

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

四半期データブック 2022年9月末

Quarterly Data Book for the Fiscal Year  
Ended September 30, 2022



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Financial and operational data that are stated in multiples of 0.1 billion yen have been truncated. 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。  
\* Indicates management accounting basis figures.

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## 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)

財務の摘要*	Results of Operations*	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
<b>業務粗利益</b>	<b>Total Revenue</b>	51.9	59.7	56.0	54.5	58.5	48.3	42.6	76.7
資金利益	Net Interest Income	29.8	30.3	30.7	30.8	31.9	32.1	32.4	35.4
非資金利益	Noninterest Income	22.1	29.3	25.3	23.7	26.6	16.1	10.2	41.3
役務取引等利益	Net Fees and Commissions	8.1	8.4	7.6	8.1	8.7	9.5	8.3	10.1
特定取引利益	Net Trading Income	-0.3	1.8	3.5	0.3	1.5	1.1	3.9	2.2
その他業務利益	Net Other Business Income	14.3	19.0	14.1	15.3	16.3	5.4	-2.0	28.9
うちリース収益・割賦収益	Income on Leased Assets and Installment Receivables, Net	10.5	11.9	12.0	12.4	12.6	12.8	12.9	13.3
<b>経費</b>	<b>General and Administrative Expenses</b>	-37.1	-39.7	-38.1	-39.0	-39.3	-38.8	-38.3	-39.5
人件費	Personnel Expenses	-14.7	-14.8	-15.4	-15.9	-15.5	-15.6	-15.5	-16.2
物件費	Nonpersonnel expenses	-22.3	-24.9	-22.7	-23.0	-23.8	-23.2	-22.7	-23.3
店舗関連費用	Premises Expenses	-4.7	-4.8	-4.6	-4.6	-4.7	-4.9	-4.1	-4.2
通信・データ費、システム費	Technology and Data Processing Expenses	-6.2	-6.8	-6.3	-6.6	-6.7	-6.7	-6.8	-7.2
広告費	Advertising Expenses	-2.9	-3.4	-3.4	-3.0	-3.0	-3.5	-3.7	-3.8
消費税・固定資産税等	Consumption and Property Taxes	-2.6	-3.2	-2.6	-2.8	-2.7	-1.7	-2.5	-2.1
預金保険料	Deposit Insurance Premium	-0.3	-0.3	-0.3	-0.3	-0.3	-0.3	-0.1	-0.1
その他	Other General and Administrative Expenses	-5.4	-6.1	-5.2	-5.6	-6.2	-5.9	-5.2	-5.6
<b>実質業務純益</b>	<b>Ordinary Business Profit</b>	14.7	19.9	17.9	15.5	19.2	9.4	4.3	37.1
<b>与信関連費用</b>	<b>Net Credit Costs</b>	-2.4	-8.4	-3.1	-3.4	-6.2	-18.3	-6.7	-1.5
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	-0.1	-0.3	-0.5	-0.3	-1.5	-0.2	-0.2	-0.5
貸倒引当金繰入	Net Provision of Reserve for Loan Losses	-4.4	-9.9	-4.9	-6.1	-6.3	-19.8	-8.0	-2.7
一般貸倒引当金繰入	Net Provision of General Reserve for Loan Losses	-2.4	-4.5	-2.5	-2.9	-5.6	-8.9	-6.6	-4.7
個別貸倒引当金繰入	Net Provision of Specific Reserve for Loan Losses	-1.9	-5.3	-2.4	-3.2	-0.6	-10.8	-1.3	2.0
リース業務関連のその他与信関連費用	Other Credit Costs Relating to Leasing Business	-0.1	-0.0	-0.0	-0.1	0.0	-0.0	-0.0	0.0
償却債権取立益	Recoveries of Written-off Claims	2.2	1.8	2.4	3.2	1.6	1.8	1.6	1.6
<b>与信関連費用加算後実質業務純益</b>	<b>Ordinary Business Profit after Net Credit Costs</b>	12.3	11.4	14.8	12.0	13.0	-8.9	-2.3	35.6
<b>のれん及び無形資産償却額(グロス)</b>	<b>Amortization of Goodwill and Other Intangible Assets</b>	-0.6	-0.8	-0.8	-0.8	-0.8	-0.8	-0.8	-0.8
新生フィナンシャル	Shinsei Financial	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0	-0.1	-0.1
新生パーソナルローン	Shinsei Personal Loan	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
アプラス	APLUS	-	-	-	-	-	-	-	-
昭和リース	Showa Leasing	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
その他	Others	0.0	-0.2	-0.2	-0.2	-0.2	-0.2	-0.2	-0.2
<b>その他利益</b>	<b>Other Gains</b>	0.0	13.2	0.5	1.5	-0.1	-1.2	-0.3	-0.6
特別損益	Extraordinary Income	-0.0	11.2	-0.1	1.4	-0.5	-0.6	-0.8	-0.1
固定資産処分損益	Net Gain on Disposal of Premises and Equipment	-0.0	0.1	-0.0	0.5	-0.2	-0.1	-0.0	-0.0
その他の特別利益	Other Extraordinary Income	-0.0	11.1	-0.1	0.9	-0.2	-0.4	-0.8	-0.1
利息返還損失引当金繰入	Net provisions of Reserve for Losses on Interest Repayment	-	-0.6	-	-0.0	-	-1.1	-	-0.2
新生フィナンシャル	Shinsei Financial	-	0.8	-	0.1	-	0.5	-	-0.2
新生パーソナルローン	Shinsei Personal Loan	-	0.2	-	-0.1	-	-0.2	-	-0.0
アプラス	APLUS	-	-1.6	-	-	-	-1.4	-	-
その他	Other	0.0	2.6	0.7	0.1	0.3	0.4	0.4	-0.2
<b>税金等調整前四半期純利益</b>	<b>Income before Income Taxes</b>	11.6	23.9	14.6	12.8	12.0	-10.9	-3.5	34.1
<b>法人税・住民税及び事業税</b>	<b>Current Income Tax</b>	0.4	-4.6	-3.0	-1.8	1.9	-5.9	-2.5	-1.2
<b>法人税等調整額</b>	<b>Deferred Income Tax</b>	-0.1	-0.1	0.2	0.5	0.1	-0.1	0.2	-1.9
<b>非支配株主に帰属する四半期純利益</b>	<b>Profit Attributable to Noncontrolling Interests</b>	0.9	-0.1	-0.2	0.1	0.0	0.0	-0.0	-0.0
<b>親会社株主に帰属する四半期純利益</b>	<b>Profit Attributable to Owners of the Parent</b>	12.8	18.9	11.6	11.6	14.2	-17.0	-5.9	30.8

