b>Standard and Poor's (S&amp;P)</b>                     |                           |                           |                             |                             |                             |                               |                               |                               |
| 短期                                   | Short-Term   | A-2                       | A-2                       | A-2                         | A-2                         | A-2                         | A-2                           | A-2                           | A-2                           |
| 長期                                   | Long-Term  | A-<br>(安定的)<br>(Stable)   | A-<br>(安定的)<br>(Stable)   | A-<br>(安定的)<br>(Stable)     | BBB+<br>(安定的)<br>(Stable)   | BBB+<br>(安定的)<br>(Stable)   | BBB+<br>(安定的)<br>(Stable)     | (BBB+)*<br>CreditWatch        | (BBB+)*<br>CreditWatch        |
| <b>Fitch Ratings</b>                 | <b>Fitch Ratings</b>                                     |                           |                           |                             |                             |                             |                               |                               |                               |
| 短期                                   | Short-Term   | F2                        | F2                        | F2                          | F2                          | F2                          | F2                            | F2                            | F2                            |
| 長期                                   | Long-Term  | BBB+<br>(安定的)<br>(Stable) | BBB+<br>(安定的)<br>(Stable) | BBB+<br>(弱含み)<br>(Negative) | BBB+<br>(弱含み)<br>(Negative) | BBB<br>(弱含み)<br>(Negative)  | BBB<br>(弱含み)<br>(Negative)    | BBB<br>(弱含み)<br>(Negative)    | BBB<br>(弱含み)<br>(Negative)    |
| <b>日本格付研究所(JCR)</b>                  | <b>Japan Credit Rating Agency, Ltd. (JCR)</b>            |                           |                           |                             |                             |                             |                               |                               |                               |
| 短期                                   | Short-Term   | -                         | -                         | -                           | J-1                         | J-1                         | J-2                           | J-2                           | J-2                           |
| 長期                                   | Long-Term  | A<br>(安定的)<br>(Stable)    | A<br>(安定的)<br>(Stable)    | A<br>(安定的)<br>(Stable)      | A<br>(ネガティブ)<br>(Negative)  | A-<br>(ネガティブ)<br>(Negative) | BBB+<br>(ネガティブ)<br>(Negative) | BBB+<br>(ネガティブ)<br>(Negative) | BBB+<br>(ネガティブ)<br>(Negative) |
| <b>格付投資情報センター(R&amp;I)</b>           | <b>Rating and Investment Information, Inc. (R&amp;I)</b> |                           |                           |                             |                             |                             |                               |                               |                               |
| 短期                                   | Short-Term   | -                         | -                         | -                           | a-1                         | a-1                         | a-1                           | (a-1)**                       | (a-1)**                       |
| 長期                                   | Long-Term  | A-<br>(安定的)<br>(Stable)   | A-<br>(安定的)<br>(Stable)   | A-<br>(安定的)<br>(Stable)     | A-<br>(安定的)<br>(Stable)     | A-<br>(ネガティブ)<br>(Negative) | A-<br>(ネガティブ)<br>(Negative)   | (A-)**<br>Rating<br>Monitor   | (A-)**<br>Rating<br>Monitor   |

\* 2009年7月1日付けでS&Pは長期格付けを格上げ方向で「クレジット・ウォッチ」に指定。

\*\* 2009年7月1日付けでR&Iは長期格付けおよび短期格付けを格下げ方向で「レーティング・モニター」に指定。

\* On July 1, 2009, S&P placed its long-term ratings on "CreditWatch with positive implications."

\*\* On July 1, 2009, R&I placed its long-term and short-term ratings on "Rating Monitor with negative implications."

| 格付け(アプラス)                  | Credit Ratings (APLUS)                                   | 2008.3                  | 2008.6                  | 2008.9                  | 2008.12                 | 2009.3                      | 2009.6                      | 2009.9                     | 2009.12                    |
|----------------------------|--|-------------------------|-------------------------|-------------------------|-------------------------|-----------------------------|-----------------------------|----------------------------|----------------------------|
| <b>格付投資情報センター(R&amp;I)</b> | <b>Rating and Investment Information, Inc. (R&amp;I)</b> |                         |                         |                         |                         |                             |                             |                            |                            |
| 短期                         | Short-Term   | a-1                     | a-1                     | a-1                     | a-1                     | a-1                         | a-1                         | (a-1)*                     | (a-1)*                     |
| 長期                         | Long-Term  | A-<br>(安定的)<br>(Stable) | A-<br>(安定的)<br>(Stable) | A-<br>(安定的)<br>(Stable) | A-<br>(安定的)<br>(Stable) | A-<br>(ネガティブ)<br>(Negative) | A-<br>(ネガティブ)<br>(Negative) | (A-)*<br>Rating<br>Monitor | (A-)*<br>Rating<br>Monitor |

\* 2009年7月1日付けでR&Iは長期格付けおよび短期格付けを格下げ方向で「レーティング・モニター」に指定。

\* On July 1, 2009, R&I placed its long-term and short-term ratings on "Rating Monitor with negative implications."

| 格付け(シンキ)                   | Credit Ratings (Shinki)                                  | 2008.3                        | 2008.6                        | 2008.9                        | 2008.12                       | 2009.3                        | 2009.6                        | 2009.9 | 2009.12 |
|----------------------------|--|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|-------------------------------|--------|---------|
| <b>日本格付研究所(JCR)</b>        | <b>Japan Credit Rating Agency, Ltd. (JCR)</b>            |                               |                               |                               |                               |                               |                               |        |         |
| 短期                         | Short-Term   | J-2                           | J-2                           | J-2                           | J-2                           | J-2                           | J-2                           | -      | -       |
| 長期                         | Long-Term  | BBB-<br>(ネガティブ)<br>(Negative) | BBB-<br>(ネガティブ)<br>(Negative) | BBB-<br>(ネガティブ)<br>(Negative) | BBB-<br>(ネガティブ)<br>(Negative) | BBB+<br>(ネガティブ)<br>(Negative) | BBB<br>(ネガティブ)<br>(Negative)  | -      | -       |
| <b>格付投資情報センター(R&amp;I)</b> | <b>Rating and Investment Information, Inc. (R&amp;I)</b> |                               |                               |                               |                               |                               |                               |        |         |
| 短期                         | Short-Term   | -                             | -                             | -                             | a-2                           | a-2                           | a-2                           | -      | -       |
| 長期                         | Long-Term  | -                             | -                             | -                             | BBB-<br>(安定的)<br>(Stable)     | BBB+<br>(ネガティブ)<br>(Negative) | BBB+<br>(ネガティブ)<br>(Negative) | -      | -       |

注記: 2009年7月21日に格付けを取り下げ。

Note: Shinki withdrew credit ratings on July 21, 2009.

| 格付け(昭和リース)          | Credit Ratings (Showa Leasing)                | 2008.3                  | 2008.6                  | 2008.9                  | 2008.12                     | 2009.3                        | 2009.6                       | 2009.9                       | 2009.12                      |
|---------------------|---|-------------------------|-------------------------|-------------------------|-----------------------------|-------------------------------|------------------------------|------------------------------|------------------------------|
| <b>日本格付研究所(JCR)</b> | <b>Japan Credit Rating Agency, Ltd. (JCR)</b> |                         |                         |                         |                             |                               |                              |                              |                              |
| 短期                  | Short-Term                                    | J-1                     | J-1                     | J-1                     | J-1                         | J-2                           | J-2                          | J-2                          | J-2                          |
| 長期                  | Long-Term                                     | A-<br>(安定的)<br>(Stable) | A-<br>(安定的)<br>(Stable) | A-<br>(安定的)<br>(Stable) | A-<br>(ネガティブ)<br>(Negative) | BBB+<br>(ネガティブ)<br>(Negative) | BBB<br>(ネガティブ)<br>(Negative) | BBB<br>(ネガティブ)<br>(Negative) | BBB<br>(ネガティブ)<br>(Negative) |



| 連結対象会社数            | Subsidiaries and Affiliates Data                         | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|--------------------|--|--------|--------|--------|---------|--------|--------|--------|---------|
| 連結子会社数             | Consolidated Subsidiaries                                | 104    | n/a    | 116    | 124     | 126    | 125    | 125    | 125     |
| 持分法適用会社数           | Affiliates Accounted for Using the Equity Method         | 30     | n/a    | 30     | 30      | 30     | 27     | 25     | 22      |
| 連結対象会社数            | Total Number of Consolidated Subsidiaries and Affiliates | 134    | n/a    | 146    | 154     | 156    | 152    | 150    | 147     |
| その他主要データ           | Other Key Data   | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
| ATM台数              | Number of ATMs   | 380    | n/a    | 358    | n/a     | 355    | 312    | 317    | 322     |
| 店舗数                | Total Number of Outlets                                  | 36     | n/a    | 34     | n/a     | 33     | 32     | 37     | 39      |
| 新生フィナンシャルセンター(本支店) | Shinsei Financial Centers (Head Office and Branches)     | 30     | n/a    | 30     | n/a     | 31     | 30     | 31     | 31      |
| コンサルティングスポット*(出張所) | Consulting Spots*(Annexes)                               | 6      | n/a    | 4      | n/a     | 2      | 2      | 6      | 8       |
| 従業員数(連結)           | Number of Employees (Consolidated Basis)                 | 5,245  | 5,282  | 7,273  | 7,209   | 7,006  | 6,970  | 6,254  | 6,118   |
| 法人・商品部門            | Institutional Group                                      | 1,922  | 1,909  | 2,039  | 2,031   | 1,937  | 1,895  | 1,820  | 1,814   |
| 新生証券               | Shinsei Securities                                       | 144    | 131    | 129    | 119     | 116    | 98     | 77     | 77      |
| 新生信託銀行             | Shinsei Trust & Banking                                  | 99     | 92     | 81     | 76      | 72     | 74     | 70     | 68      |
| 昭和リース              | Showa Leasing  | 828    | 833    | 600    | 553     | 531    | 531    | 529    | 528     |
| その他                | Others   | 851    | 853    | 1,229  | 1,283   | 1,218  | 1,192  | 1,144  | 1,141   |
| 個人部門               | Individual Group   | 2,617  | 2,598  | 4,452  | 4,417   | 4,318  | 4,311  | 3,698  | 3,561   |
| リテールバンキング          | Retail Banking   | 709    | 715    | 664    | 650     | 633    | 660    | 636    | 628     |
| 新生フィナンシャル          | Shinsei Financial  |        |        | 1,946  | 1,913   | 1,889  | 1,894  | 1,338  | 1,223   |
| アプラス               | APLUS  | 1,415  | 1,415  | 1,385  | 1,397   | 1,374  | 1,390  | 1,376  | 1,374   |
| シンキ                | Shinki   | 386    | 384    | 373    | 375     | 326    | 311    | 309    | 299     |
| その他子会社・関連会社        | Other Subsidiaries                                       | 107    | 84     | 84     | 82      | 96     | 56     | 39     | 37      |
| 金融インフラグループ         | Banking Infrastructure Group                             | 319    | 340    | 350    | 333     | 327    | 333    | 336    | 356     |
| 経営勘定/その他           | Corporate/Other  | 387    | 435    | 432    | 428     | 424    | 431    | 400    | 387     |
| 従業員数(単体)           | Number of Employees (Non-Consolidated Basis)             | 2,394  | 2,452  | 2,381  | 2,316   | 2,259  | 2,233  | 2,067  | 2,041   |
| 男性                 | Male   | 1,300  | 1,336  | 1,288  | 1,236   | 1,208  | 1,190  | 1,115  | 1,103   |
| 女性                 | Female   | 1,094  | 1,116  | 1,093  | 1,080   | 1,051  | 1,043  | 952    | 938     |

\* 2009年9月以前の「出張所」の店舗形態にはフィナンシャルセンター、プラチナセンター、バンクスポットが含まれます。

\* Prior to September 2009, Platinum Centers, BankSpots and certain Financial Centers were included in the "annex" category.

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                        | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|------------------|--|----------|----------|----------|------------|----------|----------|----------|------------|
| 資金運用収益           | Total Interest Income                                    |          |          |          | 34.8       | 31.6     | 29.1     | 23.5     | 22.4       |
| 役務取引等収益          | Fees and Commissions Income                              |          |          |          | 0.3        | 0.2      | 0.1      | 0.1      | 0.1        |
| その他業務収益          | Other Business Income                                    |          |          |          | 0.8        | 0.7      | 0.7      | 0.5      | 0.4        |
| その他経常収益          | Other Ordinary Income                                    |          |          |          | 0.2        | 0.2      | 0.3      | 0.2      | 0.1        |
| <b>経常収益</b>      | <b>Ordinary Income</b>                                   |          |          |          | 36.2       | 32.9     | 30.3     | 24.4     | 23.1       |
| 資金調達費用           | Total Interest Expenses                                  |          |          |          | 0.3        | 0.3      | 0.3      | 0.5      | 0.8        |
| 役務取引等費用          | Fees and Commissions Expenses                            |          |          |          | 0.6        | 1.6      | 1.5      | 1.6      | 0.6        |
| その他業務費用          | Other Business Expenses                                  |          |          |          | -          | -        | 0.0      | 0.0      | 0.0        |
| 営業経費             | Total General and Administrative Expenses                |          |          |          | 12.2       | 13.9     | 11.7     | 10.0     | 9.5        |
| その他経常費用          | Other Ordinary Expenses                                  |          |          |          | 10.0       | 2.5      | 10.1     | 8.3      | 6.0        |
| 貸倒引当金繰入額         | Provision of Reserve for Loan Losses                     |          |          |          | 10.6       | 4.3      | 8.9      | 8.4      | 6.4        |
| その他              | Others   |          |          |          | (0.5)      | (1.8)    | 1.1      | 0.0      | (0.4)      |
| <b>経常費用</b>      | <b>Ordinary Expenses</b>                                 |          |          |          | 23.3       | 18.4     | 23.7     | 20.6     | 16.9       |
| <b>経常利益</b>      | <b>Net Ordinary Income</b>                               |          |          |          | 12.9       | 14.4     | 6.5      | 3.8      | 6.1        |
| 特別利益             | Special Gains  |          |          |          | 4.8        | 1.7      | 2.4      | 2.1      | 2.5        |
| 特別損失             | Special Losses   |          |          |          | 1.3        | 64.3     | 0.0      | 0.2      | 0.0        |
| <b>税引前四半期純利益</b> | <b>Income before Income Taxes and Minority Interests</b> |          |          |          | 16.5       | (48.1)   | 9.0      | 5.7      | 8.6        |
| 税金               | Income Taxes (Benefit)                                   |          |          |          | 0.0        | 15.9     | 0.0      | 0.1      | 0.2        |
| 少数株主利益           | Minority Interests in Net Income of Subsidiaries         |          |          |          | -          | -        | -        | -        | -          |
| <b>四半期純利益</b>    | <b>Net Income</b>  |          |          |          | 16.4       | (32.2)   | 9.0      | 5.5      | 8.3        |

| 連結貸借対照表            | Consolidated Balance Sheets               | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3  | 2009.6 | 2009.9 | 2009.12 |
|--------------------|---|--------|--------|--------|---------|---------|--------|--------|---------|
| <b>資産の部:</b>       | <b>Assets:</b>                            |        |        |        |         |         |        |        |         |
| 現金預け金              | Cash and Due from Banks                   |        |        | 33.1   | 32.9    | 25.6    | 25.7   | 28.0   | 25.7    |
| 有価証券               | Securities                                |        |        | 0.3    | 0.5     | 2.1     | 2.1    | 2.0    | 2.0     |
| 貸出金                | Loans and Bills Discounted                |        |        | 466.6  | 383.9   | 387.6   | 425.9  | 397.4  | 428.2   |
| その他資産              | Other Assets                              |        |        | 43.0   | 53.8    | 40.9    | 37.1   | 30.3   | 31.1    |
| 割賦売掛金              | Installment Sales Credit                  |        |        | 20.0   | 20.3    | 18.7    | 16.8   | 13.6   | 11.4    |
| 有形固定資産             | Premises and Equipment                    |        |        | 16.1   | 15.5    | 15.3    | 15.4   | 15.2   | 15.1    |
| 無形固定資産             | Intangible Assets                         |        |        | 2.6    | 2.0     | 1.5     | 1.5    | 1.5    | 1.5     |
| 繰延税金資産             | Deferred Tax Assets                       |        |        | -      | -       | 15.8    | 15.8   | 15.7   | 15.5    |
| 貸倒引当金              | Reserve for Credit Losses                 |        |        | (62.2) | (61.3)  | (100.6) | (98.0) | (91.7) | (86.7)  |
| <b>資産の部合計</b>      | <b>Total Assets</b>                       |        |        | 499.5  | 427.4   | 388.5   | 425.8  | 398.8  | 432.7   |
| <b>負債及び純資産</b>     | <b>Liabilities and Equity</b>             |        |        |        |         |         |        |        |         |
| <b>負債の部:</b>       | <b>Liabilities:</b>                       |        |        |        |         |         |        |        |         |
| 借入金                | Borrowed Money                            |        |        | 84.3   | 80.1    | 76.4    | 148.0  | 162.0  | 224.0   |
| その他負債              | Other Liabilities                         |        |        | 85.6   | 33.2    | 53.8    | 45.4   | 43.2   | 41.3    |
| 利息返還損失引当金          | Reserve for Losses on Interest Repayments |        |        | 225.4  | 192.1   | 161.0   | 126.5  | 89.9   | 57.3    |
| <b>負債の部合計</b>      | <b>Total Liabilities</b>                  |        |        | 402.4  | 313.8   | 307.4   | 335.7  | 303.0  | 328.5   |
| <b>純資産の部:</b>      | <b>Equity:</b>                            |        |        |        |         |         |        |        |         |
| 株主資本合計             | Total Shareholders' Equity                |        |        | 97.1   | 113.5   | 81.3    | 90.2   | 95.8   | 104.1   |
| 資本金                | Capital Stock                             |        |        | 100.7  | 100.7   | 66.5    | 66.5   | 66.5   | 66.5    |
| <b>純資産の部合計</b>     | <b>Total Equity</b>                       |        |        | 97.1   | 113.5   | 81.1    | 90.1   | 95.8   | 104.1   |
| <b>負債及び純資産の部合計</b> | <b>Total Liabilities and Equity</b>       |        |        | 499.5  | 427.4   | 388.5   | 425.8  | 398.8  | 432.7   |

| 利息返還関連        | Grey Zone Related Information                          | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|---------------|--|----------|----------|----------|------------|----------|----------|----------|------------|
| 利息返還額         | Amount of Refund for Grey Zone Claim                   |          |          |          | 30.2       | 31.6     | 35.5     | 36.4     | 32.1       |
| 債権放棄額         | Amount of Debt Write-Off                               |          |          |          | 13.6       | 13.2     | 14.4     | 12.0     | 10.7       |
| キャッシュアウト利息返還額 | Amount of Interest Repayment                           |          |          |          | 16.6       | 18.3     | 21.1     | 24.4     | 21.4       |
| 利息返還損失引当金     | Reserve for Losses on Interest Repayment               |          |          | 225.4    | 192.1      | 161.0    | 126.5    | 89.9     | 57.3       |
| 利息返還損失引当金繰入額  | Provisions of Reserve for Losses on Interest Repayment |          |          |          | -          | 0.5      | 1.0      | (0.1)    | (0.4)      |
| 利息返還損失引当金使用額  | Usage of Reserve for Losses on Interest Repayment      |          |          |          | 30.2       | 31.6     | 35.5     | 36.4     | 32.1       |
| 開示請求件数        | Number of Claims                                       |          |          |          | 45,100     | 48,103   | 43,993   | 37,028   | 36,401     |

注記: 2008年9月末から12月末の利息返還損失引当金残高の変動には、利息返還損失引当金の取り崩し29億円が含まれております。

Note: The difference between the outstanding reserves for losses on interest repayments between September 30, 2008 and December 31, 2008 is due to the reversal of reserve for losses on interest repayments of 2.9 billion yen.



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(*)           | 2008.3 | 2008.6 | 2008.9       | 2008.12      | 2009.3       | 2009.6       | 2009.9       | 2009.12      |
|---------------|--------------------------------|--------|--------|--------------|--------------|--------------|--------------|--------------|--------------|
| 無担保パーソナルローン   | Unsecured Personal Loans (UPL) |        |        | 643.7        | 619.4        | 595.7        | 571.7        | 544.9        | 518.9        |
| クレジットカード      | Credit Card                    |        |        | 60.6         | 58.1         | 52.8         | 46.2         | 39.9         | 34.7         |
| 信販事業          | Installment Sales Finance      |        |        | 11.5         | 10.7         | 9.4          | 8.2          | 6.3          | 5.1          |
| 住宅ローン(HPL)    | Mortgage (Home Property Loans) |        |        | 69.0         | 74.6         | 76.5         | 76.3         | 74.6         | 73.3         |
| 不動産担保ローン(HEL) | Mortgage (Home Equity Loans)   |        |        | 38.4         | 36.7         | 34.9         | 32.9         | 31.2         | 29.6         |
| <b>営業債権残高</b> | <b>Total Principal Balance</b> |        |        | <b>823.5</b> | <b>799.6</b> | <b>769.2</b> | <b>735.4</b> | <b>697.2</b> | <b>661.8</b> |

(\*) 証券化実施分を含む残高であります

(\*) Balance before securitization

| 顧客数(千人)          | Number of Customers (Thousands)            | 2008.3 | 2008.6 | 2008.9         | 2008.12        | 2009.3         | 2009.6         | 2009.9         | 2009.12        |
|------------------|--|--------|--------|----------------|----------------|----------------|----------------|----------------|----------------|
| 無担保パーソナルローン      | Unsecured Personal Loans (UPL)             |        |        | 1,049.9        | 1,024.2        | 997.2          | 966.5          | 936.4          | 901.9          |
| クレジットカード(有効会員数)  | Credit Card (Valid Customer)               |        |        | 708.1          | 631.7          | 553.9          | 427.9          | 316.9          | 165.3          |
| クレジットカード(残あり顧客数) | Credit Card (On Book Customer)             |        |        | 224.4          | 219.2          | 206.8          | 185.6          | 154.0          | 127.0          |
| 信販事業(残あり顧客数)     | Installment Sales Finance (Valid Customer) |        |        | 56.5           | 49.6           | 35.3           | 39.2           | 32.3           | 27.7           |
| 住宅ローン(HPL)       | Mortgage (Home Property Loans)             |        |        | 3.8            | 3.9            | 4.1            | 4.0            | 4.0            | 3.9            |
| 不動産担保ローン(HEL)    | Mortgage (Home Equity Loans)               |        |        | 9.1            | 8.7            | 8.5            | 8.1            | 7.9            | 7.6            |
| <b>顧客数合計</b>     | <b>Total Customers</b>                     |        |        | <b>1,827.5</b> | <b>1,718.5</b> | <b>1,599.0</b> | <b>1,446.0</b> | <b>1,297.6</b> | <b>1,106.7</b> |

| 店舗・チャネル                | Number of Branches and Channels                                | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|------------------------|--|--------|--------|--------|---------|--------|--------|--------|---------|
| 店舗数(箇所)                | Branches   |        |        | 1,139  | 1,140   | 1,047  | 947    | 948    | 948     |
| 無担保パーソナルローン 有人店舗       | Manned Branches for Unsecured Personal Loans (UPL)             |        |        | 42     | 42      | 42     | 7      | 7      | 7       |
| 無担保パーソナルローン 無人店舗       | Unmanned Branches for Unsecured Personal Loans (UPL)           |        |        | 1,089  | 1,090   | 997    | 940    | 941    | 941     |
| 住宅ローン サービスプラザ          | Mortgage Service Plaza   |        |        | 8      | 8       | 8      | 0      | 0      | 0       |
| CD・ATM台数:              | CD/ATMs:   |        |        |        |         |        |        |        |         |
| 自社分(台)                 | Own  |        |        | 1,149  | 1,153   | 1,063  | 978    | 979    | 983     |
| 提携分:                   | Tie-up:  |        |        |        |         |        |        |        |         |
| 無担保パーソナルローン(千台)        | Unsecured Personal Loans (UPL) (Thousands)                     |        |        | 100    | 109     | 106    | 107    | 108    | 109     |
| クレジットカード(千台)           | Credit Card (Thousands)  |        |        | 108    | 107     | 104    | 55     | 55     | 56      |
| 無担保パーソナルローン 自動契約機台数(台) | Automated Contract Machines for Unsecured Personal Loans (UPL) |        |        | 1,138  | 1,139   | 1,046  | 954    | 955    | 955     |

注記: 1. 住宅ローンサービスプラザについては、5月末に1店舗閉鎖し、その他7店舗については6月30日をもって閉鎖しております。

2. クレジットカードの提携CD/ATM台数は、無担保パーソナルローンとも提携しているCD/ATMを含んでいます。

Note: 1. One "Mortgage Service Plaza" was closed at the end of May 2009, and the remaining seven plazas were closed at the end of June 2009.

2. Tie-up credit card CD/ATMs include machines with a tie-up for unsecured personal loans.

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) | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|-------------|--|----------|----------|----------|------------|----------|----------|----------|------------|
| 無担保パーソナルローン | Unsecured Personal Loans (UPL)                 |          |          |          | 46.7       | 43.9     | 40.1     | 37.5     | 32.3       |

| 成約率         | Approval Rate                  | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|-------------|--------------------------------|----------|----------|----------|------------|----------|----------|----------|------------|
| 無担保パーソナルローン | Unsecured Personal Loans (UPL) |          |          |          | 38.8%      | 36.2%    | 37.6%    | 36.7%    | 35.9%      |

| 平均貸出金利      | Average Lending Rates          | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|-------------|--------------------------------|--------|--------|--------|---------|--------|--------|--------|---------|
| 無担保パーソナルローン | Unsecured Personal Loans (UPL) |        |        | 22.2%  | 21.6%   | 21.0%  | 17.1%  | 16.9%  | 16.8%   |

| 貸出金利帯別残高    | Breakdown of Loans by Lending Rates | 2008.3 | 2008.6 | 2008.9        | 2008.12       | 2009.3        | 2009.6        | 2009.9        | 2009.12       |
|-------------|-------------------------------------|--------|--------|---------------|---------------|---------------|---------------|---------------|---------------|
| 無担保パーソナルローン | Unsecured personal loans (UPL)      |        |        |               |               |               |               |               |               |
| 残高:         | Outstanding:                        |        |        |               |               |               |               |               |               |
| ~ 15%       | ~ 15%                               |        |        | 125.9         | 140.7         | 157.3         | 279.8         | 269.9         | 260.5         |
| ~ 18%       | ~ 18%                               |        |        | 82.8          | 89.9          | 94.7          | 170.3         | 162.8         | 155.2         |
| ~ 20%       | ~ 20%                               |        |        | 15.3          | 14.2          | 13.1          | 6.9           | 6.5           | 6.2           |
| ~ 25%       | ~ 25%                               |        |        | 105.7         | 96.3          | 86.4          | 40.7          | 38.1          | 35.4          |
| ~ 29.2%     | ~ 29.2%                             |        |        | 313.8         | 278.1         | 244.2         | 73.8          | 67.4          | 61.5          |
| >= 29.2%    | Over 29.2%                          |        |        | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           | 0.0           |
| <b>合計</b>   | <b>Total</b>                        |        |        | <b>643.7</b>  | <b>619.4</b>  | <b>595.7</b>  | <b>571.7</b>  | <b>544.9</b>  | <b>518.9</b>  |
| 比率:         | Ratios:                             |        |        |               |               |               |               |               |               |
| ~ 15%       | ~ 15%                               |        |        | 19.6%         | 22.7%         | 26.4%         | 48.9%         | 49.5%         | 50.2%         |
| ~ 18%       | ~ 18%                               |        |        | 12.9%         | 14.5%         | 15.9%         | 29.8%         | 29.9%         | 29.9%         |
| ~ 20%       | ~ 20%                               |        |        | 2.4%          | 2.3%          | 2.2%          | 1.2%          | 1.2%          | 1.2%          |
| ~ 25%       | ~ 25%                               |        |        | 16.4%         | 15.5%         | 14.5%         | 7.1%          | 7.0%          | 6.8%          |
| ~ 29.2%     | ~ 29.2%                             |        |        | 48.7%         | 44.9%         | 41.0%         | 12.9%         | 12.4%         | 11.9%         |
| >= 29.2%    | Over 29.2%                          |        |        | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          | 0.0%          |
| <b>合計</b>   | <b>Total</b>                        |        |        | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> | <b>100.0%</b> |

| 延滞残高、比率               | Balance and Ratio of Delinquent Unsecured Personal Loans | 2008.3        | 2008.6        | 2008.9        | 2008.12        | 2009.3        | 2009.6        | 2009.9        | 2009.12        |
|-----------------------|--|---------------|---------------|---------------|----------------|---------------|---------------|---------------|----------------|
| <b>無担保パーソナルローン</b>    | <b>Unsecured Personal Loans (UPL):</b>                   |               |               |               |                |               |               |               |                |
| 残高                    | Outstanding  |               |               | 643.7         | 619.4          | 595.7         | 571.7         | 544.9         | 518.9          |
| 91~180日延滞残高           | 91-180 Days Delinquency Amount                           |               |               | 9.8           | 11.2           | 10.7          | 15.9          | 12.8          | 11.4           |
| 91~180日延滞比率           | 91-180 Days Delinquency Ratio                            |               |               | 1.5%          | 1.8%           | 1.8%          | 2.8%          | 2.4%          | 2.2%           |
| <b>年齢別残高構成比</b>       | <b>Balance by Age</b>                                    | <b>2008.3</b> | <b>2008.6</b> | <b>2008.9</b> | <b>2008.12</b> | <b>2009.3</b> | <b>2009.6</b> | <b>2009.9</b> | <b>2009.12</b> |
| <b>無担保パーソナルローン</b>    | <b>Unsecured Personal Loans (UPL)</b>                    |               |               |               |                |               |               |               |                |
| <30                   | <30  |               |               | 15.4%         | 16.0%          | 16.7%         | 17.4%         | 18.1%         | 18.7%          |
| <40                   | <40  |               |               | 26.3%         | 26.2%          | 26.0%         | 25.9%         | 25.8%         | 25.8%          |
| <50                   | <50  |               |               | 23.3%         | 23.3%          | 23.1%         | 23.1%         | 23.0%         | 23.0%          |
| <60                   | <60  |               |               | 22.2%         | 21.8%          | 21.3%         | 21.0%         | 20.5%         | 20.0%          |
| >= 60                 | Over 60  |               |               | 12.7%         | 12.7%          | 12.8%         | 12.6%         | 12.6%         | 12.4%          |
| 合計                    | Total  |               |               | 100.0%        | 100.0%         | 100.0%        | 100.0%        | 100.0%        | 100.0%         |
| <b>性別、既婚・未婚別残高構成比</b> | <b>Balance by Gender and Marital Status</b>              | <b>2008.3</b> | <b>2008.6</b> | <b>2008.9</b> | <b>2008.12</b> | <b>2009.3</b> | <b>2009.6</b> | <b>2009.9</b> | <b>2009.12</b> |
| <b>無担保パーソナルローン</b>    | <b>Unsecured Personal Loans (UPL)</b>                    |               |               |               |                |               |               |               |                |
| 男性独身                  | Single male  |               |               | 38.6%         | 38.8%          | 39.1%         | 39.4%         | 39.7%         | 40.0%          |
| 男性既婚                  | Married male   |               |               | 36.5%         | 36.1%          | 35.7%         | 35.3%         | 35.1%         | 34.9%          |
| 女性独身                  | Single female  |               |               | 11.1%         | 11.3%          | 11.5%         | 11.7%         | 11.8%         | 11.9%          |
| 女性既婚                  | Married female   |               |               | 13.8%         | 13.8%          | 13.7%         | 13.7%         | 13.5%         | 13.2%          |
| 合計                    | Total  |               |               | 100.0%        | 100.0%         | 100.0%        | 100.0%        | 100.0%        | 100.0%         |
| <b>実行残高別残高構成比</b>     | <b>Balance by Amount of Origination</b>                  | <b>2008.3</b> | <b>2008.6</b> | <b>2008.9</b> | <b>2008.12</b> | <b>2009.3</b> | <b>2009.6</b> | <b>2009.9</b> | <b>2009.12</b> |
| <b>無担保パーソナルローン</b>    | <b>Unsecured Personal Loans (UPL)</b>                    |               |               |               |                |               |               |               |                |
| 10万円以下                | Less than or equal to JPY 100K                           |               |               | 1.0%          | 1.1%           | 1.1%          | 1.1%          | 1.2%          | 1.2%           |
| 10万円超、30万円以下          | Over JPY 100K and less than or equal to JPY 300K         |               |               | 7.2%          | 7.3%           | 7.5%          | 7.7%          | 7.9%          | 8.2%           |
| 30万円超、50万円以下          | Over JPY 300K and less than or equal to JPY 500K         |               |               | 21.8%         | 22.0%          | 21.8%         | 21.9%         | 22.1%         | 22.1%          |
| 50万円超、100万円以下         | Over JPY 500K and less than or equal to JPY 1M           |               |               | 28.8%         | 29.0%          | 29.4%         | 29.7%         | 28.8%         | 28.3%          |
| 100万円超                | Over JPY 1M  |               |               | 41.2%         | 40.7%          | 40.1%         | 39.6%         | 40.0%         | 40.2%          |
| 合計                    | Total  |               |               | 100.0%        | 100.0%         | 100.0%        | 100.0%        | 100.0%        | 100.0%         |
| <b>年収別残高構成比</b>       | <b>Balance by Annual Income</b>                          | <b>2008.3</b> | <b>2008.6</b> | <b>2008.9</b> | <b>2008.12</b> | <b>2009.3</b> | <b>2009.6</b> | <b>2009.9</b> | <b>2009.12</b> |
| <b>無担保パーソナルローン</b>    | <b>Unsecured Personal Loans (UPL)</b>                    |               |               |               |                |               |               |               |                |
| 年収2百万円未満              | Less than JPY 2M   |               |               | 18.7%         | 18.9%          | 19.5%         | 20.0%         | 20.0%         | 20.1%          |
| 年収2百万円以上、5百万円未満       | Over JPY 2M and less than JPY 5M                         |               |               | 55.4%         | 55.7%          | 55.9%         | 56.1%         | 56.6%         | 57.0%          |
| 年収5百万円以上、7百万円未満       | Over JPY 5M and less than JPY 7M                         |               |               | 16.9%         | 16.5%          | 16.0%         | 15.6%         | 15.3%         | 15.0%          |
| 年収7百万円以上              | Over JPY 7M  |               |               | 9.0%          | 8.8%           | 8.5%          | 8.3%          | 8.1%          | 7.9%           |
| 合計                    | Total  |               |               | 100.0%        | 100.0%         | 100.0%        | 100.0%        | 100.0%        | 100.0%         |

株式会社アプラスの、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 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 |             | 2008.1-3    | 2008.4-6    | 2008.7-9     | 2008.10-12  | 2009.1-3    | 2009.4-6    | 2009.7-9 | 2009.10-12 |
|------------------|--|---------------------------------------|-------------|-------------|-------------|--------------|-------------|-------------|-------------|----------|------------|
| 資金運用収益           | Total Interest Income                                    | 11.6                                  | 11.5        | 11.1        | 10.7        | 10.0         | 9.7         | 8.8         | 8.4         |          |            |
| 役務取引等収益          | Fees and Commissions Income                              | 6.9                                   | 6.6         | 6.5         | 6.3         | 6.1          | 6.1         | 6.0         | 5.9         |          |            |
| その他業務収益          | Other Business Income                                    | 6.5                                   | 6.0         | 6.2         | 6.5         | 5.3          | 5.5         | 5.7         | 5.7         |          |            |
| その他経常収益          | Other Ordinary Income                                    | 0.6                                   | 0.5         | 0.5         | 0.5         | 0.6          | 0.5         | 0.7         | 0.9         |          |            |
| <b>経常収益</b>      | <b>Ordinary Income</b>                                   | <b>25.7</b>                           | <b>24.7</b> | <b>24.4</b> | <b>24.1</b> | <b>22.1</b>  | <b>21.9</b> | <b>21.3</b> | <b>21.0</b> |          |            |
| 資金調達費用           | Total Interest Expenses                                  | 1.7                                   | 1.7         | 1.7         | 1.7         | 1.5          | 1.1         | 1.1         | 0.8         |          |            |
| 役務取引等費用          | Fees and Commissions Expenses                            | 2.5                                   | 2.5         | 2.6         | 2.5         | 2.7          | 3.3         | 3.1         | 2.8         |          |            |
| その他業務費用          | Other Business Expenses                                  | 0.0                                   | 0.0         | 0.0         | 0.0         | 0.0          | 0.4         | 0.5         | 0.4         |          |            |
| 営業経費             | Total General and Administrative Expenses                | 11.7                                  | 10.5        | 10.7        | 10.5        | 11.3         | 9.8         | 9.2         | 9.1         |          |            |
| その他経常費用          | Other Ordinary Expenses                                  | 11.0                                  | 7.9         | 7.6         | 7.1         | 11.5         | 6.2         | 6.0         | 4.9         |          |            |
| 貸倒引当金繰入額         | Provision of Reserve for Loan Losses                     | 9.8                                   | 7.3         | 4.8         | 6.0         | 6.0          | 6.2         | 5.5         | 4.4         |          |            |
| その他              | Others   | 1.2                                   | 0.6         | 2.7         | 1.1         | 5.4          | 0.0         | 0.5         | 0.5         |          |            |
| <b>経常費用</b>      | <b>Ordinary Expenses</b>                                 | <b>27.1</b>                           | <b>22.8</b> | <b>22.7</b> | <b>22.0</b> | <b>27.1</b>  | <b>21.0</b> | <b>20.2</b> | <b>18.3</b> |          |            |
| <b>経常利益</b>      | <b>Net Ordinary Income</b>                               | <b>(1.4)</b>                          | <b>1.8</b>  | <b>1.6</b>  | <b>2.0</b>  | <b>(4.9)</b> | <b>0.8</b>  | <b>1.0</b>  | <b>2.7</b>  |          |            |
| 特別利益             | Special Gains  | 0.0                                   | 0.0         | 0.0         | 0.1         | 0.9          | 0.0         | 0.1         | 0.3         |          |            |
| 特別損失             | Special Losses   | 0.0                                   | 0.7         | 0.0         | 0.0         | 0.0          | 0.0         | 0.0         | 0.0         |          |            |
| <b>税引前四半期純利益</b> | <b>Income before Income Taxes and Minority Interests</b> | <b>(1.3)</b>                          | <b>1.1</b>  | <b>1.6</b>  | <b>2.1</b>  | <b>(4.0)</b> | <b>0.8</b>  | <b>1.2</b>  | <b>3.0</b>  |          |            |
| 税金               | Income Taxes (Benefit)                                   | (1.3)                                 | 0.0         | 0.0         | 0.0         | (0.5)        | 0.0         | 0.0         | 0.0         |          |            |
| 少数株主利益           | Minority Interests in Net Income of Subsidiaries         | 0.0                                   | 0.0         | 0.0         | 0.0         | 0.0          | 0.0         | 0.0         | 0.0         |          |            |
| <b>四半期純利益</b>    | <b>Net Income</b>  | <b>0.0</b>                            | <b>1.1</b>  | <b>1.6</b>  | <b>2.1</b>  | <b>(3.4)</b> | <b>0.8</b>  | <b>1.2</b>  | <b>3.0</b>  |          |            |

| 連結貸借対照表            |   | Consolidated Balance Sheets |                | 2008.3         | 2008.6         | 2008.9         | 2008.12        | 2009.3         | 2009.6         | 2009.9 | 2009.12 |
|--------------------|---|-----------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|--------|---------|
| <b>資産の部:</b>       | <b>Assets:</b>  |                             |                |                |                |                |                |                |                |        |         |
| 現金預け金              | Cash and Due from Banks                               | 198.0                       | 137.6          | 119.7          | 154.1          | 203.6          | 198.4          | 147.2          | 109.7          |        |         |
| 買入金銭債権             | Other Monetary Claims Purchased                       | 10.5                        | 9.5            | 8.6            | 8.0            | 7.6            | 6.1            | 45.2           | 3.2            |        |         |
| 金銭の信託              | Monetary Assets Held in Trust                         | 60.7                        | 61.6           | 58.5           | 59.7           | 58.6           | 58.2           | 55.7           | 54.2           |        |         |
| 有価証券               | Securities  | 1.5                         | 1.5            | 1.5            | 1.2            | 0.9            | 1.1            | 0.7            | 45.8           |        |         |
| 貸出金                | Loans and Bills Discounted                            | 215.3                       | 211.9          | 210.4          | 204.1          | 200.3          | 193.0          | 185.5          | 176.0          |        |         |
| その他資産              | Other Assets  | 301.6                       | 352.0          | 353.1          | 322.4          | 270.5          | 271.5          | 279.2          | 278.9          |        |         |
| 割賦売掛金              | Installment Sales Credit                              | 242.0                       | 242.2          | 238.8          | 205.5          | 207.3          | 211.0          | 218.7          | 215.8          |        |         |
| 有形固定資産             | Premises and Equipment                                | 10.0                        | 10.4           | 10.5           | 10.4           | 10.3           | 9.9            | 9.8            | 9.4            |        |         |
| 無形固定資産             | Intangible Assets                                     | 15.6                        | 15.4           | 15.6           | 15.5           | 16.2           | 16.4           | 16.8           | 17.0           |        |         |
| のれん                | Goodwill, Net   | 6.7                         | 6.5            | 6.3            | 6.0            | 5.8            | 5.6            | 5.4            | 5.2            |        |         |
| 繰延税金資産             | Deferred Tax Assets                                   | 11.7                        | 11.7           | 11.6           | 11.6           | 12.2           | 12.2           | 12.2           | 12.2           |        |         |
| 支払承諾見返             | Customers' Liabilities for Acceptances and Guarantees | 654.6                       | 652.3          | 648.1          | 634.5          | 628.4          | 619.5          | 610.3          | 604.3          |        |         |
| 貸倒引当金              | Reserve for Credit Losses                             | (46.5)                      | (44.5)         | (45.8)         | (43.3)         | (42.4)         | (41.2)         | (39.7)         | (38.0)         |        |         |
| <b>資産の部合計</b>      | <b>Total Assets</b>                                   | <b>1,433.3</b>              | <b>1,429.1</b> | <b>1,400.9</b> | <b>1,386.2</b> | <b>1,373.7</b> | <b>1,351.7</b> | <b>1,328.7</b> | <b>1,277.7</b> |        |         |
| <b>負債及び純資産</b>     | <b>Liabilities and Equity</b>                         |                             |                |                |                |                |                |                |                |        |         |
| <b>負債の部:</b>       | <b>Liabilities:</b>                                   |                             |                |                |                |                |                |                |                |        |         |
| コマーシャル・ペーパー        | Commercial Paper                                      | -                           | -              | -              | -              | -              | -              | -              | -              |        |         |
| 借入金                | Borrowed Money  | 416.3                       | 403.8          | 372.1          | 415.7          | 345.7          | 334.6          | 279.1          | 252.4          |        |         |
| 短期社債               | Short-Term Corporate Bonds                            | 43.6                        | 47.3           | 53.6           | 11.6           | 10.5           | 14.5           | 28.8           | 16.5           |        |         |
| 社債                 | Corporate Bonds                                       | 25.0                        | 25.0           | 25.0           | 25.0           | 16.6           | 16.6           | 16.6           | 10.1           |        |         |
| その他負債              | Other Liabilities                                     | 171.6                       | 180.8          | 179.6          | 177.9          | 251.5          | 250.1          | 282.2          | 284.0          |        |         |
| 利息返還損失引当金          | Reserve for Losses on Interest Repayments             | 8.6                         | 7.5            | 7.7            | 7.1            | 11.0           | 9.4            | 8.3            | 6.8            |        |         |
| 繰延税金負債             | Deferred Tax Liabilities                              | 0.0                         | 0.0            | 0.1            | 0.1            | 0.0            | 0.1            | 0.1            | 0.1            |        |         |
| 支払承諾               | Acceptances and Guarantees                            | 654.6                       | 652.3          | 648.1          | 634.5          | 628.4          | 619.5          | 610.3          | 604.3          |        |         |
| <b>負債の部合計</b>      | <b>Total Liabilities</b>                              | <b>1,321.7</b>              | <b>1,318.1</b> | <b>1,288.1</b> | <b>1,273.2</b> | <b>1,265.5</b> | <b>1,246.4</b> | <b>1,226.9</b> | <b>1,175.5</b> |        |         |
| <b>純資産の部:</b>      | <b>Equity:</b>  |                             |                |                |                |                |                |                |                |        |         |
| 株主資本合計             | Total Shareholders' Equity                            | 111.9                       | 111.1          | 112.8          | 112.9          | 108.2          | 105.2          | 101.7          | 102.1          |        |         |
| 資本金                | Capital Stock   | 40.0                        | 40.0           | 15.0           | 15.0           | 47.2           | 47.2           | 15.0           | 15.0           |        |         |
| <b>純資産の部合計</b>     | <b>Total Equity</b>                                   | <b>111.6</b>                | <b>110.9</b>   | <b>112.8</b>   | <b>112.9</b>   | <b>108.2</b>   | <b>105.3</b>   | <b>101.7</b>   | <b>102.2</b>   |        |         |
| <b>負債及び純資産の部合計</b> | <b>Total Liabilities and Equity</b>                   | <b>1,433.3</b>              | <b>1,429.1</b> | <b>1,400.9</b> | <b>1,386.2</b> | <b>1,373.7</b> | <b>1,351.7</b> | <b>1,328.7</b> | <b>1,277.7</b> |        |         |