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.

資金運用／調達(リース・割賦売掛金を含む)の状況 (平均残高)*	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance)*	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	5,124.0	5,296.4	5,234.9	5,226.7	5,274.2	5,459.5	5,355.4	5,600.7
リース債権およびリース投資資産・割賦売掛金	Leased Assets and Installment Receivables	938.4	1,062.2	1,081.4	1,098.5	1,133.8	1,193.1	1,197.1	1,209.9
有価証券	Securities	901.0	1,018.6	967.7	887.0	980.3	952.9	695.3	1,211.9
その他資金運用勘定	Other Interest-Earning Assets	213.2	237.7	219.0	199.6	206.7	150.8	155.3	395.9
<b>資金運用勘定合計 (A)</b>	<b>Total Interest-Earning Assets (A)</b>	<b>7,176.7</b>	<b>7,615.1</b>	<b>7,503.2</b>	<b>7,412.0</b>	<b>7,595.1</b>	<b>7,756.5</b>	<b>7,403.2</b>	<b>8,418.6</b>
<b>資金調達勘定:</b>	<b>Interest-Bearing Liabilities:</b>								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	6,441.0	6,566.7	6,512.9	6,533.3	6,496.1	6,502.7	6,536.0	7,973.5
借用金	Borrowed Money	932.1	973.1	1,030.6	972.7	1,006.2	997.3	878.7	606.3
劣後借入	Subordinated Debt	-	-	-	-	-	-	-	-
その他借用金	Other Borrowed Money	932.1	973.1	1,030.6	972.7	1,006.2	997.3	878.7	606.3
社債	Corporate Bonds	212.3	340.7	374.7	373.6	379.6	423.0	394.6	386.3
劣後社債	Subordinated Bonds	-	-	-	-	-	-	-	-
その他社債	Other Corporate Bonds	212.3	340.7	374.7	373.6	379.6	423.0	394.6	386.3
その他資金調達勘定	Other Interest-Bearing Liabilities	779.6	768.9	849.0	840.5	909.1	791.2	625.8	338.9
<b>資金調達勘定合計 (B)</b>	<b>Total Interest-Bearing Liabilities (B)</b>	<b>8,365.2</b>	<b>8,649.6</b>	<b>8,767.3</b>	<b>8,720.2</b>	<b>8,791.2</b>	<b>8,714.4</b>	<b>8,435.2</b>	<b>9,305.2</b>
<b>非金利負債</b>	<b>Noninterest-Bearing Sources of Funds:</b>								
ネット非金利負債(非金利資産)	Noninterest-Bearing (Assets) Liabilities, Net	-2,091.8	-1,947.1	-2,190.6	-2,239.8	-2,133.4	-1,890.1	-1,959.5	-1,826.8
純資産の部合計－非支配株主持分	Total Equity Excluding Noncontrolling Interest in Subsidiaries	903.4	912.6	926.5	931.5	937.4	932.3	927.5	940.3
<b>非金利負債合計 (C)</b>	<b>Total Noninterest-Bearing Sources of Funds (C)</b>	<b>-1,188.4</b>	<b>-1,034.5</b>	<b>-1,264.1</b>	<b>-1,308.2</b>	<b>-1,196.0</b>	<b>-957.8</b>	<b>-1,031.9</b>	<b>-886.5</b>
<b>資金調達勘定・非金利負債合計 (D)=(B)+(C)</b>	<b>Sum of Total Interest-Bearing Liabilities and Total Noninterest-Bearing Sources of Funds (D)=(B)+(C)</b>	<b>7,176.7</b>	<b>7,615.1</b>	<b>7,503.2</b>	<b>7,412.0</b>	<b>7,595.1</b>	<b>7,756.5</b>	<b>7,403.2</b>	<b>8,418.6</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 Interest-Earning Assets to Ordinary Income Basis Interest Earning Assets								
資金運用勘定合計	Total Balance of Interest-Earning Assets	7,176.7	7,615.1	7,503.2	7,412.0	7,595.1	7,756.5	7,403.2	8,418.6
差引:リース債権およびリース投資資産・割賦売掛金	Less: Leased Assets and Installment Receivables	938.4	1,062.2	1,081.4	1,098.5	1,133.8	1,193.1	1,197.1	1,209.9
<b>経常収益ベース資金運用勘定</b>	<b>Ordinary Income Basis Interest Earning Assets</b>	<b>6,238.3</b>	<b>6,552.8</b>	<b>6,421.7</b>	<b>6,313.4</b>	<b>6,461.3</b>	<b>6,563.4</b>	<b>6,206.1</b>	<b>7,208.7</b>
資金調達費用	Total Interest Expense	-	-	-	-	-	-	-	-
<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.