アプラス開示の連結データ

APLUS Consolidated Data Disclosed by APLUS

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

| 連結損益の概要              |   | 2008.1-3     |              | 2008.4-6     |              | 2008.7-9     |             | 2008.10-12  |             | 2009.1-3     |             | 2009.4-6    |             | 2009.7-9    |             | 2009.10-12  |             |
|----------------------|---|--------------|--------------|--------------|--------------|--------------|-------------|-------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 総合あっせん               | Credit Card Shopping (Sogo)   | 2.5          | 2.6          | 2.7          | 2.7          | 2.4          | 2.6         | 2.7         | 2.7         | 2.4          | 2.6         | 2.7         | 2.7         | 2.7         | 2.7         | 2.7         | 2.7         |
| 個人あっせん               | Installment Shopping Credit (Kohin)                                 | 3.6          | 3.1          | 3.1          | 3.4          | 2.6          | 2.8         | 2.8         | 2.8         | 2.6          | 2.8         | 2.8         | 2.8         | 2.8         | 2.8         | 2.8         | 2.7         |
| オートクレジット             | Auto Credit   | 0.7          | 0.5          | 0.6          | 0.7          | 0.6          | 0.7         | 0.6         | 0.7         | 0.6          | 0.7         | 0.8         | 0.8         | 0.9         | 0.9         | 0.9         | 0.9         |
| その他ショッピングクレジット       | Other Shopping Credit   | 2.9          | 2.6          | 2.4          | 2.7          | 2.0          | 2.0         | 2.0         | 1.9         | 2.0          | 2.0         | 1.9         | 1.8         | 1.8         | 1.8         | 1.8         | 1.8         |
| 信用保証                 | Credit Guarantee  | 4.8          | 4.6          | 4.5          | 4.3          | 4.2          | 4.1         | 4.0         | 4.0         | 4.2          | 4.1         | 4.0         | 4.0         | 4.0         | 4.0         | 4.0         | 4.0         |
| オートクレジット             | Auto Credit   | 2.3          | 2.3          | 2.4          | 2.4          | 2.3          | 2.4         | 2.3         | 2.4         | 2.3          | 2.4         | 2.4         | 2.4         | 2.4         | 2.4         | 2.4         | 2.4         |
| その他ショッピングクレジット       | Other Shopping Credit   | 2.0          | 1.7          | 1.6          | 1.4          | 1.3          | 1.2         | 1.1         | 1.1         | 1.3          | 1.2         | 1.1         | 1.1         | 1.1         | 1.1         | 1.1         | 1.1         |
| その他信用保証              | Others  | 0.5          | 0.5          | 0.5          | 0.4          | 0.4          | 0.4         | 0.4         | 0.4         | 0.4          | 0.4         | 0.4         | 0.4         | 0.4         | 0.4         | 0.4         | 0.4         |
| 融資                   | Total Loans   | 11.6         | 11.4         | 11.0         | 10.6         | 9.9          | 9.6         | 8.8         | 8.4         | 9.9          | 9.6         | 8.8         | 8.4         | 8.4         | 8.4         | 8.4         | 8.4         |
| 消費者金融                | Consumer Loans  | 11.6         | 11.3         | 11.0         | 10.6         | 9.9          | 9.6         | 8.7         | 8.4         | 9.9          | 9.6         | 8.7         | 8.4         | 8.4         | 8.4         | 8.4         | 8.4         |
| カードキャッシング            | Cashing by Credit Card  | 5.1          | 4.9          | 4.8          | 4.6          | 4.3          | 4.2         | 4.1         | 4.0         | 4.3          | 4.2         | 4.1         | 4.0         | 4.0         | 4.0         | 4.0         | 4.0         |
| ローンカード               | Loan Card   | 5.6          | 5.5          | 5.3          | 5.1          | 4.7          | 4.5         | 3.8         | 3.6         | 4.7          | 4.5         | 3.8         | 3.6         | 3.6         | 3.6         | 3.6         | 3.6         |
| その他消費者金融             | Other Consumer Loans  | 0.8          | 0.8          | 0.8          | 0.8          | 0.7          | 0.7         | 0.7         | 0.7         | 0.7          | 0.7         | 0.7         | 0.7         | 0.7         | 0.7         | 0.7         | 0.7         |
| その他融資                | Other Loans   | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0         | 0.0         | 0.0         | 0.0          | 0.0         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0         | 0.0         |
| 金融収益                 | Financial Income  | 0.5          | 0.6          | 0.5          | 0.4          | 0.5          | 0.5         | 0.7         | 0.9         | 0.5          | 0.5         | 0.7         | 0.9         | 0.9         | 0.9         | 0.9         | 0.9         |
| その他                  | Others  | 2.3          | 2.2          | 2.3          | 2.2          | 2.2          | 2.0         | 2.1         | 2.1         | 2.2          | 2.0         | 2.1         | 2.1         | 2.1         | 2.1         | 2.1         | 2.1         |
| <b>営業収益</b>          | <b>Operating Revenue</b>  | <b>25.7</b>  | <b>24.7</b>  | <b>24.4</b>  | <b>24.1</b>  | <b>22.0</b>  | <b>21.9</b> | <b>21.2</b> | <b>21.0</b> | <b>22.0</b>  | <b>21.9</b> | <b>21.2</b> | <b>21.0</b> | <b>21.0</b> | <b>21.0</b> | <b>21.0</b> | <b>21.0</b> |
| 販売費及び一般管理費           | Total SG&A  | 25.1         | 21.0         | 20.3         | 19.9         | 25.0         | 19.3        | 18.7        | 17.2        | 25.0         | 19.3        | 18.7        | 17.2        | 17.2        | 17.2        | 17.2        | 17.2        |
| 貸倒引当金繰入額             | Net Provision of Allowance for Bad Debts                            | 9.8          | 7.3          | 4.8          | 6.0          | 6.0          | 6.2         | 5.5         | 4.4         | 6.0          | 6.2         | 5.5         | 4.4         | 4.4         | 4.4         | 4.4         | 4.4         |
| 従業員給料・賞与             | Personnel Expenses  | 2.5          | 2.3          | 2.3          | 2.0          | 2.3          | 2.4         | 2.3         | 2.3         | 2.3          | 2.4         | 2.3         | 2.3         | 2.3         | 2.3         | 2.3         | 2.3         |
| 支払手数料                | Handling Charges  | 4.9          | 4.7          | 4.9          | 4.7          | 4.6          | 4.4         | 4.2         | 3.9         | 4.6          | 4.4         | 4.2         | 3.9         | 3.9         | 3.9         | 3.9         | 3.9         |
| 販売促進費                | Sales Promotion Costs   | 1.6          | 1.1          | 1.1          | 1.1          | 1.5          | 1.2         | 1.1         | 1.4         | 1.5          | 1.2         | 1.1         | 1.4         | 1.4         | 1.4         | 1.4         | 1.4         |
| 賃借料                  | Rent  | 0.7          | 0.5          | 0.6          | 0.5          | 0.5          | 0.5         | 0.5         | 0.5         | 0.5          | 0.5         | 0.5         | 0.5         | 0.5         | 0.5         | 0.5         | 0.5         |
| 減価償却額                | Depreciation and Amortization                                       | 0.7          | 0.9          | 0.8          | 0.9          | 0.8          | 0.8         | 0.8         | 0.7         | 0.8          | 0.8         | 0.8         | 0.7         | 0.7         | 0.7         | 0.7         | 0.7         |
| 通信費                  | Communication Costs   | 0.9          | 0.9          | 0.9          | 0.9          | 0.8          | 0.9         | 0.9         | 0.8         | 0.8          | 0.9         | 0.9         | 0.8         | 0.8         | 0.8         | 0.8         | 0.8         |
| その他                  | Others  | 3.7          | 3.0          | 4.7          | 3.6          | 8.0          | 2.6         | 3.0         | 2.9         | 8.0          | 2.6         | 3.0         | 2.9         | 2.9         | 2.9         | 2.9         | 2.9         |
| 金融費用                 | Financial Expenses  | 1.8          | 1.7          | 1.7          | 1.7          | 1.7          | 1.6         | 1.5         | 1.0         | 1.7          | 1.6         | 1.5         | 1.0         | 1.0         | 1.0         | 1.0         | 1.0         |
| 支払利息                 | Interest Expenses   | 1.7          | 1.7          | 1.7          | 1.7          | 1.5          | 1.1         | 1.1         | 0.8         | 1.5          | 1.1         | 1.1         | 0.8         | 0.8         | 0.8         | 0.8         | 0.8         |
| その他                  | Others  | 0.1          | 0.0          | 0.0          | 0.0          | 0.1          | 0.4         | 0.3         | 0.1         | 0.1          | 0.4         | 0.3         | 0.1         | 0.1         | 0.1         | 0.1         | 0.1         |
| <b>営業費用</b>          | <b>Operating Expenses</b>   | <b>26.9</b>  | <b>22.8</b>  | <b>22.1</b>  | <b>21.7</b>  | <b>26.7</b>  | <b>21.0</b> | <b>20.2</b> | <b>18.2</b> | <b>26.7</b>  | <b>21.0</b> | <b>20.2</b> | <b>18.2</b> | <b>18.2</b> | <b>18.2</b> | <b>18.2</b> | <b>18.2</b> |
| <b>営業利益(損失)</b>      | <b>Operating Income (Loss)</b>                                      | <b>(1.2)</b> | <b>1.9</b>   | <b>2.2</b>   | <b>2.3</b>   | <b>(4.7)</b> | <b>0.8</b>  | <b>1.0</b>  | <b>2.7</b>  | <b>(4.7)</b> | <b>0.8</b>  | <b>1.0</b>  | <b>2.7</b>  | <b>2.7</b>  | <b>2.7</b>  | <b>2.7</b>  | <b>2.7</b>  |
| <b>経常利益(損失)</b>      | <b>Ordinary Income (Loss)</b>                                       | <b>(1.4)</b> | <b>1.9</b>   | <b>2.2</b>   | <b>2.4</b>   | <b>(4.8)</b> | <b>0.8</b>  | <b>1.0</b>  | <b>2.7</b>  | <b>(4.8)</b> | <b>0.8</b>  | <b>1.0</b>  | <b>2.7</b>  | <b>2.7</b>  | <b>2.7</b>  | <b>2.7</b>  | <b>2.7</b>  |
| <b>特別利益(損失)</b>      | <b>Net Extraordinary Profit (Loss)</b>                              | <b>0.0</b>   | <b>(0.7)</b> | <b>(0.5)</b> | <b>(0.2)</b> | <b>0.8</b>   | <b>0.0</b>  | <b>0.1</b>  | <b>0.3</b>  | <b>0.8</b>   | <b>0.0</b>  | <b>0.1</b>  | <b>0.3</b>  | <b>0.3</b>  | <b>0.3</b>  | <b>0.3</b>  | <b>0.3</b>  |
| <b>税引前四半期純利益(損失)</b> | <b>Net Income (Loss) before Income Taxes and Minority Interests</b> | <b>(1.3)</b> | <b>1.1</b>   | <b>1.6</b>   | <b>2.1</b>   | <b>(4.0)</b> | <b>0.8</b>  | <b>1.2</b>  | <b>3.0</b>  | <b>(4.0)</b> | <b>0.8</b>  | <b>1.2</b>  | <b>3.0</b>  | <b>3.0</b>  | <b>3.0</b>  | <b>3.0</b>  | <b>3.0</b>  |
| <b>四半期純利益(損失)</b>    | <b>Net Income (Loss)</b>  | <b>(0.0)</b> | <b>1.1</b>   | <b>1.6</b>   | <b>2.1</b>   | <b>(3.4)</b> | <b>0.8</b>  | <b>1.2</b>  | <b>3.0</b>  | <b>(3.4)</b> | <b>0.8</b>  | <b>1.2</b>  | <b>3.0</b>  | <b>3.0</b>  | <b>3.0</b>  | <b>3.0</b>  | <b>3.0</b>  |

| 利息返還関連        |  | 2008.1-3 |       | 2008.4-6 |       | 2008.7-9 |       | 2008.10-12 |       | 2009.1-3 |       | 2009.4-6 |       | 2009.7-9 |       | 2009.10-12 |       |
|---------------|--|----------|-------|----------|-------|----------|-------|------------|-------|----------|-------|----------|-------|----------|-------|------------|-------|
| 利息返還額         | Amount of Refund for Grey Zone Claim                   | 1.4      | 1.7   | 1.9      | 1.5   | 1.4      | 1.6   | 1.8        | 2.1   | 1.4      | 1.6   | 1.8      | 2.1   | 2.1      | 2.1   | 2.1        | 2.1   |
| 債権放棄額         | Amount of Debt Write-Off                               | 0.6      | 0.7   | 0.8      | 0.6   | 0.5      | 0.6   | 0.7        | 0.8   | 0.5      | 0.6   | 0.7      | 0.8   | 0.8      | 0.8   | 0.8        | 0.8   |
| キャッシュアウト利息返還額 | Amount of Interest Repayment                           | 0.7      | 0.9   | 1.1      | 0.8   | 0.8      | 0.9   | 1.0        | 1.2   | 0.8      | 0.9   | 1.0      | 1.2   | 1.2      | 1.2   | 1.2        | 1.2   |
| 利息返還損失引当金     | Reserve for Losses on Interest Repayment               | 8.6      | 7.5   | 7.7      | 7.1   | 11.0     | 9.4   | 8.3        | 6.8   | 11.0     | 9.4   | 8.3      | 6.8   | 6.8      | 6.8   | 6.8        | 6.8   |
| 利息返還損失引当金繰入額  | Provisions of Reserve for Losses on Interest Repayment | 1.0      | 0.6   | 2.1      | 0.8   | 5.1      | 0.0   | 0.5        | 0.4   | 5.1      | 0.0   | 0.5      | 0.4   | 0.4      | 0.4   | 0.4        | 0.4   |
| 利息返還損失引当金使用額  | Usage of Reserve for Losses on Interest Repayment      | 1.4      | 1.6   | 1.9      | 1.4   | 1.2      | 1.5   | 1.7        | 1.9   | 1.2      | 1.5   | 1.7      | 1.9   | 1.9      | 1.9   | 1.9        | 1.9   |
| 開示請求件数        | Number of Claims                                       | 2,737    | 3,467 | 3,903    | 4,738 | 5,289    | 5,718 | 5,430      | 4,836 | 5,289    | 5,718 | 5,430    | 4,836 | 4,836    | 4,836 | 4,836      | 4,836 |

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

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                                    | 2008.3          | 2008.6          | 2008.9          | 2008.12           | 2009.3          | 2009.6          | 2009.9          | 2009.12           |
|-------------------------------|--|-----------------|-----------------|-----------------|-------------------|-----------------|-----------------|-----------------|-------------------|
| 割賦売掛金                         | Total Installment Receivables                          | 471.8           | 467.8           | 468.5           | 429.3             | 428.4           | 425.4           | 425.5           | 412.7             |
| 総合あっせん                        | Credit Card Shopping (Sogo)                            | 46.6            | 46.2            | 47.7            | 53.6              | 50.0            | 50.1            | 49.4            | 54.2              |
| 個品あっせん                        | Installment Shopping Credit (Kohin)                    | 195.7           | 196.3           | 191.3           | 152.2             | 157.7           | 161.2           | 169.6           | 161.7             |
| オートクレジット                      | Auto Credit  | 37.1            | 43.3            | 46.7            | 36.5              | 48.1            | 55.5            | 69.7            | 67.1              |
| その他ショッピングクレジット                | Other Shopping Credit                                  | 158.5           | 152.9           | 144.6           | 115.6             | 109.6           | 105.7           | 99.9            | 94.6              |
| 融資                            | Total Loans  | 229.4           | 225.2           | 229.3           | 223.4             | 220.5           | 213.9           | 206.4           | 196.6             |
| 消費者金融                         | Consumer Loans   | 217.7           | 214.3           | 214.0           | 207.5             | 203.7           | 195.6           | 188.0           | 177.5             |
| カードキャッシング                     | Cashing by Credit Card                                 | 60.8            | 62.0            | 64.1            | 64.4              | 65.6            | 62.1            | 61.1            | 57.8              |
| ローンカード                        | Loan Card  | 102.3           | 98.7            | 97.8            | 90.0              | 87.5            | 83.4            | 78.2            | 72.8              |
| その他消費者金融                      | Other Consumer Loans                                   | 54.5            | 53.6            | 52.0            | 53.0              | 50.6            | 50.0            | 48.6            | 46.9              |
| その他融資                         | Other Loans  | 11.6            | 10.8            | 15.3            | 15.9              | 16.8            | 18.3            | 18.3            | 19.0              |
| 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  | 654.6           | 652.3           | 648.1           | 634.5             | 628.4           | 619.5           | 610.3           | 604.3             |
| オートクレジット                      | Auto Credit  | 467.4           | 473.5           | 477.2           | 470.7             | 472.5           | 470.3           | 467.4           | 466.6             |
| 信用保証業務によるオフバランス残高             | Off-Balance Receivables in Credit Guarantee Business   | 123.0           | 121.2           | 118.1           | 113.2             | 104.6           | 101.6           | 99.3            | 97.6              |
| その他ショッピングクレジット                | Other Shopping Credit                                  | 90.4            | 84.3            | 78.9            | 74.0              | 68.3            | 64.0            | 60.1            | 56.8              |
| 信用保証業務によるオフバランス残高             | Off-Balance Receivables in Credit Guarantee Business   | 71.3            | 68.4            | 66.1            | 63.8              | 61.1            | 58.2            | 55.7            | 53.9              |
| その他信用保証                       | Others   | 96.7            | 94.4            | 91.9            | 89.6              | 87.6            | 85.1            | 82.7            | 80.8              |
| リース投資資産                       | Leased Investment Assets                               | -               | 9.5             | 8.6             | 7.7               | 7.0             | 6.2             | 5.5             | 4.8               |
| <b>営業債権残高合計</b>               | <b>Total Account Receivables</b>                       | <b>1,126.5</b>  | <b>1,129.6</b>  | <b>1,125.4</b>  | <b>1,071.6</b>    | <b>1,063.8</b>  | <b>1,051.1</b>  | <b>1,041.3</b>  | <b>1,021.8</b>    |
| <b>顧客数</b>                    | <b>Number of Customers (Thousands)</b>                 | <b>2008.3</b>   | <b>2008.6</b>   | <b>2008.9</b>   | <b>2008.12</b>    | <b>2009.3</b>   | <b>2009.6</b>   | <b>2009.9</b>   | <b>2009.12</b>    |
| 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 | 92.4            | 93.8            | 96.9            | 88.5              | 84.8            | 83.9            | 79.5            | 74.6              |
| 個品あっせん                        | Installment Shopping Credit                            | 45.0            | 45.0            | 45.7            | 43.8              | 41.2            | 40.8            | 36.0            | 32.2              |
| 信用保証                          | Credit Guarantee                                       | 47.3            | 48.8            | 51.1            | 44.6              | 43.5            | 43.1            | 43.5            | 42.3              |
| 加盟店数(千店)                      | Number of Merchants                                    | 848.3           | n/a             | 855.7           | n/a               | 874.3           | n/a             | 885.7           | n/a               |
| クレジットカード                      | Credit Card  | 381.4           | n/a             | 383.8           | n/a               | 386.5           | n/a             | 390.3           | n/a               |
| ショッピングクレジット                   | Shopping Credit  | 466.9           | n/a             | 471.9           | n/a               | 487.7           | n/a             | 495.3           | n/a               |
| 有効カード会員数(千人)                  | Available Cardholders                                  | 8,687.0         | 8,581.8         | 8,496.2         | 8,391.1           | 8,366.3         | 8,332.1         | 8,238.9         | 8,171.8           |
| クレジットカード                      | Credit Card  | 8,055.6         | 7,988.4         | 7,950.1         | 7,890.7           | 7,903.3         | 7,899.6         | 7,841.9         | 7,800.1           |
| ローンカード                        | Loan Card  | 631.3           | 593.3           | 546.0           | 500.4             | 462.9           | 432.4           | 396.9           | 371.6             |
| カード新規獲得枚数(千枚)                 | Number of New Card Issuance                            | 248.1           | 221.2           | 169.9           | 172.9             | 208.0           | 242.0           | 174.4           | 176.0             |
| クレジットカード                      | Credit Card  | 245.1           | 218.1           | 167.4           | 170.3             | 205.0           | 239.0           | 171.1           | 174.0             |
| ローンカード                        | Loan Card  | 3.0             | 3.1             | 2.4             | 2.5               | 3.0             | 3.0             | 3.2             | 2.0               |
| 残高有口座数(千人)                    | Number of Active Accounts                              | 591.6           | 587.0           | 581.4           | 572.0             | 555.0           | 549.0           | 542.0           | 529.9             |
| クレジットカードキャッシング                | Cashing by Credit Card                                 | 362.4           | 364.3           | 363.8           | 359.1             | 352.9           | 352.8           | 350.7           | 343.5             |
| ローンカード                        | Loan Card  | 229.1           | 222.6           | 217.5           | 212.8             | 202.1           | 196.1           | 191.3           | 186.4             |
| <b>店舗・チャネル</b>                | <b>Number of Branches and Channels</b>                 | <b>2008.3</b>   | <b>2008.6</b>   | <b>2008.9</b>   | <b>2008.12</b>    | <b>2009.3</b>   | <b>2009.6</b>   | <b>2009.9</b>   | <b>2009.12</b>    |
| 店舗数(箇所)                       | Branches   | 44              | 44              | 44              | 44                | 44              | 44              | 40              | 34                |
| CD台数(千台):                     | CDs(Own and Tie-up) (Thousands)                        | 141             | -               | 142             | -                 | 145             | -               | 145             | -                 |
| <b>平均貸出金利</b>                 | <b>Average Lending Rates</b>                           | <b>2008.1-3</b> | <b>2008.4-6</b> | <b>2008.7-9</b> | <b>2008.10-12</b> | <b>2009.1-3</b> | <b>2009.4-6</b> | <b>2009.7-9</b> | <b>2009.10-12</b> |
| 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) | 24.5%           | 24.3%           | 24.2%           | 24.0%             | 24.0%           | 24.0%           | 23.9%           | 23.8%             |

| 融資残高内訳                        |  | Breakdown of Loan Receivables | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|-------------------------------|--|-------------------------------|--------|--------|--------|---------|--------|--------|--------|---------|
| 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%   |                               | 4.5    | 4.8    | 5.9    | 6.1     | 6.1    | 6.0    | 6.1    | 6.1     |
| ～18.0%                        | ～18.0%   |                               | 32.8   | 35.3   | 37.6   | 38.9    | 38.1   | 39.2   | 39.8   | 39.6    |
| ～20.0%                        | ～20.0%   |                               | 14.2   | 13.7   | 13.4   | 12.9    | 12.0   | 11.5   | 11.0   | 10.5    |
| ～25.0%                        | ～25.0%   |                               | 50.0   | 47.8   | 45.0   | 43.1    | 40.1   | 38.2   | 36.4   | 34.8    |
| ～29.2%                        | ～29.2%   |                               | 101.8  | 97.5   | 93.8   | 89.5    | 85.1   | 81.7   | 78.6   | 74.6    |
| 合計                            | Total  |                               | 203.4  | 199.3  | 195.9  | 190.8   | 181.7  | 176.7  | 172.1  | 165.8   |
| 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%   |                               | 2.2%   | 2.4%   | 3.0%   | 3.2%    | 3.4%   | 3.4%   | 3.6%   | 3.7%    |
| ～18.0%                        | ～18.0%   |                               | 16.1%  | 17.7%  | 19.2%  | 20.4%   | 21.0%  | 22.2%  | 23.1%  | 23.9%   |
| ～20.0%                        | ～20.0%   |                               | 7.0%   | 6.9%   | 6.8%   | 6.8%    | 6.6%   | 6.5%   | 6.4%   | 6.4%    |
| ～25.0%                        | ～25.0%   |                               | 24.6%  | 24.0%  | 23.0%  | 22.6%   | 22.1%  | 21.6%  | 21.2%  | 21.0%   |
| ～29.2%                        | ～29.2%   |                               | 50.0%  | 48.9%  | 47.9%  | 46.9%   | 46.8%  | 46.2%  | 45.7%  | 45.0%   |
| 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                                   |                               | 81.3   | 80.0   | 79.2   | 77.3    | 74.8   | 73.7   | 72.4   | 69.6    |
| ローンカード                        | Loan Card  |                               | 122.1  | 119.2  | 116.7  | 113.4   | 106.8  | 103.0  | 99.6   | 96.1    |
| 合計                            | Total  |                               | 203.4  | 199.3  | 195.9  | 190.8   | 181.7  | 176.7  | 172.1  | 165.8   |
| 延滞残高、比率                       | Balance and Ratio of Delinquent Unsecured Personal Loans |                               |        |        |        |         |        |        |        |         |
| 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  |                               | 203.4  | 199.3  | 195.9  | 190.8   | 181.7  | 176.7  | 172.1  | 165.8   |
| 91～180日延滞残高                   | 91-180 Days Delinquency Amount                           |                               | 4.6    | 5.2    | 4.8    | 4.6     | 4.5    | 5.1    | 4.6    | 4.2     |
| 91～180日延滞比率                   | 91-180 Days Delinquency Ratio                            |                               | 2.3%   | 2.6%   | 2.5%   | 2.4%    | 2.5%   | 2.9%   | 2.7%   | 2.5%    |
| 加重平均借入金利率                     | Weighted Average Funding Rate                            |                               |        |        |        |         |        |        |        |         |
| 期中加重平均                        | During the Fiscal Year                                   |                               | 1.3%   | 1.4%   | 1.4%   | 1.5%    | 1.5%   | 1.5%   | 1.4%   | 1.1%    |
| 期末加重平均                        | As of the Fiscal Year End                                |                               | 1.4%   | 1.4%   | 1.5%   | 1.5%    | 1.4%   | 1.3%   | 1.1%   | 1.0%    |
| 1口座あたり残高(千円)                  | Credit Outstanding Per Account (Thousands of Yen)        |                               |        |        |        |         |        |        |        |         |
| 1口座あたり残高                      | Credit Outstanding Per Account (Thousands of Yen)        |                               | 343.9  | 339.6  | 337.0  | 333.5   | 327.3  | 322.0  | 317.5  | 312.9   |
| クレジットカードキャッシング                | Cashing by Credit Card                                   |                               | 224.4  | 219.7  | 217.7  | 215.2   | 212.1  | 208.9  | 206.5  | 202.8   |
| ローンカード                        | Loan Card  |                               | 532.8  | 535.7  | 536.5  | 533.1   | 528.5  | 525.3  | 520.9  | 515.7   |
| 年齢別残高構成比                      | Balance by Age   |                               |        |        |        |         |        |        |        |         |
| 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  |                               | 10.6%  | 10.1%  | 9.5%   | 9.0%    | 8.8%   | 8.3%   | 7.8%   | 7.4%    |
| <40                           | <40  |                               | 28.7%  | 28.5%  | 28.2%  | 27.9%   | 27.6%  | 27.2%  | 26.9%  | 26.5%   |
| <50                           | <50  |                               | 28.3%  | 28.6%  | 28.9%  | 29.2%   | 29.3%  | 29.6%  | 29.8%  | 30.0%   |
| <60                           | <60  |                               | 22.4%  | 22.5%  | 22.7%  | 22.9%   | 23.0%  | 23.1%  | 23.2%  | 23.3%   |
| >= 60                         | Over 60  |                               | 10.0%  | 10.2%  | 10.7%  | 11.1%   | 11.4%  | 11.8%  | 12.3%  | 12.7%   |
| 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  |                               |        |        |        |         |        |        |        |         |
| 無担保ローン(クレジットカードキャッシング、ローンカード) | Unsecured Loans (Cashing by Credit Card and Loan Card)   |                               |        |        |        |         |        |        |        |         |
| 男性                            | Male   |                               | 62.1%  | 62.2%  | 62.2%  | 62.2%   | 62.5%  | 62.6%  | 62.7%  | 62.7%   |
| 女性                            | Female   |                               | 37.9%  | 37.8%  | 37.8%  | 37.8%   | 37.5%  | 37.4%  | 37.3%  | 37.3%   |
| 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                         |                               |        |        |        |         |        |        |        |         |
| 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                                       |                               | 3.7%   | 3.9%   | 4.0%   | 4.1%    | 4.2%   | 4.4%   | 4.5%   | 4.6%    |
| 10万円以上、30万円未満                 | Over JPY 100K and less than JPY 300K                     |                               | 18.2%  | 18.6%  | 18.9%  | 19.2%   | 19.8%  | 20.2%  | 20.6%  | 20.9%   |
| 30万円以上、50万円未満                 | Over JPY 300K and less than JPY 500K                     |                               | 29.9%  | 29.9%  | 29.6%  | 29.7%   | 29.5%  | 29.4%  | 29.3%  | 29.3%   |
| 50万円以上、100万円未満                | Over JPY 500K and less than JPY 1M                       |                               | 29.7%  | 29.2%  | 29.2%  | 28.7%   | 28.3%  | 28.0%  | 27.7%  | 27.3%   |
| 100万円以上                       | Over JPY 1M  |                               | 18.5%  | 18.4%  | 18.3%  | 18.3%   | 18.2%  | 18.1%  | 17.9%  | 17.9%   |
| 合計                            | Total  |                               | 100.0% | 100.0% | 100.0% | 100.0%  | 100.0% | 100.0% | 100.0% | 100.0%  |



| 連結損益計算書              | Consolidated Statements of Income                               | 2008.1-3   | 2008.4-6   | 2008.7-9   | 2008.10-12 | 2009.1-3     | 2009.4-6     | 2009.7-9   | 2009.10-12   |
|----------------------|---|------------|------------|------------|------------|--------------|--------------|------------|--------------|
| 資金運用収益               | Total Interest Income   | 6.9        | 6.4        | 5.9        | 5.5        | 4.9          | 4.7          | 4.3        | 4.0          |
| 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   | -          | 0.0        | 0.0        | 0.0        | 0.0          | 0.0          | -          | -            |
| その他経常収益              | Other Ordinary Income   | 0.0        | 0.0        | 0.0        | 0.0        | 0.0          | 0.0          | 0.0        | 0.0          |
| <b>経常収益</b>          | <b>Ordinary Income</b>  | <b>7.0</b> | <b>6.4</b> | <b>6.0</b> | <b>5.6</b> | <b>4.9</b>   | <b>4.7</b>   | <b>4.3</b> | <b>4.1</b>   |
| 資金調達費用               | Total Interest Expenses   | 0.4        | 0.4        | 1.0        | 0.4        | 0.3          | 0.3          | 0.3        | 0.3          |
| 役務取引等費用              | Fees and Commissions Expenses                                   | 0.2        | 0.2        | 0.2        | 0.2        | 0.2          | 0.2          | 0.2        | 0.2          |
| その他業務費用              | Other Business Expenses   | 0.0        | -          | 0.0        | 0.0        | 0.0          | 0.0          | 0.0        | 0.0          |
| 営業経費                 | Total General and Administrative Expenses                       | 2.5        | 2.8        | 2.7        | 2.8        | 2.3          | 2.2          | 2.1        | 1.8          |
| その他経常費用              | Other Ordinary Expenses   | 2.5        | 1.0        | 1.8        | 1.4        | 5.8          | 6.1          | (1.0)      | 1.3          |
| 貸倒引当金繰入額             | Provision of Reserve for Loan Losses                            | 1.0        | 0.7        | 1.6        | (0.4)      | 1.3          | 1.1          | (5.3)      | 1.3          |
| その他                  | Others  | 1.5        | 0.3        | 0.2        | 1.9        | 4.5          | 5.0          | 4.3        | 0.0          |
| <b>経常費用</b>          | <b>Ordinary Expenses</b>  | <b>5.8</b> | <b>4.6</b> | <b>5.9</b> | <b>5.0</b> | <b>8.8</b>   | <b>9.0</b>   | <b>1.6</b> | <b>3.9</b>   |
| <b>経常利益(損失)</b>      | <b>Net Ordinary Income (Loss)</b>                               | <b>1.2</b> | <b>1.7</b> | <b>0.0</b> | <b>0.5</b> | <b>(3.8)</b> | <b>(4.2)</b> | <b>2.6</b> | <b>0.1</b>   |
| 特別利益                 | Special Gains   | 0.3        | 0.3        | 0.2        | 0.3        | 0.2          | 0.3          | 0.2        | 0.2          |
| 特別損失                 | Special Losses  | 0.4        | 0.0        | 0.0        | 0.2        | 0.5          | 0.1          | 1.5        | 0.6          |
| <b>税引前四半期純利益(損失)</b> | <b>Income (Loss) before Income Taxes and Minority Interests</b> | <b>1.1</b> | <b>2.1</b> | <b>0.3</b> | <b>0.6</b> | <b>(4.1)</b> | <b>(4.0)</b> | <b>1.4</b> | <b>(0.1)</b> |
| 税金                   | Income Taxes (Benefit)  | 0.3        | 0.3        | 0.0        | 0.3        | 0.2          | 0.1          | 0.1        | 0.1          |
| 少数株主利益               | Minority Interests in Net Income of Subsidiaries                | -          | -          | -          | -          | -            | -            | -          | -            |
| <b>四半期純利益(損失)</b>    | <b>Net Income (Loss)</b>  | <b>0.8</b> | <b>1.7</b> | <b>0.2</b> | <b>0.3</b> | <b>(4.3)</b> | <b>(4.1)</b> | <b>1.3</b> | <b>(0.2)</b> |

| 連結貸借対照表            | Consolidated Balance Sheets               | 2008.3       | 2008.6       | 2008.9       | 2008.12      | 2009.3       | 2009.6      | 2009.9      | 2009.12     |
|--------------------|---|--------------|--------------|--------------|--------------|--------------|-------------|-------------|-------------|
| <b>資産の部:</b>       | <b>Assets:</b>                            |              |              |              |              |              |             |             |             |
| 現金預け金              | Cash and Due from Banks                   | 10.8         | 12.9         | 12.3         | 7.0          | 5.9          | 5.5         | 3.8         | 3.6         |
| 有価証券               | Securities                                | 0.5          | 0.5          | 0.4          | 0.5          | 0.4          | 0.5         | 0.4         | 0.4         |
| 貸出金                | Loans and Bills Discounted                | 130.8        | 121.4        | 114.3        | 107.2        | 102.2        | 96.2        | 91.3        | 86.2        |
| その他資産              | Other Assets                              | 6.4          | 4.8          | 3.9          | 4.1          | 3.2          | 3.1         | 3.0         | 4.0         |
| 有形固定資産             | Premises and Equipment                    | 7.1          | 7.9          | 7.7          | 7.3          | 7.1          | 6.8         | 5.7         | 5.6         |
| 無形固定資産             | Intangible Assets                         | 1.8          | 1.9          | 1.7          | 1.6          | 1.7          | 1.8         | 1.8         | 1.7         |
| 繰延税金資産             | Deferred Tax Assets                       | 3.1          | 2.7          | 2.4          | 2.1          | 1.8          | 1.7         | 1.5         | 1.4         |
| 貸倒引当金              | Reserve for Credit Losses                 | (26.7)       | (24.6)       | (23.6)       | (20.4)       | (19.4)       | (18.4)      | (10.9)      | (10.3)      |
| <b>資産の部合計</b>      | <b>Total Assets</b>                       | <b>134.2</b> | <b>127.8</b> | <b>119.4</b> | <b>109.5</b> | <b>103.1</b> | <b>97.2</b> | <b>96.8</b> | <b>92.7</b> |
| <b>負債及び純資産</b>     | <b>Liabilities and Equity</b>             |              |              |              |              |              |             |             |             |
| <b>負債の部:</b>       | <b>Liabilities:</b>                       |              |              |              |              |              |             |             |             |
| コマースャル・ペーパー        | Commercial Paper                          | -            | -            | -            | -            | -            | -           | -           | -           |
| 借入金                | Borrowed Money                            | 61.9         | 68.1         | 61.7         | 60.4         | 58.0         | 55.8        | 54.7        | 58.4        |
| 社債                 | Corporate Bonds                           | 19.8         | 9.8          | 11.8         | 4.9          | 4.9          | 5.4         | 4.9         | 0.0         |
| その他負債              | Other Liabilities                         | 3.6          | 3.1          | 2.3          | 2.1          | 2.0          | 1.9         | 2.5         | 3.6         |
| 利息返還損失引当金          | Reserve for Losses on Interest Repayments | 30.6         | 26.8         | 23.0         | 21.3         | 21.7         | 21.8        | 21.2        | 17.5        |
| 繰延税金負債             | Deferred Tax Liabilities                  | 0.7          | 0.7          | 0.3          | 0.3          | 0.3          | 0.2         | 0.2         | 0.2         |
| <b>負債の部合計</b>      | <b>Total Liabilities</b>                  | <b>117.1</b> | <b>108.8</b> | <b>99.6</b>  | <b>89.3</b>  | <b>87.3</b>  | <b>85.5</b> | <b>83.8</b> | <b>80.0</b> |
| <b>純資産の部:</b>      | <b>Equity:</b>                            |              |              |              |              |              |             |             |             |
| 株主資本合計             | Total Shareholders' Equity                | 17.7         | 19.5         | 19.8         | 20.2         | 15.8         | 11.7        | 13.0        | 12.7        |
| 資本金                | Capital Stock                             | 16.7         | 16.7         | 16.7         | 16.7         | 16.7         | 16.7        | 16.7        | 16.7        |
| <b>純資産の部合計</b>     | <b>Total Equity</b>                       | <b>17.1</b>  | <b>19.0</b>  | <b>19.8</b>  | <b>20.1</b>  | <b>15.8</b>  | <b>11.6</b> | <b>13.0</b> | <b>12.7</b> |
| <b>負債及び純資産の部合計</b> | <b>Total Liabilities and Equity</b>       | <b>134.2</b> | <b>127.8</b> | <b>119.4</b> | <b>109.5</b> | <b>103.1</b> | <b>97.2</b> | <b>96.8</b> | <b>92.7</b> |

| 利息返還関連        | Grey Zone Related Information                          | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|---------------|--|----------|----------|----------|------------|----------|----------|----------|------------|
| 利息返還額         | Amount of Refund for Grey Zone Claim                   | 3.6      | 3.9      | 3.7      | 3.6        | 3.9      | 4.4      | 4.5      | 3.6        |
| 債権放棄額         | Amount of Debt Write-Off                               | 1.4      | 1.5      | 1.4      | 1.3        | 1.3      | 1.5      | 1.3      | 1.0        |
| キャッシュアウト利息返還額 | Amount of Interest Repayment                           | 2.1      | 2.3      | 2.3      | 2.3        | 2.6      | 2.9      | 3.1      | 2.5        |
| 利息返還損失引当金     | Reserve for Losses on Interest Repayment               | 30.6     | 26.8     | 23.0     | 21.3       | 21.7     | 21.8     | 21.2     | 17.5       |
| 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      | 1.9        | 4.4      | 4.5      | 3.9      | 0.0        |
| 利息返還損失引当金使用額  | Usage of Reserve for Losses on Interest Repayment      | 3.6      | 3.9      | 3.7      | 3.6        | 3.9      | 4.4      | 4.5      | 3.6        |
| 開示請求件数        | Number of Claims                                       | 10,256   | 9,829    | 8,672    | 10,077     | 10,373   | 9,276    | 7,746    | 7,520      |