資金運用／調達(リース・割賦売掛金を含む)の状況 (利息)*	Interest-Earning Assets and Interest-Bearing Liabilities (Interest)*	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	30.8	31.8	32.0	31.8	31.8	31.6	33.5	38.0
リース債権およびリース投資資産・割賦売掛金	Leased Assets and Installment Receivables	10.5	11.9	12.0	12.4	12.6	12.8	12.9	13.3
有価証券	Securities	1.1	1.2	1.4	1.5	2.8	3.4	3.0	6.2
その他資金運用勘定	Other Interest-Earning Assets	0.5	0.6	0.5	0.5	0.5	0.7	0.6	0.6
<b>資金運用勘定合計 (A)</b>	<b>Interest Earned on Interest-Earning Assets (A)</b>	<b>43.1</b>	<b>45.6</b>	<b>46.1</b>	<b>46.4</b>	<b>47.9</b>	<b>48.7</b>	<b>50.1</b>	<b>58.3</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	1.0	0.9	0.9	0.8	0.9	0.8	1.0	2.7
借用金	Borrowed Money	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.4
劣後借入	Subordinated Debt	-	-	-	-	-	-	-	-
その他借用金	Other Borrowed Money	0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.4
社債	Corporate Bonds	0.1	0.8	0.8	0.8	0.8	1.0	1.1	1.5
劣後社債	Subordinated Bonds	-	-	-	-	-	-	-	-
その他社債	Other Corporate Bonds	0.1	0.8	0.8	0.8	0.8	1.0	1.1	1.5
その他資金調達勘定	Other Interest-Bearing Liabilities	1.0	0.9	0.9	0.9	1.0	1.3	1.9	4.7
<b>資金調達勘定合計 (B)</b>	<b>Expense Incurred on Interest-Bearing Liabilities (B)</b>	<b>2.7</b>	<b>3.3</b>	<b>3.3</b>	<b>3.1</b>	<b>3.3</b>	<b>3.7</b>	<b>4.7</b>	<b>9.5</b>
<b>純資金利潤(ネットインタレストマージン) (A)-(B)</b>	<b>Net Interest Margin (A)-(B)</b>	<b>40.3</b>	<b>42.2</b>	<b>42.8</b>	<b>43.2</b>	<b>44.5</b>	<b>44.9</b>	<b>45.4</b>	<b>48.7</b>
<b>非金利負債</b>	<b>Noninterest-Bearing Sources of Funds:</b>								
ネット非金利負債(非金利資産)	Noninterest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計－非支配株主持分	Total Equity Excluding Noncontrolling Interest in Subsidiaries	-	-	-	-	-	-	-	-
<b>非金利負債合計 (C)</b>	<b>Expense Incurred on Noninterest-Bearing Sources of Funds (C)</b>	<b>-</b>							
<b>資金調達勘定・非金利負債合計 (D)=(B)+(C)</b>	<b>Sum of Expense Incurred on Interest-Bearing Liabilities and Expense Incurred on Noninterest-Bearing Sources of Funds (D)=(B)+(C)</b>	<b>2.7</b>	<b>3.3</b>	<b>3.3</b>	<b>3.1</b>	<b>3.3</b>	<b>3.7</b>	<b>4.7</b>	<b>9.5</b>
<b>資金利益/資金運用利回り(リース・割賦売掛金を含む) (A)-(D)</b>	<b>Interest Earned Less Expense Incurred (A)-(D)</b>	<b>40.3</b>	<b>42.2</b>	<b>42.8</b>	<b>43.2</b>	<b>44.5</b>	<b>44.9</b>	<b>45.4</b>	<b>48.7</b>
経常収益ベース資金運用勘定／収益への組み替え	Reconciliation of Interest Earned on Interest-Earning Assets to Total Interest Income								
資金運用勘定合計	Interest Earned on Interest-Earning Assets	43.1	45.6	46.1	46.4	47.9	48.7	50.1	58.3
差引リース債権およびリース投資資産・割賦売掛金	Less: Leased Assets and Installment Receivables	10.5	11.9	12.0	12.4	12.6	12.8	12.9	13.3
<b>経常収益ベース資金運用勘定</b>	<b>Ordinary Income Basis Interest Earned on Interest-Earning Assets</b>	<b>32.5</b>	<b>33.6</b>	<b>34.0</b>	<b>33.9</b>	<b>35.2</b>	<b>35.9</b>	<b>37.1</b>	<b>44.9</b>
資金調達費用	Total Interest Expense	2.7	3.3	3.3	3.1	3.3	3.7	4.7	9.5
<b>資金利益</b>	<b>Net Interest Income</b>	<b>29.8</b>	<b>30.3</b>	<b>30.7</b>	<b>30.8</b>	<b>31.9</b>	<b>32.1</b>	<b>32.4</b>	<b>35.4</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.