## シンキ開示のデータ

## Shinki Data Disclosed by Shinki

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

| 貸付金残高        | Loan Receivables              | 2008.3       | 2008.6       | 2008.9       | 2008.12      | 2009.3       | 2009.6      | 2009.9      | 2009.12     |
|--------------|-------------------------------|--------------|--------------|--------------|--------------|--------------|-------------|-------------|-------------|
| 消費者向け貸付      | Total Consumer Loans          | 95.0         | 88.7         | 84.1         | 80.0         | 77.2         | 73.8        | 70.8        | 67.4        |
| 無担保ローン       | Unsecured Loans               | 94.4         | 88.2         | 83.6         | 79.6         | 76.8         | 73.4        | 70.4        | 67.1        |
| 有担保ローン       | Secured Loans                 | 0.5          | 0.4          | 0.4          | 0.4          | 0.4          | 0.3         | 0.3         | 0.3         |
| 事業者向け貸付      | Total Business Loans          | 35.6         | 32.5         | 30.0         | 27.0         | 24.8         | 22.2        | 20.3        | 18.6        |
| 証書貸付         | Loans on Deeds                | 0.2          | 0.1          | 0.1          | 0.1          | 0.1          | 0.1         | 0.0         | 0.0         |
| ノーローンビジネス    | NOLOAN Business               | 35.3         | 32.2         | 29.8         | 26.8         | 24.6         | 22.0        | 20.2        | 18.5        |
| 有担保貸付        | Secured Loans                 | 0.0          | 0.0          | 0.0          | 0.0          | 0.0          | 0.0         | 0.0         | 0.0         |
| <b>貸付金合計</b> | <b>Total Loan Receivables</b> | <b>130.6</b> | <b>121.2</b> | <b>114.1</b> | <b>107.1</b> | <b>102.0</b> | <b>96.0</b> | <b>91.1</b> | <b>86.0</b> |

| 顧客数(千人)     | Number of Customers (Thousands)    | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|-------------|------------------------------------|--------|--------|--------|---------|--------|--------|--------|---------|
| 顧客数(千人)     | Number of Customers                | 252.9  | 241.0  | 233.8  | 226.6   | 221.8  | 212.9  | 203.8  | 192.3   |
| 新規獲得顧客数(千件) | Number of Newly Acquired Customers | 8.8    | 8.6    | 11.5   | 13.2    | 12.4   | 11.5   | 8.9    | 7.7     |

| 店舗・チャネル    | Number of Branches and Channels | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|------------|---------------------------------|--------|--------|--------|---------|--------|--------|--------|---------|
| 無人店舗数(箇所)  | Unmanned Branches               | 445    | 418    | 416    | 349     | 317    | 317    | 227    | 88      |
| ATM台数:     | ATMs:                           |        |        |        |         |        |        |        |         |
| 自社分(台)     | Own                             | 446    | 419    | 416    | 349     | 321    | 321    | 230    | 89      |
| 提携分(千台)    | Tie-up (Thousands)              | 47.0   | 47.2   | 50.5   | 51.1    | 52.2   | 52.8   | 53.6   | 55.3    |
| 自動契約機台数(台) | Automated Contract Machines     | 458    | 432    | 430    | 369     | 349    | 349    | 258    | 107     |

| 成約率            | Approval Rate                              | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|----------------|--|----------|----------|----------|------------|----------|----------|----------|------------|
| 申込数(ノーローン)(千件) | Number of Application (NOLOAN) (Thousands) | 49.0     | 47.6     | 47.9     | 52.3       | 55.6     | 58.1     | 52.4     | 44.4       |
| 成約率(ノーローン)     | Approval Rate (NOLOAN)                     | 18.1%    | 18.2%    | 24.2%    | 25.2%      | 22.4%    | 19.8%    | 17.1%    | 17.4%      |

| 加重平均約定金利(単体)    | Weighted Average Loan Interest Rate (Non-Consolidated) | 2008.3       | 2008.6       | 2008.9       | 2008.12      | 2009.3       | 2009.6       | 2009.9       | 2009.12      |
|-----------------|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>加重平均約定金利</b> | <b>Weighted Average Loan Interest Rate</b>             | <b>24.4%</b> | <b>24.1%</b> | <b>23.7%</b> | <b>23.2%</b> | <b>22.8%</b> | <b>22.4%</b> | <b>21.9%</b> | <b>21.5%</b> |
| 消費者向け           | Consumer Loans   | 24.9%        | 24.6%        | 24.1%        | 23.6%        | 23.1%        | 22.6%        | 22.1%        | 21.7%        |
| 無担保ローン          | Unsecured Loans  | 25.0%        | 24.6%        | 24.2%        | 23.7%        | 23.2%        | 22.7%        | 22.2%        | 21.7%        |
| 有担保ローン          | Secured Loans  | 13.8%        | 13.7%        | 13.7%        | 13.7%        | 13.6%        | 13.5%        | 13.4%        | 13.2%        |
| 事業者向け           | Business Loans   | 23.0%        | 22.7%        | 22.4%        | 22.1%        | 21.8%        | 21.5%        | 21.3%        | 21.0%        |
| 証書貸付            | Loans on Deeds   | 22.3%        | 22.7%        | 22.9%        | 23.0%        | 23.1%        | 23.3%        | 23.4%        | 23.5%        |
| ノーローンビジネス       | NOLOAN Business  | 23.0%        | 22.7%        | 22.4%        | 22.1%        | 21.8%        | 21.6%        | 21.3%        | 21.0%        |
| 有担保貸付           | Secured Loans  | 12.8%        | 11.4%        | 11.4%        | 11.5%        | 11.5%        | 11.5%        | 11.5%        | 11.5%        |

| 貸出金利帯別残高      | Breakdown of Loans by Lending Rates | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|---------------|-------------------------------------|--------|--------|--------|---------|--------|--------|--------|---------|
| <b>無担保ローン</b> | <b>Unsecured Customer Loans</b>     |        |        |        |         |        |        |        |         |
| 残高:           | Outstanding:                        |        |        |        |         |        |        |        |         |
| ~ 15%         | ~ 15%                               | 11.4   | 11.1   | 10.5   | 10.0    | 9.7    | 9.7    | 10.1   | 10.1    |
| ~ 18%         | ~ 18%                               | 19.8   | 21.4   | 23.8   | 26.3    | 29.1   | 31.1   | 32.2   | 32.4    |
| ~ 20%         | ~ 20%                               | 0.0    | 0.0    | 0.0    | 0.0     | 0.0    | 0.0    | 0.0    | 0.0     |
| ~ 25%         | ~ 25%                               | 11.1   | 10.0   | 9.1    | 8.3     | 7.5    | 6.6    | 5.8    | 5.2     |
| ~ 29.2%       | ~ 29.2%                             | 52.0   | 45.5   | 40.0   | 34.9    | 30.4   | 25.9   | 22.2   | 19.2    |
| 合計            | Total                               | 94.4   | 88.2   | 83.6   | 79.6    | 76.8   | 73.4   | 70.4   | 67.1    |
| 比率:           | Ratios:                             |        |        |        |         |        |        |        |         |
| ~ 15%         | ~ 15%                               | 12.2%  | 12.6%  | 12.6%  | 12.6%   | 12.7%  | 13.3%  | 14.4%  | 15.1%   |
| ~ 18%         | ~ 18%                               | 21.0%  | 24.3%  | 28.6%  | 33.1%   | 38.0%  | 42.4%  | 45.8%  | 48.3%   |
| ~ 20%         | ~ 20%                               | 0.0%   | 0.0%   | 0.0%   | 0.0%    | 0.0%   | 0.0%   | 0.0%   | 0.0%    |
| ~ 25%         | ~ 25%                               | 11.8%  | 11.4%  | 11.0%  | 10.5%   | 9.8%   | 9.0%   | 8.3%   | 7.9%    |
| ~ 29.2%       | ~ 29.2%                             | 55.1%  | 51.6%  | 47.8%  | 43.8%   | 39.6%  | 35.3%  | 31.5%  | 28.7%   |
| 合計            | Total                               | 100.0% | 100.0% | 100.0% | 100.0%  | 100.0% | 100.0% | 100.0% | 100.0%  |

| 延滞残高、比率       | Balance and Ratio of Delinquent                       | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|---------------|---|--------|--------|--------|---------|--------|--------|--------|---------|
| <b>無担保ローン</b> | <b>Unsecured Customer Loans</b>                       |        |        |        |         |        |        |        |         |
| 残高(固定化債権を含む)  | Outstanding (including Long-Term Accounts Receivable) | 94.5   | 88.3   | 83.7   | 79.6    | 76.8   | 73.5   | 70.5   | 67.1    |
| 91~180日延滞残高   | 91-180 Days Delinquency Amount                        | 2.2    | 2.2    | 2.0    | 2.0     | 1.9    | 2.1    | 2.0    | 1.8     |
| 91~180日延滞比率   | 91-180 Days Delinquency Ratio                         | 2.4%   | 2.6%   | 2.5%   | 2.5%    | 2.5%   | 2.9%   | 2.8%   | 2.7%    |

| 加重平均借入金利(単体) | Weighted Average Funding Rate (Non-Consolidated) | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|--------------|--|--------|--------|--------|---------|--------|--------|--------|---------|
| 期中加重平均       | During the Fiscal Year                           | 1.8%   | 2.1%   | 2.1%   | 2.2%    | 2.2%   | 2.2%   | 2.3%   | 2.5%    |
| 期末加重平均       | As of the Fiscal Year End                        | 1.9%   | 2.2%   | 2.2%   | 2.3%    | 2.3%   | 2.2%   | 2.3%   | 2.6%    |



| 年齢別残高構成比              | Balance by Age                              | 2008.3        | 2008.6        | 2008.9        | 2008.12        | 2009.3        | 2009.6        | 2009.9        | 2009.12        |
|-----------------------|---|---------------|---------------|---------------|----------------|---------------|---------------|---------------|----------------|
| <b>無担保ローン</b>         | <b>Unsecured Customer Loans</b>             |               |               |               |                |               |               |               |                |
| <30                   | <30   | 14.0%         | 13.8%         | 13.5%         | 13.3%          | 13.1%         | 12.9%         | 12.6%         | 12.3%          |
| <40                   | <40   | 31.9%         | 31.8%         | 31.8%         | 31.7%          | 31.5%         | 31.3%         | 31.2%         | 31.1%          |
| <50                   | <50   | 26.1%         | 26.4%         | 26.8%         | 27.1%          | 27.6%         | 28.2%         | 28.8%         | 29.4%          |
| <60                   | <60   | 19.3%         | 19.3%         | 19.1%         | 19.1%          | 19.0%         | 18.8%         | 18.6%         | 18.5%          |
| >= 60                 | Over 60                                     | 8.8%          | 8.8%          | 8.9%          | 8.8%           | 8.9%          | 8.7%          | 8.8%          | 8.7%           |
| 合計                    | Total                                       | 100.0%        | 100.0%        | 100.0%        | 100.0%         | 100%          | 100%          | 100.0%        | 100.0%         |
| <b>性別、既婚・未婚別残高構成比</b> | <b>Balance by Gender and Marital Status</b> | <b>2008.3</b> | <b>2008.6</b> | <b>2008.9</b> | <b>2008.12</b> | <b>2009.3</b> | <b>2009.6</b> | <b>2009.9</b> | <b>2009.12</b> |
| <b>無担保ローン</b>         | <b>Unsecured Customer Loans</b>             |               |               |               |                |               |               |               |                |
| 男性独身                  | Single male                                 | 38.2%         | 38.6%         | 38.9%         | 39.1%          | 39.4%         | 39.7%         | 40.8%         | 39.8%          |
| 男性既婚                  | Married male                                | 30.6%         | 30.8%         | 31.5%         | 32.4%          | 33.5%         | 34.7%         | 31.9%         | 37.0%          |
| 女性独身                  | Single female                               | 13.6%         | 13.5%         | 13.3%         | 13.0%          | 12.6%         | 12.2%         | 13.0%         | 11.5%          |
| 女性既婚                  | Married female                              | 17.7%         | 17.1%         | 16.3%         | 15.4%          | 14.5%         | 13.5%         | 14.3%         | 11.7%          |
| 合計                    | Total                                       | 100.0%        | 100.0%        | 100.0%        | 100.0%         | 100.0%        | 100.0%        | 100%          | 100.0%         |
| <b>実行残高別残高構成比</b>     | <b>Balance by Amount of Origination</b>     | <b>2008.3</b> | <b>2008.6</b> | <b>2008.9</b> | <b>2008.12</b> | <b>2009.3</b> | <b>2009.6</b> | <b>2009.9</b> | <b>2009.12</b> |
| <b>無担保ローン</b>         | <b>Unsecured Customer Loans</b>             |               |               |               |                |               |               |               |                |
| 10万円未満                | Less than JPY 100K                          | 2.3%          | 2.4%          | 2.5%          | 2.7%           | 2.9%          | 3.0%          | 3.1%          | 3.0%           |
| 10万円以上、30万円未満         | Over JPY 100K and less than JPY 300K        | 14.6%         | 16.1%         | 17.7%         | 18.5%          | 19.0%         | 19.3%         | 19.0%         | 18.9%          |
| 30万円以上、50万円未満         | Over JPY 300K and less than JPY 500K        | 30.8%         | 30.5%         | 30.5%         | 31.4%          | 32.5%         | 33.4%         | 33.6%         | 33.9%          |
| 50万円以上、100万円未満        | Over JPY 500K and less than JPY 1M          | 37.9%         | 36.7%         | 35.4%         | 34.0%          | 32.8%         | 32.0%         | 31.7%         | 31.3%          |
| 100万円以上               | Over JPY 1M                                 | 14.3%         | 14.3%         | 13.9%         | 13.4%          | 12.8%         | 12.3%         | 12.5%         | 12.9%          |
| 合計                    | Total                                       | 100.0%        | 100.0%        | 100.0%        | 100.0%         | 100.0%        | 100.0%        | 100.0%        | 100.0%         |
| <b>年収別残高構成比</b>       | <b>Balance by Annual Income</b>             | <b>2008.3</b> | <b>2008.6</b> | <b>2008.9</b> | <b>2008.12</b> | <b>2009.3</b> | <b>2009.6</b> | <b>2009.9</b> | <b>2009.12</b> |
| <b>無担保ローン</b>         | <b>Unsecured Customer Loans</b>             |               |               |               |                |               |               |               |                |
| 年収2百万円未満              | Less than JPY 2M                            | 18.2%         | 17.7%         | 16.9%         | 15.9%          | 15.0%         | 14.1%         | 13.4%         | 12.9%          |
| 年収2百万円以上、5百万円未満       | Over JPY 2M and less than JPY 5M            | 56.1%         | 56.5%         | 56.8%         | 57.1%          | 57.1%         | 57.3%         | 57.0%         | 56.8%          |
| 年収5百万円以上、7百万円未満       | Over JPY 5M and less than JPY 7M            | 17.1%         | 17.2%         | 17.5%         | 17.8%          | 18.2%         | 18.5%         | 18.9%         | 19.1%          |
| 年収7百万円以上              | Over JPY 7M                                 | 8.6%          | 8.6%          | 8.9%          | 9.2%           | 9.7%          | 10.1%         | 10.7%         | 11.3%          |
| 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                               | 2008.1-3     | 2008.4-6    | 2008.7-9    | 2008.10-12  | 2009.1-3     | 2009.4-6    | 2009.7-9    | 2009.10-12  |
|----------------------|---|--------------|-------------|-------------|-------------|--------------|-------------|-------------|-------------|
| 資金運用収益               | Total Interest Income   | 0.6          | 0.6         | 0.7         | 0.7         | 0.5          | 0.3         | 0.3         | 0.3         |
| 役務取引等収益              | Fees and Commissions Income                                     | 0.3          | 0.3         | 0.2         | 0.2         | 0.2          | 0.1         | 0.1         | 0.1         |
| その他業務収益              | Other Business Income   | 42.8         | 43.4        | 43.4        | 38.2        | 34.5         | 32.0        | 31.8        | 30.5        |
| その他経常収益              | Other Ordinary Income   | 0.1          | 0.0         | 0.0         | 0.0         | 0.0          | 0.0         | 0.0         | 0.0         |
| <b>経常収益</b>          | <b>Ordinary Income</b>  | <b>43.9</b>  | <b>44.5</b> | <b>44.4</b> | <b>39.2</b> | <b>35.3</b>  | <b>32.6</b> | <b>32.3</b> | <b>31.0</b> |
| 資金調達費用               | Total Interest Expenses   | 1.5          | 1.4         | 1.4         | 1.4         | 1.4          | 1.3         | 1.3         | 1.3         |
| 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   | 36.5         | 36.2        | 37.3        | 32.1        | 28.7         | 26.3        | 26.5        | 25.2        |
| 営業経費                 | Total General and Administrative Expenses                       | 2.9          | 3.0         | 3.0         | 2.1         | 2.0          | 1.9         | 2.0         | 1.9         |
| その他経常費用              | Other Ordinary Expenses   | 3.1          | 2.1         | 2.5         | 0.0         | 4.5          | 2.0         | 1.5         | 0.7         |
| 貸倒引当金繰入額             | Provision of Reserve for Loan Losses                            | 1.7          | 1.4         | 2.1         | (0.6)       | 3.9          | 2.0         | 1.2         | 0.3         |
| その他                  | Others  | 1.4          | 0.6         | 0.4         | 0.5         | 0.6          | 0.0         | 0.2         | 0.4         |
| <b>経常費用</b>          | <b>Ordinary Expenses</b>  | <b>44.2</b>  | <b>42.8</b> | <b>44.4</b> | <b>35.8</b> | <b>36.7</b>  | <b>31.8</b> | <b>31.4</b> | <b>29.3</b> |
| <b>経常利益(損失)</b>      | <b>Net Ordinary Income (Loss)</b>                               | <b>(0.3)</b> | <b>1.6</b>  | <b>0.0</b>  | <b>3.3</b>  | <b>(1.4)</b> | <b>0.7</b>  | <b>0.9</b>  | <b>1.7</b>  |
| 特別利益                 | Special Gains   | 0.0          | 0.2         | 10.9        | (0.1)       | 0.0          | -           | 0.0         | 0.0         |
| 特別損失                 | Special Losses  | 0.0          | 0.0         | 0.0         | 0.2         | 0.8          | 0.0         | 0.0         | 0.0         |
| <b>税引前四半期純利益(損失)</b> | <b>Income (Loss) before Income Taxes and Minority Interests</b> | <b>(0.2)</b> | <b>1.9</b>  | <b>10.9</b> | <b>2.9</b>  | <b>(2.2)</b> | <b>0.7</b>  | <b>0.9</b>  | <b>1.6</b>  |
| 税金                   | Income Taxes (Benefit)  | (0.3)        | (1.9)       | 0.2         | 0.5         | 0.9          | 0.0         | 0.1         | 0.0         |
| 少数株主利益               | Minority Interests in Net Income of Subsidiaries                | -            | -           | 0.0         | 0.0         | 0.0          | 0.0         | 0.0         | 0.0         |
| <b>四半期純利益(損失)</b>    | <b>Net Income (Loss)</b>  | <b>0.0</b>   | <b>3.8</b>  | <b>10.6</b> | <b>2.3</b>  | <b>(3.1)</b> | <b>0.7</b>  | <b>0.7</b>  | <b>1.6</b>  |

| 連結貸借対照表              | Consolidated Balance Sheets                    | 2008.3       | 2008.6       | 2008.9       | 2008.12      | 2009.3       | 2009.6       | 2009.9       | 2009.12      |
|----------------------|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| <b>資産の部:</b>         | <b>Assets:</b>                                 |              |              |              |              |              |              |              |              |
| 現金預け金                | Cash and Due from Banks                        | 8.2          | 2.9          | 43.7         | 39.7         | 41.7         | 48.9         | 59.1         | 72.4         |
| 有価証券                 | Securities                                     | 7.6          | 8.6          | 7.6          | 7.0          | 7.0          | 7.4          | 7.5          | 7.5          |
| 貸出金                  | Loans and Bills Discounted                     | 26.5         | 24.0         | 41.5         | 42.7         | 36.0         | 35.5         | 33.3         | 35.0         |
| リース債権及びリース投資資産       | Lease Receivables and Leased Investment Assets |              | 250.3        | 253.0        | 242.1        | 232.0        | 227.6        | 223.5        | 216.9        |
| その他資産                | Other Assets                                   | 212.2        | 199.5        | 195.4        | 184.9        | 167.0        | 154.4        | 148.7        | 138.7        |
| 割賦売掛金                | Installment Sales Credit                       | 184.7        | 170.7        | 166.7        | 157.2        | 143.3        | 130.5        | 126.6        | 117.9        |
| 有形固定資産               | Premises and Equipment                         | 264.7        | 42.0         | 10.2         | 11.0         | 10.0         | 9.7          | 17.6         | 16.6         |
| 無形固定資産               | Intangible Assets                              | 41.3         | 3.0          | 3.6          | 2.6          | 2.4          | 2.1          | 2.0          | 1.8          |
| 繰延税金資産               | Deferred Tax Assets                            | 0.9          | 3.0          | 3.2          | 2.9          | 2.3          | 2.4          | 2.4          | 2.4          |
| 貸倒引当金                | Reserve for Credit Losses                      | (10.3)       | (5.9)        | (7.0)        | (5.1)        | (7.2)        | (6.9)        | (7.0)        | (7.8)        |
| <b>資産の部合計</b>        | <b>Total Assets</b>                            | <b>560.8</b> | <b>535.6</b> | <b>563.4</b> | <b>538.9</b> | <b>498.5</b> | <b>486.4</b> | <b>496.8</b> | <b>493.0</b> |
| <b>負債及び純資産</b>       | <b>Liabilities and Equity</b>                  |              |              |              |              |              |              |              |              |
| <b>負債の部:</b>         | <b>Liabilities:</b>                            |              |              |              |              |              |              |              |              |
| コマーシャル・ペーパー          | Commercial Paper                               | -            | -            | -            | -            | -            | -            | -            | -            |
| 借入金                  | Borrowed Money                                 | 413.0        | 368.0        | 388.5        | 391.0        | 398.1        | 381.0        | 388.0        | 387.1        |
| 短期社債                 | Short-Term Corporate Bonds                     | 30.0         | 54.0         | 36.5         | 15.0         | 1.0          | 9.0          | 13.5         | 14.0         |
| 社債                   | Corporate Bonds                                | 10.0         | 10.0         | 10.0         | 10.0         | 7.3          | 7.3          | -            | -            |
| その他負債                | Other Liabilities                              | 58.5         | 50.4         | 65.1         | 57.9         | 42.2         | 38.2         | 43.2         | 38.4         |
| 繰延税金負債               | Deferred Tax Liabilities                       | 0.3          | 0.4          | 0.1          | -            | 0.0          | 0.1          | 0.1          | 0.1          |
| <b>負債の部合計</b>        | <b>Total Liabilities</b>                       | <b>514.5</b> | <b>485.3</b> | <b>502.9</b> | <b>476.2</b> | <b>451.2</b> | <b>438.0</b> | <b>447.4</b> | <b>442.1</b> |
| <b>純資産の部</b>         | <b>Equity:</b>                                 |              |              |              |              |              |              |              |              |
| 株主資本合計               | Total Shareholders' Equity                     | 45.8         | 49.6         | 60.3         | 62.6         | 47.4         | 48.1         | 48.9         | 50.5         |
| 資本金                  | Capital Stock                                  | 24.3         | 24.3         | 24.3         | 24.3         | 24.3         | 24.3         | 24.3         | 24.3         |
| <b>純資産の部合計</b>       | <b>Total Equity</b>                            | <b>46.2</b>  | <b>50.3</b>  | <b>60.5</b>  | <b>62.6</b>  | <b>47.3</b>  | <b>48.4</b>  | <b>49.3</b>  | <b>50.8</b>  |
| <b>負債の部及び純資産の部合計</b> | <b>Total Liabilities and Equity</b>            | <b>560.8</b> | <b>535.6</b> | <b>563.4</b> | <b>538.9</b> | <b>498.5</b> | <b>486.4</b> | <b>496.8</b> | <b>493.0</b> |