資金運用／調達(リース・割賦売掛金を含む)の状況 (利回り(%))*	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%))*	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
<b>資金運用勘定:</b>	<b>Interest-Earning Assets:</b>								
貸出金	Loans and Bills Discounted	2.39	2.44	2.46	2.42	2.40	2.35	2.52	2.69
リース債権およびリース投資資産・割賦売掛金	Leased Assets and Installment Receivables	4.47	4.56	4.48	4.48	4.43	4.36	4.34	4.39
有価証券	Securities	0.50	0.50	0.59	0.67	1.15	1.49	1.74	2.04
その他資金運用勘定	Other Interest-Earning Assets	***	***	***	***	***	***	***	***
<b>資金運用勘定合計 (A)</b>	<b>Yield on Interest-Earning Assets (A)</b>	2.39	2.43	2.47	2.48	2.50	2.55	2.72	2.75
<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	0.06	0.06	0.06	0.05	0.06	0.06	0.07	0.14
借用金	Borrowed Money	0.25	0.25	0.23	0.20	0.19	0.20	0.22	0.31
劣後借入	Subordinated Debt	-	-	-	-	-	-	-	-
その他借用金	Other Borrowed Money	0.25	0.25	0.23	0.20	0.19	0.20	0.22	0.31
社債	Corporate Bonds	0.26	1.00	0.92	0.91	0.91	1.04	1.19	1.56
劣後社債	Subordinated Bonds	-	-	-	-	-	-	-	-
その他社債	Other Corporate Bonds	0.26	1.00	0.92	0.91	0.91	1.04	1.19	1.56
その他資金調達勘定	Other Interest-Bearing Liabilities	***	***	***	***	***	***	***	***
<b>資金調達勘定合計 (B)</b>	<b>Rate on Interest-Bearing Liabilities (B)</b>	0.13	0.16	0.15	0.14	0.15	0.18	0.22	0.41
<b>純資金利潤(ネットインタレストマージン) (A)-(B)</b>	<b>Net Interest Margin (A)-(B)</b>	2.25	2.27	2.32	2.34	2.35	2.37	2.49	2.34
<b>非金利負債</b>	<b>Noninterest-Bearing Sources of Funds:</b>								
ネット非金利負債(非金利資産)	Noninterest-Bearing (Assets) Liabilities, Net	-	-	-	-	-	-	-	-
純資産の部合計－非支配株主持分	Total Equity Excluding Noncontrolling Interest in Subsidiaries	-	-	-	-	-	-	-	-
<b>非金利負債合計</b>	<b>Rate on Noninterest-Bearing Sources of Funds</b>	-	-	-	-	-	-	-	-
<b>資金調達勘定・非金利負債合計</b>	<b>Sum of Rate on Interest-Bearing Liabilities and Rate on Noninterest-Bearing Sources of Funds</b>	0.15	0.18	0.18	0.17	0.17	0.20	0.26	0.45
<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>Yield on Net Interest Income (Incl. Leased Assets and Installment Receivables)</b>	2.23	2.25	2.29	2.32	2.33	2.35	2.46	2.30
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	Yield on Interest-Earning Assets	2.39	2.43	2.47	2.48	2.50	2.55	2.72	2.75
差引:リース債権およびリース投資資産・割賦売掛金	Less: Leased Assets and Installment Receivables	4.47	4.56	4.48	4.48	4.43	4.36	4.34	4.39
<b>経常収益ベース資金運用勘定</b>	<b>Ordinary Income Basis Yield on Interest-Earning Assets</b>	2.07	2.09	2.13	2.14	2.16	2.22	2.40	2.47
資金調達費用	Total Interest Expense	-	-	-	-	-	-	-	-
<b>資金利益</b>	<b>Net Interest Income</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.

資金調達内訳*	Overall Funding Composition*	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
顧客からの資金調達	Total Customer Based Funding	6,462.9	6,571.3	6,540.4	6,490.9	6,400.1	6,398.0	7,210.5	9,076.5
法人預金	Institutional Deposits	1,555.5	1,683.2	1,668.2	1,702.2	1,620.9	1,667.1	2,329.3	3,988.8
リテール預金	Retail Deposits	4,907.3	4,888.1	4,872.1	4,788.7	4,779.2	4,730.9	4,881.2	5,087.6
仕組預金	Structured Deposits	193.3	179.2	174.5	158.7	138.9	126.2	107.3	87.9
コールマネー及び売渡手形	Call Money	82.4	30.0	46.0	24.0	35.1	3.6	1.3	10.4
売現先勘定	Payables under Repurchase Agreements	26.9	47.7	35.5	77.0	61.7	9.5	-	35.3
債券貸借取引受入担保金	Collateral Related Securities Lending Transactions	335.0	395.4	409.8	424.5	403.5	237.5	248.3	354.5
コマーシャル・ペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借用金	Borrowed Money	968.2	1,026.6	987.8	964.7	975.8	978.4	782.1	473.1
社債及び短期社債	Corporate Bonds and Short-Term Corporate Bonds	572.5	586.3	603.2	599.2	565.4	569.3	488.6	533.2
<b>資金調達内訳</b>	<b>Overall Funding Composition</b>	8,450.3	8,658.3	8,623.8	8,581.4	8,443.6	8,198.4	8,732.1	10,484.7