## Section 5. 新生銀行 単体財務関連データ

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

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

| 単体損益の概要              | Results of Operations (Non-Consolidated)                   | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|----------------------|--|----------|----------|----------|------------|----------|----------|----------|------------|
| <b>業務粗利益</b>         | <b>Total Gross Business Profit (Loss)</b>                  | 34.6     | 24.2     | 6.5      | 4.3        | (22.0)   | 27.8     | 25.3     | 29.1       |
| 資金利益                 | Net Interest Income  | 37.0     | 20.1     | 17.6     | 19.2       | 36.8     | 14.6     | 14.3     | 18.3       |
| 役務取引等利益              | Net Fees and Commissions                                   | 9.4      | 11.4     | 1.8      | 0.4        | (2.4)    | 3.2      | 2.2      | 3.4        |
| 特定取引利益               | Net Trading Income   | 0.8      | 0.9      | (4.2)    | 1.1        | (3.4)    | 0.4      | 3.0      | 1.1        |
| その他業務利益              | Net Other Business Income                                  | (12.6)   | (8.3)    | (8.6)    | (16.5)     | (53.0)   | 9.4      | 5.5      | 6.2        |
| <b>経費</b>            | <b>Total Expenses</b>                                      | 21.3     | 22.0     | 16.9     | 20.8       | 18.6     | 17.4     | 17.1     | 17.2       |
| <b>実質業務純益(損失)</b>    | <b>Net Business Profit (Loss) (Jishitsu Gyomu Jun-eki)</b> | 13.2     | 2.1      | (10.3)   | (16.5)     | (40.6)   | 10.3     | 8.1      | 11.9       |
| その他損益                | Other Operating Expenses, Net                              | (23.5)   | (2.8)    | (25.0)   | (8.4)      | (63.1)   | (8.5)    | (6.6)    | (13.6)     |
| <b>経常利益(損失)</b>      | <b>Net Ordinary Income (Loss)</b>                          | (10.2)   | (0.7)    | (35.3)   | (24.9)     | (103.8)  | 1.7      | 1.5      | (1.7)      |
| 特別利益(損失)             | Extraordinary Income (Loss)                                | 52.4     | (0.6)    | (2.3)    | (25.4)     | 41.8     | 8.6      | 1.5      | (0.9)      |
| <b>税引前四半期純利益(損失)</b> | <b>Income (Loss) before Income Taxes</b>                   | 42.1     | (1.3)    | (37.7)   | (50.3)     | (62.0)   | 10.4     | 3.1      | (2.7)      |
| 法人税、住民税及び事業税         | Current Income Taxes (Benefit)                             | 0.5      | (3.1)    | (0.3)    | 0.5        | (1.1)    | (0.0)    | 0.3      | (0.3)      |
| 法人税等調整額              | Deferred Income Taxes Expense (Benefit)                    | 6.0      | -        | 0.8      | 0.0        | 8.9      | -        | 4.6      | 0.0        |
| <b>四半期純利益(損失)</b>    | <b>Net Income (Loss)</b>                                   | 35.6     | 1.8      | (38.2)   | (50.9)     | (69.7)   | 10.4     | (1.8)    | (2.3)      |

| 単体損益計算書              | Non-Consolidated Statements of Operations | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|----------------------|---|----------|----------|----------|------------|----------|----------|----------|------------|
| <b>資金運用収益</b>        | <b>Total Interest Income</b>              | 57.6     | 42.1     | 43.0     | 41.9       | 55.5     | 34.5     | 33.6     | 36.1       |
| 貸出金利息                | Interest on Loans and Bills Discounted    | 28.3     | 27.8     | 29.0     | 27.4       | 25.5     | 21.9     | 20.7     | 23.8       |
| 有価証券利息配当金            | Interest and Dividends on Securities      | 27.3     | 12.1     | 10.8     | 9.8        | 26.6     | 8.2      | 8.5      | 8.6        |
| その他の資金運用収益           | Other Interest Income                     | 1.9      | 2.1      | 3.1      | 4.7        | 3.3      | 4.4      | 4.2      | 3.6        |
| 役務取引等収益              | Fees and Commissions Income               | 6.5      | 5.8      | 5.9      | 3.2        | 3.8      | 3.7      | 4.1      | 3.7        |
| 特定取引収益               | Trading Profits                           | 0.9      | 2.9      | 0.0      | 5.0        | (2.7)    | 3.6      | 0.0      | 1.2        |
| その他業務収益              | Other Business Income                     | (2.9)    | 0.3      | 4.7      | 3.2        | 8.5      | 12.8     | 7.4      | 7.6        |
| その他経常収益              | Other Ordinary Income                     | 7.3      | 8.5      | 6.4      | 32.0       | (24.6)   | 4.1      | 4.9      | 3.3        |
| <b>経常収益</b>          | <b>Ordinary Income</b>                    | 69.5     | 59.8     | 60.1     | 85.6       | 40.6     | 58.8     | 50.1     | 52.1       |
| <b>資金調達費用</b>        | <b>Total Interest Expenses</b>            | 22.2     | 24.1     | 27.5     | 24.7       | 19.9     | 21.6     | 20.5     | 19.2       |
| 預金利息                 | Interest on Deposits                      | 11.1     | 10.9     | 11.6     | 12.2       | 12.7     | 14.0     | 13.9     | 12.8       |
| 社債利息                 | Interest on Corporate Bonds               | 4.9      | 6.5      | 5.5      | 3.5        | 4.6      | 4.2      | 3.9      | 4.2        |
| その他の資金調達費用           | Other Interest Expenses                   | 6.1      | 6.6      | 10.4     | 8.8        | 2.6      | 3.3      | 2.6      | 2.0        |
| 役務取引等費用              | Fees and Commissions Expenses             | 3.9      | 2.5      | 3.6      | 3.8        | 3.3      | 2.6      | 2.2      | 2.5        |
| 特定取引費用               | Trading Losses                            | 0.0      | 2.0      | 4.3      | 3.8        | 0.7      | 3.1      | (3.0)    | 0.0        |
| その他業務費用              | Other Business Expenses                   | 9.6      | 8.6      | 13.3     | 19.7       | 61.6     | 3.3      | 1.8      | 1.3        |
| 営業経費                 | General and Administrative Expenses       | 22.0     | 22.3     | 17.4     | 21.2       | 20.7     | 18.1     | 17.8     | 17.8       |
| その他経常費用              | Other Ordinary Expenses                   | 21.8     | 0.9      | 29.2     | 36.9       | 38.0     | 8.1      | 9.0      | 12.8       |
| 貸倒引当金繰入額             | Provision of Reserve for Loan Losses      | 14.6     | -        | 20.6     | 25.4       | 29.7     | 4.5      | 0.2      | 7.2        |
| その他                  | Others                                    | 7.1      | 0.9      | 8.6      | 11.5       | 8.3      | 3.5      | 8.8      | 5.5        |
| <b>経常費用</b>          | <b>Ordinary Expenses</b>                  | 79.8     | 60.5     | 95.5     | 110.5      | 144.4    | 57.0     | 48.6     | 53.8       |
| <b>経常利益(損失)</b>      | <b>Net Ordinary Income (Loss)</b>         | (10.2)   | (0.7)    | (35.3)   | (24.9)     | (103.8)  | 1.7      | 1.5      | (1.7)      |
| 特別利益                 | Special Gains                             | 66.5     | 2.5      | (1.5)    | 0.9        | 75.0     | 11.2     | 2.4      | 1.9        |
| 特別損失                 | Special Losses                            | 14.0     | 3.1      | 0.8      | 26.3       | 33.1     | 2.6      | 0.8      | 2.8        |
| <b>税引前四半期純利益(損失)</b> | <b>Income (Loss) before Income Taxes</b>  | 42.1     | (1.3)    | (37.7)   | (50.3)     | (62.0)   | 10.4     | 3.1      | (2.7)      |
| 税金:                  | Income Taxes (Benefit):                   |          |          |          |            |          |          |          |            |
| 法人税、住民税及び事業税         | Current                                   | 0.5      | (3.1)    | (0.3)    | 0.5        | (1.1)    | (0.0)    | 0.3      | (0.3)      |
| 法人税等調整額              | Deferred                                  | 6.0      | -        | 0.8      | -          | 8.9      | -        | 4.6      | -          |
| <b>四半期純利益(損失)</b>    | <b>Net Income (Loss)</b>                  | 35.6     | 1.8      | (38.2)   | (50.9)     | (69.7)   | 10.4     | (1.8)    | (2.3)      |

| 与信関連費用(単体)    | Net Credit Costs (Non-Consolidated)  | 2008.1-3 | 2008.4-6 | 2008.7-9 | 2008.10-12 | 2009.1-3 | 2009.4-6 | 2009.7-9 | 2009.10-12 |
|---------------|--|----------|----------|----------|------------|----------|----------|----------|------------|
| 貸出金償却・債権処分損   | Losses on Write-Off of Loans / Losses on Sale of Loans                         | 1.2      | 0.1      | 2.0      | (0.1)      | 0.0      | 0.8      | 2.7      | 3.6        |
| 貸倒引当金繰入       | Net Provision (Reversal) of Reserve for Loan Losses                            | 14.6     | (2.1)    | 22.8     | 25.4       | 29.7     | 4.5      | 0.2      | 7.2        |
| 一般貸倒引当金繰入     | Net (Reversal) Provision of General Reserve for Loan Losses                    | 30.5     | (1.5)    | 24.7     | 12.9       | 17.4     | (4.6)    | 6.1      | 9.6        |
| 個別貸倒引当金繰入     | Net (Reversal) Provision of Specific Reserve for Loan Losses                   | (15.8)   | (0.6)    | (1.9)    | 12.4       | 12.3     | 9.1      | (5.9)    | (2.4)      |
| 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        |
| <b>与信関連費用</b> | <b>Net credit costs</b>  | 15.9     | (1.9)    | 24.9     | 25.2       | 29.7     | 5.4      | 3.0      | 10.9       |

| 資金運用／調達状況(平均残高)(単体)  | Interest-Earning Assets and Interest-Bearing Liabilities<br>(Average Balance) (Non-Consolidated) | 2008.1-3       | 2008.4-6       | 2008.7-9       | 2008.10-12     | 2009.1-3       | 2009.4-6       | 2009.7-9       | 2009.10-12     |
|----------------------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| <b>資金運用勘定:</b>       | <b>Interest-Earning Assets:</b>  |                |                |                |                |                |                |                |                |
| 現金預け金                | Cash and Due from Banks  | 99.0           | 79.0           | 108.3          | 31.5           | 11.3           | 7.6            | 5.4            | 10.2           |
| コールローン               | Call Loans   | 281.2          | 221.7          | 206.7          | 59.0           | 54.2           | 44.8           | 108.7          | 110.1          |
| 買現先勘定                | Receivables under Resale Agreements  | 0.6            | 1.7            | 0.0            | 0.0            | 0.0            | -              | -              | -              |
| 債券貸借取引支払保証金          | Collateral Related to Securities Borrowing Transactions  | 236.8          | 95.9           | 222.6          | 151.4          | 97.9           | 45.1           | 48.0           | 73.5           |
| 有価証券                 | Securities   | 2,375.7        | 2,661.1        | 2,824.0        | 2,577.5        | 2,599.5        | 3,413.5        | 3,888.1        | 3,683.0        |
| 貸出金                  | Loans and Bills Discounted   | 5,227.2        | 5,424.3        | 5,528.2        | 5,350.6        | 5,073.8        | 4,850.4        | 4,738.3        | 4,736.4        |
| その他資金運用              | Other Interest-Earning Assets  | 168.4          | 168.1          | 215.3          | 588.0          | 626.4          | 716.1          | 617.5          | 515.1          |
| 金利スワップ等              | Interest Rate and Funding Swaps  | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>資金運用勘定合計</b>      | <b>Total Interest-Earning Assets</b>   | <b>8,389.2</b> | <b>8,652.1</b> | <b>9,105.4</b> | <b>8,758.3</b> | <b>8,463.3</b> | <b>9,077.8</b> | <b>9,406.2</b> | <b>9,128.6</b> |
| <b>資金調達勘定:</b>       | <b>Interest-Bearing Liabilities:</b>   |                |                |                |                |                |                |                |                |
| 預金                   | Deposits   | 5,425.7        | 5,336.1        | 5,619.0        | 5,734.6        | 6,245.0        | 6,994.6        | 6,978.5        | 6,911.8        |
| 譲渡性預金                | Negotiable Certificates of Deposit   | 590.3          | 708.9          | 703.1          | 647.8          | 402.4          | 378.4          | 414.2          | 384.7          |
| 債券                   | Debentures   | 671.8          | 664.3          | 714.4          | 733.4          | 711.2          | 655.7          | 582.6          | 513.2          |
| コールマネー               | Call Money   | 839.7          | 789.3          | 666.1          | 378.8          | 146.6          | 221.8          | 256.4          | 285.8          |
| 売現先勘定                | Payable under Repurchase Agreements  | 0.3            | 0.6            | 0.0            | 0.0            | 2.9            | 24.7           | 82.3           | 52.0           |
| 債券貸借取引受入保証金          | Collateral Related to Securities Lending Transactions  | 104.6          | 293.9          | 588.0          | 321.4          | 212.7          | 454.2          | 554.3          | 494.7          |
| 借入金                  | Borrowed Money   | 300.2          | 301.4          | 303.5          | 459.5          | 552.3          | 363.2          | 306.7          | 356.9          |
| 社債                   | Corporate Bonds  | 542.9          | 529.8          | 541.1          | 468.4          | 397.0          | 383.0          | 370.7          | 361.5          |
| その他資金調達勘定            | Other Interest-Bearing Liabilities   | 0.2            | 0.2            | 0.2            | 0.2            | 0.2            | 0.2            | 0.2            | 0.2            |
| 金利スワップ等              | Interest Rate and Funding Swaps  | -              | -              | -              | -              | -              | -              | -              | -              |
| <b>資金調達勘定合計</b>      | <b>Total Interest-Bearing Liabilities</b>  | <b>8,476.2</b> | <b>8,625.0</b> | <b>9,135.7</b> | <b>8,744.5</b> | <b>8,670.7</b> | <b>9,476.2</b> | <b>9,546.2</b> | <b>9,361.2</b> |
| <b>資金運用収益－資金調達費用</b> | <b>Net Interest Income/Yield on Interest-Earning Assets</b>                                      | <b>8,389.2</b> | <b>8,652.1</b> | <b>9,105.4</b> | <b>8,758.3</b> | <b>8,463.3</b> | <b>9,077.8</b> | <b>9,406.2</b> | <b>9,128.6</b> |

| 資金運用／調達状況(利息)(単体)    | Interest-Earning Assets and Interest-Bearing Liabilities<br>(Interest) (Non-Consolidated) | 2008.1-3    | 2008.4-6    | 2008.7-9    | 2008.10-12  | 2009.1-3    | 2009.4-6    | 2009.7-9    | 2009.10-12  |
|----------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>資金運用勘定:</b>       | <b>Interest-Earning Assets:</b>   |             |             |             |             |             |             |             |             |
| 現金預け金                | Cash and Due from Banks   | 0.5         | 0.4         | 0.7         | 0.1         | 0.0         | 0.0         | 0.0         | 0.0         |
| コールローン               | Call Loans  | 0.4         | 0.4         | 0.3         | 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                                   | 0.3         | 0.1         | 0.3         | 0.2         | 0.0         | 0.0         | 0.0         | 0.0         |
| 有価証券                 | Securities  | 27.3        | 12.1        | 10.8        | 9.8         | 26.6        | 8.2         | 8.5         | 8.6         |
| 貸出金                  | Loans and Bills Discounted  | 28.3        | 27.8        | 29.0        | 27.4        | 25.5        | 21.9        | 20.7        | 23.8        |
| その他資金運用              | Other Interest-Bearing Assets   | 1.1         | 1.0         | 1.6         | 4.2         | 3.2         | 3.4         | 2.8         | 2.1         |
| 金利スワップ等              | Interest Rate and Funding Swaps   | (0.5)       | -           | -           | -           | -           | 0.9         | 1.3         | -           |
| <b>資金運用勘定合計</b>      | <b>Total Interest-Earning Assets</b>  | <b>57.6</b> | <b>42.1</b> | <b>43.0</b> | <b>41.9</b> | <b>55.5</b> | <b>34.5</b> | <b>32.2</b> | <b>34.7</b> |
| <b>資金調達勘定:</b>       | <b>Interest-Bearing Liabilities:</b>  |             |             |             |             |             |             |             |             |
| 預金                   | Deposits  | 11.1        | 10.9        | 11.6        | 12.2        | 12.7        | 14.0        | 13.9        | 12.8        |
| 譲渡性預金                | Negotiable Certificates of Deposit  | 1.1         | 1.2         | 1.4         | 1.4         | 0.7         | 0.4         | 0.3         | 0.2         |
| 債券                   | Debentures  | 0.9         | 0.9         | 1.2         | 1.4         | 1.3         | 1.2         | 1.0         | 0.8         |
| コールマネー               | Call Money  | 2.5         | 1.9         | 1.9         | 0.9         | 0.1         | 0.0         | 0.0         | 0.0         |
| 売現先勘定                | Payable under Repurchase Agreements   | 0.0         | 0.0         | -           | 0.0         | 0.0         | 0.0         | 0.0         | 0.0         |
| 債券貸借取引受入保証金          | Collateral Related to Securities Lending Transactions                                     | 0.2         | 0.6         | 1.4         | 0.9         | (0.3)       | 0.1         | 0.1         | 0.1         |
| 借入金                  | Borrowed Money  | 1.1         | 1.1         | 1.1         | 1.5         | 1.3         | 0.9         | 0.8         | 0.6         |
| 社債                   | Corporate Bonds   | 4.9         | 6.5         | 5.5         | 3.5         | 4.6         | 4.2         | 3.9         | 4.2         |
| その他資金調達勘定            | Other Interest-Bearing Liabilities  | 0.0         | 0.3         | 2.4         | 1.4         | 0.4         | 0.3         | 0.1         | 0.0         |
| 金利スワップ等              | Interest Rate and Funding Swaps   | -           | 0.2         | 0.7         | -           | (1.0)       | -           | -           | -           |
| <b>資金調達勘定合計</b>      | <b>Total Interest-Bearing Liabilities</b>   | <b>22.2</b> | <b>24.1</b> | <b>27.5</b> | <b>23.6</b> | <b>19.9</b> | <b>21.6</b> | <b>20.5</b> | <b>19.2</b> |
| <b>資金運用収益－資金調達費用</b> | <b>Net Interest Income/Yield on Interest-Earning Assets</b>                               | <b>35.4</b> | <b>18.0</b> | <b>15.4</b> | <b>18.3</b> | <b>35.5</b> | <b>12.9</b> | <b>11.6</b> | <b>15.5</b> |