注記: 前期の数字は今期の表記に調整されています。

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

連結貸借対照表		Consolidated Balance Sheets	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
資産の部:	Assets:									
現金預け金	Cash and Due from Banks		1,798.1	1,919.0	1,915.4	1,901.3	1,782.5	1,625.1	1,949.4	2,519.7
コールローン及び買入手形	Call Loans and Bills Bought		-	-	-	-	-	-	-	-
販売先勘定	Receivables under Resale Agreements		-	-	-	-	-	-	-	-
債券貸借取引支払保証金	Receivables under Securities Borrowing Transactions		-	-	-	-	-	-	-	-
買入金銭債権	Other Monetary Claims Purchased		51.1	46.1	42.4	37.2	35.1	31.5	28.9	29.1
特定取引資産	Trading Assets		185.3	170.3	173.5	163.4	158.6	149.0	159.4	179.7
金銭の信託	Monetary Assets Held in Trust		392.1	393.9	397.2	384.7	367.6	388.1	375.2	348.1
有価証券	Securities		902.2	929.7	957.6	945.9	909.8	674.6	714.2	1,634.2
貸出金	Loans and Bills Discounted		5,183.7	5,233.6	5,209.5	5,194.1	5,211.8	5,241.8	5,417.3	5,765.1
外国為替	Foreign Exchanges		50.2	83.7	55.2	58.1	56.9	56.5	56.5	67.3
割賦売掛金	Installment Receivables		824.0	839.5	859.5	879.2	918.9	947.4	978.3	997.7
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets		193.9	192.1	191.7	190.0	188.0	190.8	191.4	187.5
その他資産	Other Assets		1,161.7	1,154.4	1,152.4	1,158.2	1,216.6	1,334.7	443.3	465.9
有形固定資産	Premises and Equipment		64.6	63.8	62.4	60.3	61.9	60.9	59.7	57.9
有形リース資産	Tangible Leased Assets as Lessor		43.7	43.2	42.4	41.8	43.8	43.1	42.0	40.5
無形固定資産	Intangible Assets		69.0	68.6	66.5	64.6	62.4	62.6	62.0	61.0
のれん	Goodwill		15.8	13.4	12.9	12.2	11.5	11.0	11.9	10.9
無形資産	Intangible Assets Acquired in Business Combinations		2.2	4.1	4.1	4.0	3.9	3.8	3.8	3.7
退職給付に係る資産	Assets for Retirement Benefits		6.0	19.4	19.6	19.8	20.1	19.4	19.7	19.9
繰延税金資産	Deferred Tax Assets		14.5	9.9	10.2	10.2	10.4	10.7	8.6	6.4
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees		549.5	567.7	571.8	576.9	579.8	584.7	597.7	607.1
貸倒引当金	Reserve for Credit Losses		-107.7	-112.8	-110.2	-110.8	-105.8	-119.4	-117.9	-114.0
資産の部合計	Total Assets		10,514.9	10,740.1	10,715.8	10,654.5	10,556.2	10,311.4	10,944.3	12,833.2
負債及び純資産の部	Liabilities and Equity									
負債の部:	Liabilities:									
預金	Deposits		6,022.3	6,056.1	6,027.8	5,960.0	5,886.9	5,771.0	6,215.2	7,114.5
譲渡性預金	Negotiable Certificates of Deposit		440.5	515.1	512.5	530.9	513.2	627.0	995.3	1,961.9
コールマネー及び売渡手形	Call Money and Bills Sold		82.4	30.0	46.0	24.0	35.1	3.6	1.3	10.4
売現先勘定	Payables under Repurchase Agreements		26.9	47.7	35.5	77.0	61.7	9.5	-	35.3
債券貸借取引受入担保金	Payables under Securities Lending Transactions		335.0	395.4	409.8	424.5	403.5	237.5	248.3	354.5