| 資金運用/調達状況(利回り(%))(単体) | Interest-Earning Assets and Interest-Bearing Liabilities<br>(Yield/Rate (%)) (Non-Consolidated) | 2008.1-3    | 2008.4-6    | 2008.7-9    | 2008.10-12  | 2009.1-3    | 2009.4-6    | 2009.7-9    | 2009.10-12  |
|-----------------------|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>資金運用勘定:</b>        | <b>Interest-Earning Assets:</b>   |             |             |             |             |             |             |             |             |
| 現金預け金                 | Cash and Due from Banks   | 2.21        | 2.45        | 2.85        | 2.29        | 1.54        | 1.16        | 0.36        | 0.46        |
| コールローン                | Call Loans  | 0.60        | 0.73        | 0.69        | 0.54        | 0.24        | 0.18        | 0.13        | 0.13        |
| 買現先勘定                 | Receivables under Resale Agreements   | 2.00        | 1.67        | 0.00        | 0.00        | 0.00        | -           | -           | -           |
| 債券貸借取引支払保証金           | Collateral Related to Securities Borrowing Transactions   | 0.62        | 0.64        | 0.58        | 0.52        | 0.18        | 0.14        | 0.12        | 0.12        |
| 有価証券                  | Securities  | 4.63        | 1.83        | 1.51        | 1.51        | 4.16        | 0.96        | 0.87        | 0.93        |
| 貸出金                   | Loans and Bills Discounted  | 2.17        | 2.05        | 2.08        | 2.03        | 2.04        | 1.81        | 1.73        | 1.99        |
| その他資金運用               | Other Interest-Bearing Assets   | 2.77        | 2.62        | 3.08        | 2.88        | 2.09        | 1.91        | 1.83        | 1.66        |
| 金利スワップ等               | Interest Rate and Funding Swaps   | -           | -           | -           | -           | -           | -           | -           | -           |
| <b>資金運用勘定合計</b>       | <b>Total Interest-Earning Assets</b>  | <b>2.76</b> | <b>1.95</b> | <b>1.87</b> | <b>1.90</b> | <b>2.66</b> | <b>1.52</b> | <b>1.36</b> | <b>1.50</b> |
| <b>資金調達勘定:</b>        | <b>Interest-Bearing Liabilities:</b>  |             |             |             |             |             |             |             |             |
| 預金                    | Deposits  | 0.83        | 0.82        | 0.81        | 0.85        | 0.82        | 0.80        | 0.79        | 0.73        |
| 譲渡性預金                 | Negotiable Certificates of Deposit  | 0.78        | 0.73        | 0.79        | 0.88        | 0.73        | 0.47        | 0.35        | 0.28        |
| 債券                    | Debentures  | 0.57        | 0.59        | 0.69        | 0.76        | 0.78        | 0.77        | 0.70        | 0.63        |
| コールマネー                | Call Money  | 1.20        | 0.98        | 1.14        | 0.96        | 0.29        | 0.15        | 0.10        | 0.10        |
| 売現先勘定                 | Payable under Repurchase Agreements   | 3.64        | 2.29        | 0.00        | 0.43        | 0.18        | 0.13        | 0.12        | 0.12        |
| 債券貸借取引受入保証金           | Collateral Related to Securities Lending Transactions   | 0.87        | 0.85        | 0.96        | 1.14        | (0.61)      | 0.14        | 0.12        | 0.13        |
| 借入金                   | Borrowed Money  | 1.60        | 1.55        | 1.54        | 1.36        | 0.97        | 1.10        | 1.07        | 0.74        |
| 社債                    | Corporate Bonds   | 3.64        | 4.95        | 4.04        | 3.02        | 4.73        | 4.45        | 4.24        | 4.66        |
| その他資金調達勘定             | Other Interest-Bearing Liabilities  | ***         | ***         | ***         | ***         | ***         | ***         | ***         | ***         |
| 金利スワップ等               | Interest Rate and Funding Swaps   | -           | -           | -           | -           | -           | -           | -           | -           |
| <b>資金調達勘定合計</b>       | <b>Total Interest-Bearing Liabilities</b>   | <b>1.05</b> | <b>1.12</b> | <b>1.19</b> | <b>1.07</b> | <b>0.93</b> | <b>0.91</b> | <b>0.85</b> | <b>0.81</b> |
| <b>資金運用収益-資金調達費用</b>  | <b>Net Interest Income/Yield on Interest-Earning Assets</b>                                     | <b>1.69</b> | <b>0.83</b> | <b>0.67</b> | <b>0.83</b> | <b>1.70</b> | <b>0.57</b> | <b>0.49</b> | <b>0.67</b> |

| 単体貸借対照表            | Non-Consolidated Balance Sheets                            | 2008.3         | 2008.6          | 2008.9          | 2008.12         | 2009.3          | 2009.6          | 2009.9          | 2009.12         |
|--------------------|--|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| <b>資産の部:</b>       | <b>Assets:</b>   |                |                 |                 |                 |                 |                 |                 |                 |
| 現金預け金              | Cash and Due from Banks                                    | 272.9          | 353.2           | 94.9            | 157.0           | 411.9           | 97.4            | 307.5           | 257.1           |
| コールローン             | Call Loans   | -              | 315.3           | 199.0           | 49.0            | -               | 19.6            | 19.5            | 25.9            |
| 買現先勘定              | Receivables under Resale Agreements                        | 2.0            | -               | -               | -               | -               | -               | -               | -               |
| 債券貸借取引支払保証金        | Collateral Related to Securities Borrowing Transactions    | 13.8           | 99.6            | 16.9            | 240.6           | 0.1             | 235.0           | 4.1             | 4.6             |
| 買入金銭債権             | Other Monetary Claims Purchased                            | 161.3          | 159.2           | 559.1           | 599.4           | 666.1           | 766.8           | 528.6           | 433.7           |
| 特定取引資産             | Trading Assets   | 275.1          | 215.0           | 240.3           | 342.1           | 326.0           | 253.6           | 232.3           | 227.3           |
| 金銭の信託              | Monetary Assets Held in Trust                              | 606.0          | 630.6           | 621.3           | 593.6           | 573.0           | 579.6           | 544.9           | 522.5           |
| 有価証券               | Securities   | 2,300.3        | 2,897.7         | 2,426.1         | 2,346.6         | 2,626.0         | 3,711.7         | 3,729.6         | 3,606.0         |
| 投資損失引当金            | Valuation Allowance for Investments                        | (3.3)          | (3.3)           | (3.3)           | (3.3)           | (3.3)           | (3.3)           | (3.3)           | (3.3)           |
| 貸出金                | Loans and Bills Discounted                                 | 5,356.3        | 5,447.1         | 5,660.1         | 5,122.2         | 5,168.0         | 4,737.3         | 4,922.8         | 4,661.5         |
| 外国為替               | Foreign Exchanges  | 17.8           | 13.5            | 22.4            | 22.2            | 37.1            | 11.9            | 12.7            | 13.1            |
| その他資産              | Other Assets   | 577.8          | 516.9           | 514.0           | 940.4           | 977.9           | 745.0           | 792.1           | 758.7           |
| 有形固定資産             | Premises and Equipment                                     | 20.8           | 20.3            | 19.7            | 19.8            | 18.8            | 18.3            | 18.0            | 17.7            |
| 無形固定資産             | Intangible Assets  | 14.5           | 14.2            | 14.1            | 14.1            | 13.4            | 13.2            | 12.7            | 12.2            |
| 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  | 14.6           | 20.9            | 18.1            | 9.7             | 4.3             | 7.1             | 0.4             | 1.6             |
| 支払承諾見返             | Customers' Liabilities for Acceptances and Guarantees      | 11.7           | 18.1            | 11.3            | 15.8            | 12.5            | 10.7            | 8.4             | 14.1            |
| 貸倒引当金              | Reserve for Credit Losses                                  | (93.6)         | (81.0)          | (83.2)          | (107.5)         | (118.9)         | (113.9)         | (107.5)         | (101.9)         |
| <b>資産の部合計</b>      | <b>Total Assets</b>  | <b>9,548.6</b> | <b>10,637.8</b> | <b>10,331.4</b> | <b>10,362.3</b> | <b>10,713.4</b> | <b>11,090.8</b> | <b>11,023.7</b> | <b>10,451.4</b> |
| <b>負債及び純資産の部</b>   | <b>Liabilities and Equity</b>                              |                |                 |                 |                 |                 |                 |                 |                 |
| <b>負債の部:</b>       | <b>Liabilities:</b>  |                |                 |                 |                 |                 |                 |                 |                 |
| 預金                 | Deposits   | 5,287.9        | 5,479.8         | 5,764.9         | 5,807.8         | 6,637.8         | 7,123.8         | 7,080.5         | 6,890.3         |
| 譲渡性預金              | Negotiable Certificates of Deposit                         | 577.1          | 685.0           | 744.4           | 461.3           | 259.6           | 395.4           | 378.6           | 240.4           |
| 債券                 | Debentures   | 663.1          | 685.3           | 748.9           | 722.6           | 676.7           | 622.2           | 528.2           | 503.1           |
| コールマネー             | Call Money   | 632.1          | 773.8           | 480.8           | 159.1           | 281.5           | 155.5           | 100.4           | 310.4           |
| 売現先勘定              | Payables under Repurchase Agreements                       | -              | -               | -               | -               | 53.8            | 60.9            | 156.3           | -               |
| 債券貸借取引受入担保金        | Collateral Related to Securities Lending Transactions      | 148.4          | 863.5           | 485.2           | 303.1           | 569.5           | 598.8           | 764.3           | 504.8           |
| 特定取引負債             | Trading Liabilities  | 203.7          | 161.9           | 181.9           | 328.9           | 316.0           | 237.0           | 188.8           | 192.4           |
| 借入金                | Borrowed Money   | 304.0          | 302.1           | 317.5           | 772.3           | 425.3           | 328.9           | 336.1           | 330.4           |
| 外国為替               | Foreign Exchanges  | 0.2            | 0.2             | 0.2             | 0.2             | 0.2             | 0.2             | 0.2             | 0.2             |
| 社債                 | Corporate Bonds  | 519.9          | 543.8           | 513.3           | 406.6           | 402.4           | 376.3           | 354.6           | 369.0           |
| その他負債              | Other Liabilities  | 450.6          | 394.2           | 406.0           | 739.8           | 495.0           | 567.9           | 496.0           | 465.5           |
| 未払法人税等             | Income Taxes Payable                                       | 0.7            | -               | 0.4             | 0.0             | 0.0             | 0.1             | 0.3             | 0.3             |
| リース債務              | Lease Debt   | -              | -               | 0.0             | 0.0             | 0.0             | 0.0             | 0.0             | 0.0             |
| その他の負債             | Other Liabilities  | -              | -               | 405.5           | 739.7           | 494.9           | 567.8           | 495.6           | 465.2           |
| 賞与引当金              | Accrued Employees' Bonuses                                 | 10.3           | 4.2             | 2.9             | 6.2             | 7.1             | 2.2             | 3.7             | 5.2             |
| 退職給付引当金            | Reserve for Retirement Benefits                            | 1.5            | 1.4             | 1.0             | 0.6             | 0.0             | 0.0             | 0.0             | -               |
| 固定資産処分損失引当金        | Reserve for Losses on Disposal of Premises and Equipment   | 4.9            | 7.8             | 7.1             | 7.0             | 6.9             | 6.8             | 6.8             | 6.8             |
| 訴訟損失引当金            | Reserve for Losses on Litigation                           | -              | -               | -               | 3.6             | 3.6             | 3.6             | 3.6             | 5.4             |
| 支払承諾               | Acceptances and Guarantees                                 | 11.7           | 18.1            | 11.3            | 15.8            | 12.5            | 10.7            | 8.4             | 14.1            |
| <b>負債の部合計</b>      | <b>Total Liabilities</b>                                   | <b>8,815.9</b> | <b>9,921.5</b>  | <b>9,666.1</b>  | <b>9,735.6</b>  | <b>10,148.6</b> | <b>10,491.0</b> | <b>10,407.2</b> | <b>9,838.6</b>  |
| <b>純資産の部:</b>      | <b>Equity:</b>   |                |                 |                 |                 |                 |                 |                 |                 |
| 株主資本合計             | Total Shareholders' Equity                                 | 764.5          | 760.6           | 722.4           | 671.5           | 601.7           | 612.2           | 610.3           | 607.9           |
| 資本金                | Capital Stock  | 476.2          | 476.2           | 476.2           | 476.2           | 476.2           | 476.2           | 476.2           | 476.2           |
| 資本剰余金              | Capital Surplus  | 43.5           | 43.5            | 43.5            | 43.5            | 43.5            | 43.5            | 43.5            | 43.5            |
| 資本準備金              | Additional Paid-in Capital                                 | 43.5           | 43.5            | 43.5            | 43.5            | 43.5            | 43.5            | 43.5            | 43.5            |
| 利益剰余金              | Retained Earnings  | 317.2          | 313.3           | 275.1           | 224.2           | 154.4           | 164.9           | 163.0           | 160.6           |
| 利益準備金              | Legal Reserve  | 9.8            | 11.0            | 11.0            | 11.0            | 11.0            | 11.0            | 11.0            | 11.0            |
| その他利益剰余金           | Other Retained Earnings                                    | 307.3          | 302.3           | 264.0           | 213.1           | 143.4           | 153.8           | 152.0           | 149.6           |
| 繰越利益剰余金            | Unappropriated Retained Earnings                           | 307.3          | 302.3           | 264.0           | 213.1           | 143.4           | 153.8           | 152.0           | 149.6           |
| 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)                           | (33.1)         | (45.7)          | (58.6)          | (46.5)          | (38.7)          | (14.0)          | 4.5             | 3.1             |
| その他有価証券評価差額金       | Unrealized Gain (Loss) on Available-for-Sale Securities    | (35.0)         | (36.4)          | (58.4)          | (51.2)          | (38.0)          | (12.5)          | 3.3             | 5.3             |
| 繰延ヘッジ損益            | Deferred Gain (Loss) on Derivatives under Hedge Accounting | 1.8            | (9.2)           | (0.1)           | 4.7             | (0.6)           | (1.5)           | 1.2             | (2.1)           |
| 新株予約権              | Stock Acquisition Rights                                   | 1.2            | 1.4             | 1.5             | 1.7             | 1.8             | 1.6             | 1.5             | 1.6             |
| <b>純資産の部合計</b>     | <b>Total Equity</b>  | <b>732.7</b>   | <b>716.3</b>    | <b>665.2</b>    | <b>626.6</b>    | <b>564.8</b>    | <b>599.7</b>    | <b>616.4</b>    | <b>612.7</b>    |
| <b>負債及び純資産の部合計</b> | <b>Total Liabilities and Equity</b>                        | <b>9,548.6</b> | <b>10,637.8</b> | <b>10,331.4</b> | <b>10,362.3</b> | <b>10,713.4</b> | <b>11,090.8</b> | <b>11,023.7</b> | <b>10,451.4</b> |



| 貸出金の残存期間別残高(単体) | Loan Maturity (Non-consolidated) | 2008.3         | 2008.6         | 2008.9         | 2008.12        | 2009.3         | 2009.6         | 2009.9         | 2009.12        |
|-----------------|----------------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1年以下            | One year or less                 | 1,599.1        | n/a            | 1,848.0        | n/a            | 1,701.6        | n/a            | 1,827.6        | n/a            |
| 1年超3年以下         | Over one year to three years     | 1,501.8        | n/a            | 1,535.0        | n/a            | 1,370.0        | n/a            | 1,015.8        | n/a            |
| 3年超5年以下         | Over three years to five years   | 677.5          | n/a            | 591.8          | n/a            | 480.9          | n/a            | 541.8          | n/a            |
| 5年超7年以下         | Over five years to seven years   | 323.3          | n/a            | 344.4          | n/a            | 284.3          | n/a            | 222.0          | n/a            |
| 7年超             | Over seven years                 | 1,223.6        | n/a            | 1,301.7        | n/a            | 1,201.0        | n/a            | 1,146.0        | n/a            |
| 期間の定めのないもの      | Indefinite term                  | 30.8           | n/a            | 38.8           | n/a            | 129.9          | n/a            | 169.3          | n/a            |
| <b>合計</b>       | <b>Total</b>                     | <b>5,356.3</b> | <b>5,447.1</b> | <b>5,660.1</b> | <b>5,122.2</b> | <b>5,168.0</b> | <b>4,737.3</b> | <b>4,922.8</b> | <b>4,661.5</b> |

| リスク管理債権(単体)  | Risk Monitored Loans (Non-Consolidated) | 2008.3  | 2008.6  | 2008.9  | 2008.12 | 2009.3  | 2009.6  | 2009.9  | 2009.12 |
|--------------|---|---------|---------|---------|---------|---------|---------|---------|---------|
| 破綻先債権額       | Loans to Bankrupt Obligors              | 0.5     | 0.0     | 18.4    | 22.4    | 23.9    | 23.0    | 20.1    | 19.7    |
| 延滞債権額        | Non-Accrual Delinquent Loans            | 22.8    | 30.7    | 16.1    | 57.4    | 110.2   | 146.9   | 129.4   | 136.1   |
| 3か月以上延滞債権額   | Loans Past Due Three Months or More     | 0.1     | 0.0     | 0.0     | 10.3    | 3.7     | 10.7    | 24.6    | 13.4    |
| 貸出条件緩和債権額    | Restructured Loans                      | 29.4    | 5.2     | 17.7    | 7.1     | 3.1     | 2.6     | 3.1     | 2.9     |
| 合計(A)        | Total (A)                               | 53.0    | 36.0    | 52.4    | 97.4    | 141.0   | 183.4   | 177.3   | 172.3   |
| 貸出金残高(B)     | Loans and Bills Discounted (B)          | 5,356.3 | 5,447.1 | 5,660.1 | 5,122.2 | 5,168.0 | 4,737.3 | 4,922.8 | 4,661.5 |
| 貸出残高比(A)/(B) | (A)/(B)                                 | 0.99%   | 0.66%   | 0.93%   | 1.90%   | 2.73%   | 3.87%   | 3.60%   | 3.70%   |
| 貸倒引当金(C)     | Reserve for Credit Losses (C)           | 93.6    | 81.0    | 83.2    | 107.5   | 118.9   | 113.9   | 107.5   | 101.9   |
| 引当率(C)/(A)   | Reserve Ratios (C)/(A)                  | 176.5%  | 225.0%  | 158.8%  | 110.4%  | 84.3%   | 62.1%   | 60.7%   | 59.2%   |

| 業種別貸出残高(単体)        | Loans by Borrower Industry (Non-Consolidated)                | 2008.3         | 2008.6         | 2008.9         | 2008.12        | 2009.3         | 2009.6         | 2009.9         | 2009.12        |
|--------------------|--|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 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  | 187.9          | 199.2          | 219.9          | 242.9          | 239.3          | 248.9          | 254.6          | 260.2          |
| 農業、林業              | Agriculture, forestry  | -              | -              | -              | -              | -              | -              | -              | -              |
| 漁業                 | Fishery  | 2.9            | 2.8            | 2.8            | 2.7            | 2.7            | 2.6            | 2.6            | 2.5            |
| 鉱業、砕石業、砂利採取業       | Mining, quarrying, gravel extraction                         | 4.5            | 4.5            | 4.6            | 4.6            | 3.6            | 3.5            | 3.2            | 2.9            |
| 建設業                | Construction   | 18.5           | 16.8           | 14.3           | 19.0           | 12.2           | 7.9            | 8.2            | 8.7            |
| 電気・ガス・熱供給・水道業      | Electric power, gas, heat supply and water supply            | 74.6           | 75.7           | 66.8           | 53.2           | 45.4           | 43.6           | 39.6           | 39.2           |
| 情報通信業              | Information and communications                               | 49.1           | 48.0           | 46.5           | 48.1           | 47.3           | 29.4           | 19.4           | 18.4           |
| 運輸業、郵便業            | Transportation, postal service                               | 377.6          | 366.3          | 359.2          | 346.3          | 331.6          | 319.5          | 308.9          | 293.7          |
| 卸売業、小売業            | Wholesale and retail   | 127.6          | 124.1          | 119.5          | 124.7          | 123.0          | 118.3          | 116.7          | 113.6          |
| 金融業、保険業            | Finance and insurance  | 1,446.5        | 1,293.8        | 1,470.1        | 1,288.2        | 1,521.2        | 1,203.9        | 1,515.2        | 1,268.2        |
| 不動産業               | Real estate  | 1,234.8        | 1,210.5        | 1,211.2        | 1,052.6        | 966.4          | 950.3          | 892.6          | 912.0          |
| 各種サービス業            | Services   | 357.4          | 344.2          | 340.5          | 346.3          | 352.0          | 321.4          | 321.2          | 329.1          |
| 地方公共団体             | Local government   | 118.1          | 283.2          | 301.1          | 182.7          | 156.5          | 172.4          | 168.3          | 170.8          |
| 個人                 | Individual   | 865.8          | 931.0          | 962.6          | 943.4          | 905.3          | 876.8          | 851.0          | 844.8          |
| 海外円借款、国内店名義現地貸     | Overseas yen loan and overseas loans booked domestically     | 408.6          | 459.5          | 450.4          | 395.0          | 389.7          | 377.4          | 366.1          | 350.2          |
| 国内店計               | Total domestic   | 5,274.3        | 5,360.2        | 5,570.1        | 5,050.3        | 5,096.7        | 4,676.5        | 4,868.3        | 4,614.9        |
| 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  | 1.1            | 1.3            | 1.2            | 1.3            | 1.4            | 1.6            | 1.5            | 1.7            |
| 金融機関               | Financial institutions                                       | -              | -              | -              | -              | -              | -              | -              | -              |
| 商工業                | Commerce and industry  | 80.7           | 85.5           | 88.6           | 70.5           | 69.7           | 59.1           | 52.9           | 44.8           |
| その他                | Others   | -              | -              | -              | -              | -              | -              | -              | -              |
| 海外合計               | Total overseas   | 81.9           | 86.8           | 89.9           | 71.8           | 71.2           | 60.7           | 54.5           | 46.5           |
| <b>合計</b>          | <b>Total</b>   | <b>5,356.3</b> | <b>5,447.1</b> | <b>5,660.1</b> | <b>5,122.2</b> | <b>5,168.0</b> | <b>4,737.3</b> | <b>4,922.8</b> | <b>4,661.5</b> |