特定取引負債	Trading Liabilities		163.4	148.3	150.9	139.0	135.8	134.0	145.1	159.8
借用金	Borrowed Money		968.2	1,026.6	987.8	964.7	975.8	978.4	782.1	473.1
外国為替	Foreign Exchanges		2.2	0.8	0.9	0.6	1.6	1.9	1.1	1.4
短期社債	Short-Term Corporate Bonds		224.4	218.8	229.7	222.3	199.3	189.2	94.5	138.5
社債	Corporate Bonds		348.1	367.5	373.5	376.9	366.1	380.1	394.1	394.7
その他負債	Other Liabilities		380.1	374.9	379.3	365.8	399.2	416.3	481.9	579.0
賞与引当金	Accrued Employees' Bonuses		6.1	8.5	2.5	5.0	7.4	9.9	2.5	5.0
役員賞与引当金	Accrued Directors' Bonuses		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
退職給付に係る負債	Liabilities for Retirement Benefits		8.4	8.0	8.0	8.1	8.1	8.1	8.1	8.1
役員退職慰労引当金	Reserve for Directors' Retirement Benefits		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
睡眠預金払戻損失引当金	Reserve for Reimbursement of Deposits		0.5	0.3	0.3	0.4	0.4	0.3	0.3	0.3
睡眠債券払戻損失引当金	Reserve for Reimbursement of Debentures		3.3	3.3	3.3	3.2	2.9	2.8	2.7	2.5
利息返還損失引当金	Reserve for Losses on Interest Repayments		40.7	39.0	36.7	34.5	32.4	31.6	35.3	33.4
繰延税金負債	Deferred Tax Liabilities		0.3	0.3	0.3	0.2	0.2	0.4	0.9	0.8
支払承諾	Acceptances and Guarantees		549.5	567.7	571.8	576.9	579.8	584.7	597.7	607.1
負債の部合計	Total Liabilities		9,603.2	9,809.4	9,777.5	9,715.0	9,610.1	9,387.1	10,007.2	11,881.2
純資産の部:	Equity:									
資本金	Common Stock		512.2	512.2	512.2	512.2	512.2	512.2	512.2	512.2
資本剰余金	Capital Surplus		72.9	72.9	72.9	72.9	72.9	72.9	72.9	72.9
利益剰余金	Retained Earnings		413.1	431.6	440.7	452.3	466.6	449.5	441.1	471.9
自己株式	Treasury Stock, at Cost		-78.9	-81.4	-81.3	-91.3	-91.3	-98.6	-101.2	-101.1
株主資本合計	Total Shareholders' Equity		919.4	935.3	944.5	946.2	960.4	936.1	925.0	955.9
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities		7.8	-0.5	-3.0	-4.6	-10.6	-11.6	-5.6	-28.5
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting		-19.4	-16.7	-15.2	-14.1	-13.9	-13.9	-4.0	-1.4
為替換算調整勘定	Foreign Currency Translation Adjustments		-1.7	-1.1	-1.0	-0.4	1.4	5.5	13.5	17.7
退職給付に係る調整累計額	Defined Retirement Benefit Plans		-3.4	5.4	5.3	5.1	5.0	4.1	4.0	3.9
その他の包括利益累計額合計	Total Accumulated Other Comprehensive Income		-16.7	-13.0	-14.0	-13.9	-18.1	-15.8	7.9	-8.2
新株予約権	Stock Acquisition Rights		0.1	0.1	0.1	0.1	0.1	-	-	-
非支配株主持分	Noncontrolling Interests		8.9	8.3	7.6	7.1	3.5	4.0	4.0	4.3
純資産の部合計	Total Equity		911.6	930.7	938.3	939.5	946.0	924.3	937.0	952.0
負債及び純資産の部合計	Total Liabilities and Equity		10,514.9	10,740.1	10,715.8	10,654.5	10,556.2	10,311.4	10,944.3	12,833.2