注記: 項目名については2009.6の表示区分の変更に沿って表示しておりますが、重要性に鑑み、2009.3以前につきましては、従来の開示計数を表示しております。

Note: While names of items reflect changes made for the 2009.6 period, figures for periods before 2009.3 are disclosed under the previous format from a view of materiality.

| 業種別リスク管理債権残高(単体)   | Risk Monitored Loans by Borrower Industry (Non-Consolidated) | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|--------------------|--|--------|--------|--------|---------|--------|--------|--------|---------|
| 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  | 3.0    | 2.0    | 1.8    | 1.8     | 1.6    | 1.6    | 1.6    | 1.4     |
| 農業、林業              | Agriculture, forestry  | -      | -      | -      | -       | -      | -      | -      | -       |
| 漁業                 | Fishery  | -      | -      | -      | -       | -      | -      | -      | -       |
| 鉱業、砕石業、砂利採取業       | Mining, quarrying, gravel extraction                         | -      | -      | -      | -       | -      | -      | -      | -       |
| 建設業                | Construction   | 3.1    | 3.0    | 3.0    | 4.0     | 1.0    | -      | -      | -       |
| 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                               | -      | -      | 0.6    | 0.7     | 0.5    | 0.5    | 0.5    | 0.5     |
| 運輸業、郵便業            | Transportation, postal service                               | 7.6    | 7.2    | 6.6    | 6.4     | 6.0    | 5.8    | 5.3    | 14.7    |
| 卸売業、小売業            | Wholesale and retail   | 3.5    | 0.0    | 0.0    | 0.0     | 0.0    | 0.0    | 0.0    | 0.0     |
| 金融業、保険業            | Finance and insurance  | 0.4    | 0.4    | 6.7    | 6.8     | 51.1   | 53.8   | 46.5   | 46.5    |
| 不動産業               | Real estate  | 1.0    | 1.0    | 1.9    | 23.4    | 32.0   | 85.9   | 93.3   | 85.9    |
| 各種サービス業            | Services   | 6.5    | 3.9    | 4.0    | 4.9     | 3.4    | 1.1    | 1.1    | 6.9     |
| 地方公共団体             | Local government   | -      | -      | -      | -       | -      | -      | -      | -       |
| 個人                 | Individual   | 1.2    | 1.1    | 4.2    | 4.3     | 5.3    | 5.4    | 2.6    | 2.5     |
| 海外円借款、国内店名義現地貸     | Overseas yen loan and overseas loans booked domestically     | 26.4   | 17.1   | 23.2   | 44.6    | 39.8   | 25.3   | 24.3   | 13.5    |
| 国内店計               | Total domestic   | 53.0   | 36.0   | 52.4   | 97.4    | 141.0  | 179.8  | 175.5  | 172.3   |
| 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  | -      | -      | -      | -       | -      | 3.5    | 1.7    | -       |
| その他                | Others   | -      | -      | -      | -       | -      | -      | -      | -       |
| 海外合計               | Total overseas   | -      | -      | -      | -       | -      | 3.5    | 1.7    | -       |
| 合計                 | Total  | 53.0   | 36.0   | 52.4   | 97.4    | 141.0  | 183.4  | 177.3  | 172.3   |

注記: 項目名については2009.6の表示区分の変更に沿って表示しておりますが、重要性に鑑み、2009.3以前につきましては、従来の開示計数を表示しております。

Note: While names of items reflect changes made for the 2009.6 period, figures for periods before 2009.3 are disclosed under the previous format from a view of materiality.

| 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) | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|-----------------------|--|--------|--------|--------|---------|--------|--------|--------|---------|
| 米国                    | US   | 76.8   | 85.5   | 103.0  | 106.8   | 103.1  | 92.5   | 86.1   | 73.4    |
| 米国アセットバック投資           | Asset-Backed Investment in US                            | 6.0    | 4.7    | 5.3    | 5.9     | 5.4    | 4.4    | 3.4    | 3.8     |
| 欧州                    | Europe   | 235.5  | 251.4  | 235.9  | 174.3   | 166.1  | 156.9  | 148.5  | 138.9   |
| 欧州アセットバック投資           | Asset-Backed Investment in Europe                        | 187.2  | 198.0  | 175.4  | 127.1   | 122.2  | 113.4  | 106.0  | 98.0    |
| その他                   | Others   | 178.2  | 209.4  | 201.3  | 185.7   | 191.7  | 188.7  | 185.9  | 184.4   |
| 海外・オフショアローン合計         | Total  | 490.6  | 546.4  | 540.4  | 466.8   | 460.9  | 438.2  | 420.6  | 396.8   |
| アセットバック投資合計           | Total Asset-Backed Investment                            | 193.2  | 202.8  | 180.8  | 133.1   | 127.7  | 117.9  | 109.5  | 101.9   |

| 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 Loans of Overseas and Offshore Loans by Region (Non-Consolidated) | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|-------------------------------|--|--------|--------|--------|---------|--------|--------|--------|---------|
| 米国                            | US   | 6.0    | 4.7    | -      | 1.2     | 0.7    | 9.2    | 7.2    | 0.4     |
| 米国アセットバック投資                   | Asset-Backed Investment in US  | 6.0    | 4.7    | -      | 1.2     | 0.7    | 0.6    | 0.4    | 0.4     |
| 欧州                            | Europe   | 20.3   | 12.2   | 23.1   | 43.3    | 38.9   | 19.6   | 18.7   | 12.9    |
| 欧州アセットバック投資                   | Asset-Backed Investment in Europe  | 20.3   | 12.2   | 23.1   | 39.0    | 37.0   | 17.8   | 17.2   | 11.6    |
| その他                           | Others   | 0.0    | 0.0    | 0.0    | 0.0     | 0.0    | 0.0    | 0.0    | 0.0     |
| 海外・オフショアローン合計                 | Total  | 26.4   | 17.1   | 23.2   | 44.6    | 39.8   | 28.9   | 26.1   | 13.5    |
| アセットバック投資合計                   | Total Risk Monitored Loans of Asset-Backed Investment                            | 26.3   | 17.0   | 23.1   | 40.2    | 37.8   | 18.4   | 17.7   | 12.1    |



| 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) | 2008.3  | 2008.6  | 2008.9  | 2008.12 | 2009.3  | 2009.6  | 2009.9  | 2009.12 |
|----------------------|---|---------|---------|---------|---------|---------|---------|---------|---------|
| 破産更生債権及びこれらに準ずる債権    | Claims Against Bankrupt and Quasi-Bankrupt Obligors                         | 8.0     | 17.1    | 26.4    | 31.9    | 83.3    | 116.2   | 116.2   | 133.3   |
| 危険債権                 | Doubtful Claims   | 15.5    | 13.7    | 8.2     | 48.0    | 55.7    | 58.1    | 37.6    | 26.9    |
| 要管理債権                | Substandard Claims  | 29.6    | 5.3     | 17.8    | 17.5    | 6.9     | 13.4    | 27.8    | 16.4    |
| 合計(A)                | Total (A)   | 53.1    | 36.1    | 52.5    | 97.5    | 145.8   | 187.8   | 181.6   | 176.6   |
| 総与信残高(B)             | Total Claims (B)  | 5,566.0 | 5,677.2 | 5,840.2 | 5,453.0 | 5,815.6 | 5,145.8 | 5,325.7 | 5,105.7 |
| 総与信残高比(A)/(B)        | (A)/(B)   | 0.95%   | 0.64%   | 0.90%   | 1.79%   | 2.51%   | 3.65%   | 3.41%   | 3.46%   |
| 貸倒引当金(C)             | Reserve for Credit Losses (C)   | 93.6    | 81.0    | 83.2    | 107.5   | 118.9   | 113.9   | 107.5   | 101.9   |
| 引当率(C)/(A)           | Reserve Ratios (C)/(A)  | 176.3%  | 224.6%  | 158.6%  | 110.3%  | 81.6%   | 60.7%   | 59.2%   | 57.8%   |
| (参考1)部分直接償却実施額       | (Ref.) Amount of Write-Off  | 34.6    | 45.4    | 58.4    | 54.6    | 71.3    | 65.8    | 64.7    | 77.2    |
| (参考2)要注意債権以下         | (Ref.) Below Need Caution Level   | 159.3   | 145.7   | 185.2   | 448.9   | 485.3   | 474.1   | 471.9   | 536.9   |

| 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) | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|-----------------------|---|--------|--------|--------|---------|--------|--------|--------|---------|
| 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% | n/a    | 100.0% | n/a     | 100.0% | n/a    | 100.0% | n/a     |
| 危険債権                  | Doubtful Claims   | 87.1%  | n/a    | 77.5%  | n/a     | 90.7%  | n/a    | 88.5%  | n/a     |
| 要管理債権                 | Substandard Claims  | 38.9%  | n/a    | 42.7%  | n/a     | 90.0%  | n/a    | 96.5%  | n/a     |
| 合計                    | Total   | 62.2%  | n/a    | 77.0%  | n/a     | 96.0%  | n/a    | 97.1%  | n/a     |

| 貸倒引当金(単体)                | Reserve for Credit Losses (Non-Consolidated)                     | 2008.3  | 2008.6  | 2008.9  | 2008.12 | 2009.3  | 2009.6  | 2009.9  | 2009.12 |
|--------------------------|--|---------|---------|---------|---------|---------|---------|---------|---------|
| 貸倒引当金(貸出関連)(A)           | Reserve for Loan Losses (A)                                      | 67.6    | 55.2    | 59.4    | 83.7    | 97.6    | 92.8    | 86.4    | 80.8    |
| 一般貸倒引当金                  | General Reserve for Loan Losses                                  | 57.9    | 46.0    | 51.1    | 64.4    | 65.5    | 56.2    | 63.7    | 67.6    |
| 個別貸倒引当金                  | Specific Reserve for Loan Losses                                 | 9.6     | 9.2     | 8.2     | 19.3    | 32.1    | 36.5    | 22.6    | 13.1    |
| 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                         | 26.0    | 25.8    | 23.7    | 23.7    | 21.2    | 21.1    | 21.1    | 21.1    |
| 貸倒引当金合計(B)               | Total Reserve for Credit Losses (B)                              | 93.6    | 81.0    | 83.2    | 107.5   | 118.9   | 113.9   | 107.5   | 101.9   |
| 総与信残高(C)                 | Total Claims (C)   | 5,566.0 | 5,677.2 | 5,840.2 | 5,453.0 | 5,815.6 | 5,145.8 | 5,325.7 | 5,105.7 |
| 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)   | 1.2%    | 1.0%    | 1.0%    | 1.5%    | 1.7%    | 1.8%    | 1.6%    | 1.6%    |
| 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) | 1.7%    | 1.4%    | 1.4%    | 2.0%    | 2.0%    | 2.2%    | 2.0%    | 2.0%    |

| 債務者区別の引当率(単体)   | Reserve Ratios for Borrowers' Category (Non-Consolidated) | 2008.3  | 2008.6 | 2008.9  | 2008.12 | 2009.3  | 2009.6 | 2009.9  | 2009.12 |
|-----------------|---|---------|--------|---------|---------|---------|--------|---------|---------|
| 実質破綻・破綻先(無担保部分) | Legally and Virtually Bankrupt (unsecured portion)        | 100.00% | n/a    | 100.00% | n/a     | 100.00% | n/a    | 100.00% | n/a     |
| 破綻懸念先(無担保部分)    | Possibly Bankrupt (unsecured portion)                     | 79.25%  | n/a    | 75.16%  | n/a     | 81.89%  | n/a    | 75.54%  | n/a     |
| 要管理先(無担保部分)     | Substandard (unsecured portion)                           | 34.17%  | n/a    | 34.99%  | n/a     | 83.41%  | n/a    | 85.38%  | n/a     |
| その他要注意先(債権額)    | Need Caution (total claims)                               | 8.95%   | n/a    | 7.14%   | n/a     | 6.85%   | n/a    | 5.63%   | n/a     |
| その他要注意先(無担保部分)  | Need Caution (unsecured portion)                          | 26.70%  | n/a    | 34.04%  | n/a     | 46.26%  | n/a    | 74.28%  | n/a     |
| 正常先(債権額)        | Normal (total claims)                                     | 0.31%   | n/a    | 0.33%   | n/a     | 0.37%   | n/a    | 0.41%   | n/a     |

| 住宅ローン残高(単体) | Housing Loans (Non-Consolidated) | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|-------------|----------------------------------|--------|--------|--------|---------|--------|--------|--------|---------|
| 住宅ローン残高     | Housing Loans                    | 811.1  | 876.9  | 909.2  | 894.6   | 860.0  | 835.7  | 816.7  | 813.4   |

| 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 (SME) (Non-Consolidated) | 2008.3  | 2008.6 | 2008.9  | 2008.12 | 2009.3  | 2009.6 | 2009.9  | 2009.12 |
|----------------------|---|---------|--------|---------|---------|---------|--------|---------|---------|
| 中小企業等貸出金             | Loans to Small- and Medium-Sized Entities (SMEs)                  | 3,001.6 | n/a    | 3,107.2 | n/a     | 2,937.8 | n/a    | 2,694.2 | n/a     |
| 中小企業等貸出金比率           | % of Loans to Small- and Medium-Sized Entities                    | 56.9%   | n/a    | 55.8%   | n/a     | 57.6%   | n/a    | 55.3%   | n/a     |

| 預金残高(単体)       | Balance of Deposits (Non-Consolidated) | 2008.3  | 2008.6  | 2008.9  | 2008.12 | 2009.3  | 2009.6  | 2009.9  | 2009.12 |
|----------------|--|---------|---------|---------|---------|---------|---------|---------|---------|
| 預金残高(譲渡性預金を含む) | Balance of Deposits (including NCDs)   | 5,865.1 | 6,164.8 | 6,509.4 | 6,269.2 | 6,897.4 | 7,519.2 | 7,459.1 | 7,130.8 |
| 個人預金残高         | Balance of Deposits from Individuals   | 3,960.1 | 4,081.8 | 4,216.4 | 4,496.5 | 5,045.8 | 5,662.3 | 5,562.6 | 5,513.7 |

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

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

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

| 米国住宅ローン市場関連エクスポージャー         | U.S. Residential Mortgage Exposure                  | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|-----------------------------|---|--------|--------|--------|---------|--------|--------|--------|---------|
| ネットエクスポージャー(期中評価減、貸倒引当金計上後) | Net Exposure (After Mark-Downs and Credit Reserves) | 28.0   | 28.5   | 26.1   | 13.3    | 12.1   | 11.2   | 10.5   | 10.5    |

| 証券化商品の商品別、地域別残高(単体)     | Balance of Securitized Products (Non-Consolidated) | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|-------------------------|--|--------|--------|--------|---------|--------|--------|--------|---------|
| <b>RMBS</b>             | <b>RMBS</b>  | 76.2   | 77.3   | 73.3   | 55.5    | 52.2   | 48.9   | 48.7   | 53.5    |
| 国内                      | Japan  | 45.6   | 48.5   | 48.7   | 49.6    | 49.3   | 47.9   | 47.5   | 51.1    |
| 米国                      | U.S.   | 15.9   | 16.2   | 14.5   | 3.1     | 0.9    | 0.0    | 0.0    | 0.0     |
| 欧州                      | Europe   | 7.3    | 5.5    | 4.0    | 1.8     | 1.1    | 0.9    | 1.1    | 2.3     |
| その他                     | Other  | 7.2    | 6.9    | 5.8    | 0.9     | 0.8    | -      | -      | -       |
| <b>CMBS</b>             | <b>CMBS</b>  | 30.3   | 29.8   | 24.9   | 20.6    | 19.4   | 19.2   | 19.4   | 23.5    |
| 国内                      | Japan  | 17.6   | 16.4   | 14.2   | 14.2    | 13.1   | 12.9   | 13.1   | 16.2    |
| 米国                      | U.S.   | -      | -      | -      | -       | -      | -      | -      | -       |
| 欧州                      | Europe   | 10.0   | 10.5   | 7.9    | 4.2     | 3.9    | 4.0    | 4.0    | 4.8     |
| その他                     | Other  | 2.6    | 2.8    | 2.6    | 2.1     | 2.3    | 2.2    | 2.2    | 2.4     |
| <b>CLO</b>              | <b>CLO</b>   | 149.5  | 125.2  | 107.5  | 92.2    | 69.1   | 64.5   | 62.7   | 59.3    |
| 国内                      | Japan  | -      | -      | -      | -       | -      | -      | -      | -       |
| 米国                      | U.S.   | 87.6   | 93.9   | 81.2   | 70.3    | 53.2   | 49.1   | 47.5   | 43.2    |
| 欧州                      | Europe   | 59.1   | 28.3   | 23.4   | 19.8    | 14.5   | 14.1   | 13.9   | 14.6    |
| その他                     | Other  | 2.7    | 3.0    | 2.8    | 2.0     | 1.3    | 1.2    | 1.3    | 1.4     |
| <b>ABS CDO (再証券化商品)</b> | <b>ABS CDO (Re-Securitized Products)</b>           | 8.9    | 8.6    | 8.0    | 8.0     | 7.9    | 7.9    | 4.9    | 0.0     |
| 国内                      | Japan  | 8.0    | 8.0    | 8.0    | 8.0     | 7.9    | 7.9    | 4.9    | 0.0     |
| 米国                      | U.S.   | 0.8    | 0.5    | 0.0    | -       | -      | -      | -      | -       |
| 欧州                      | Europe   | -      | -      | -      | -       | -      | -      | -      | -       |
| その他                     | Other  | -      | -      | -      | -       | -      | -      | -      | -       |
| <b>合計</b>               | <b>Total</b>                                       | 265.1  | 241.0  | 213.9  | 176.4   | 148.9  | 140.6  | 135.8  | 136.4   |
| 国内                      | Japan  | 71.4   | 73.0   | 71.1   | 71.8    | 70.4   | 68.8   | 65.8   | 67.4    |
| 米国                      | U.S.   | 104.4  | 110.7  | 95.8   | 73.5    | 54.2   | 49.1   | 47.5   | 43.2    |
| 欧州                      | Europe   | 76.5   | 44.3   | 35.4   | 25.9    | 19.6   | 19.1   | 19.1   | 21.8    |
| その他                     | Other  | 12.7   | 12.9   | 11.4   | 5.1     | 4.5    | 3.4    | 3.5    | 3.8     |

| LBO、モノライン、SIV、ABCP(単体) | LBO, Monoline, SIV, ABCP (Non-Consolidated) | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|------------------------|---|--------|--------|--------|---------|--------|--------|--------|---------|
| <b>LBO</b>             | <b>Total LBO</b>                            | 277.1  | 311.6  | 313.8  | 296.6   | 291.7  | 278.6  | 266.0  | 265.9   |
| 国内                     | Japan                                       | 258.6  | 293.2  | 297.8  | 284.4   | 278.6  | 264.6  | 252.2  | 251.7   |
| 米国                     | U.S.  | 3.6    | 3.7    | 3.6    | 3.1     | 3.2    | 3.1    | 2.8    | 2.8     |
| 欧州                     | Europe                                      | -      | -      | -      | -       | -      | -      | -      | -       |
| その他                    | Other                                       | 14.8   | 14.5   | 12.3   | 9.0     | 9.8    | 10.8   | 10.8   | 11.2    |
| <b>モノライン(Monoline)</b> | <b>Total Monoline</b>                       | 1.4    | 1.3    | 1.1    | 0.9     | 0.8    | -      | -      | -       |
| 国内                     | Japan                                       | -      | -      | -      | -       | -      | -      | -      | -       |
| 米国                     | U.S.  | -      | -      | -      | -       | -      | -      | -      | -       |
| 欧州                     | Europe                                      | -      | -      | -      | -       | -      | -      | -      | -       |
| その他                    | Other                                       | 1.4    | 1.3    | 1.1    | 0.9     | 0.8    | -      | -      | -       |
| <b>SIV</b>             | <b>SIV</b>                                  | -      | -      | -      | -       | -      | -      | -      | -       |
| <b>ABCP</b>            | <b>ABCP</b>                                 | -      | -      | -      | -       | -      | -      | -      | -       |

| (参考)           | (Reference)                      | 2008.3 | 2008.6 | 2008.9 | 2008.12 | 2009.3 | 2009.6 | 2009.9 | 2009.12 |
|----------------|----------------------------------|--------|--------|--------|---------|--------|--------|--------|---------|
| <b>換算為替レート</b> | <b>Exchange Rate Information</b> |        |        |        |         |        |        |        |         |
| 円/ドル           | JPY/USD                          | 99.73  | 105.68 | 104.36 | 90.41   | 98.23  | 95.72  | 89.77  | 92.01   |
| 円/ユーロ          | JPY/EUR                          | 157.42 | 166.89 | 150.14 | 126.69  | 130.09 | 135.38 | 131.24 | 131.93  |
| 円/ポンド          | JPY/GBP                          | 198.40 | 210.71 | 188.48 | 130.54  | 140.47 | 160.15 | 144.02 | 146.27  |