連結損益計算書		Consolidated Statements of Income	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
経常収益	Ordinary Income		93.6	98.5	92.3	90.1	94.3	96.4	95.8	105.8
資金運用収益	Interest Income		32.5	33.6	34.0	33.9	35.2	35.6	37.1	44.9
貸出金利息	Interest on Loans and Bills Discounted		30.8	31.8	32.0	31.8	31.6	33.5	33.5	38.0
有価証券利息配当金	Interest and Dividends on Securities		1.1	1.2	1.4	1.5	2.8	3.4	3.0	6.2
その他の資金運用収益	Other Interest Income		0.5	0.6	0.5	0.5	0.5	0.4	0.6	0.6
役務取引等収益	Fees and Commissions Income		14.4	15.1	13.9	14.6	14.8	15.9	14.6	16.5
特定取引収益	Trading Income		-0.3	2.0	3.5	0.3	1.5	1.1	3.9	2.2
その他業務収益	Other Business Income		40.5	39.9	35.2	36.4	36.6	38.7	35.7	38.9
その他経常収益	Other Ordinary Income		6.4	7.6	5.4	4.8	6.0	4.9	4.1	3.0
経常費用	Ordinary Expenses		81.9	85.8	77.6	78.8	81.7	106.7	98.5	71.5
資金調達費用	Interest Expenses		2.7	3.3	3.3	3.1	3.3	3.5	4.7	9.5
預金利息	Interest on Deposits		0.9	0.8	0.8	0.7	0.8	0.8	1.0	2.7
借用金利息	Interest on Borrowings		0.5	0.5	0.5	0.5	0.4	0.4	0.4	0.4
社債利息	Interest on Corporate Bonds		0.1	0.8	0.8	0.8	0.8	1.0	1.1	1.5
その他の資金調達費用	Other Interest Expenses		1.0	1.0	1.0	0.9	1.0	1.1	1.9	4.8
役務取引等費用	Fees and Commissions Expenses		6.2	6.6	6.3	6.4	6.1	6.3	6.3	6.4
特定取引費用	Trading Losses		0.0	0.1	-	-	-	-	0.0	0.0
その他業務費用	Other Business Expenses		28.4	25.0	22.5	22.4	23.6	35.1	23.1	27.5
営業経費	General and Administrative Expenses		37.8	39.7	38.8	39.7	40.0	39.6	39.1	40.3
のれん償却額	Amortization of Goodwill		0.5	0.6	0.6	0.6	0.6	0.7	0.7	0.7
無形資産償却額	Amortization of Intangible Assets Acquired in Business Combinations		0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1
営業経費(のれん及び無形資産償却を除く)	Other General and Administrative Expenses		37.2	38.9	38.0	38.9	39.2	38.8	38.2	39.5
その他経常費用	Other Ordinary Expenses		6.4	10.8	6.6	6.9	8.7	22.0	25.1	-12.4
貸倒引当金繰入額	Provision of Reserve for Credit Losses		4.4	9.9	4.9	6.1	6.3	19.8	8.0	2.7
その他	Other		2.0	0.9	1.6	0.7	2.3	2.2	17.0	-15.1
経常利益	Ordinary Profit		11.7	12.6	14.7	11.3	12.5	-10.3	-2.7	34.2
特別利益	Extraordinary Gains		0.0	12.0	0.0	1.6	0.0	0.0	0.0	0.0
特別損失	Extraordinary Losses		0.0	0.8	0.1	0.1	0.5	0.6	0.8	0.1
税金等調整前四半期純利益	Income before Income Taxes		11.6	23.9	14.6	12.8	12.0	-10.9	-3.5	34.1
税金	Income Taxes:									
法人税、住民税及び事業税	Income Taxes (Benefits) - Current		-0.4	4.6	3.0	1.8	-1.9	5.9	2.5	1.2
法人税等調整額	Income Taxes (Benefits) - Deferred		0.1	0.1	-0.2	-0.5	-0.1	0.1	-0.2	1.9
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests		-0.9	0.1	0.2	-0.1	-0.0	-0.0	0.0	0.0
親会社株主に帰属する四半期純利益	Profit Attributable to Owners of the Parent		12.8	18.9	11.6	11.6	14.2	-17.0	-5.9	30.8

連結包括利益計算書		Consolidated Statements of Comprehensive Income	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
純利益	Profit		11.9	19.0	11.8	11.4	14.1	-17.1	-5.9	30.8
その他の包括利益	Other Comprehensive Income		0.8	3.1	-1.4	0.0	-4.1	2.3	23.7	-16.1
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities		3.9	-3.7	-2.9	-1.4	-4.9	-0.6	5.9	-23.0
継延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting		-2.9	2.6	1.5	1.1	0.1	0.0	9.8	2.6
為替換算調整勘定	Foreign Currency Translation Adjustments		0.0	0.2	0.0	0.6	1.6	4.0	7.5	4.0
退職給付に係る調整額	Defined Retirement Benefit Plans		0.0	8.9	-0.1	-0.1	-0.1	-0.8	-0.1	-0.1
持分法適用会社に対する持分相当額	Share of Other Comprehensive Income in Affiliates		-0.2	-5.0	0.0	-0.1	-0.9	-0.2	0.4	0.3
包括利益	Comprehensive Income		12.7	22.1	10.3	11.5	9.9	-14.8	17.7	14.7
親会社株主に係る包括利益	Owners of the Parent		12.7	22.2	10.6	11.6	10.0	-14.8	17.7	14.7
非支配株主に係る包括利益	Noncontrolling Interests		0.0	-0.0	-0.2	-0.1	-0.0	-0.0	0.0	0.0

未監査(単位:10億円) Unaudited (Billions of Yen)									
買入金銭債権	Other Monetary Claims Purchased	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
売買目的の買入金銭債権	Trading Purpose	n/a	1.4	n/a	1.3	n/a	0.4	n/a	0.3
その他の買入金銭債権	Other	n/a	44.7	n/a	35.9	n/a	31.0	n/a	28.7
買入金銭債権	Total Other Monetary Claims Purchased	51.1	46.1	42.4	37.2	35.1	31.5	28.9	29.1
金銭の信託	Monetary Assets Held in Trust	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
運用目的の金銭の信託	Trading Purpose	n/a	6.8	n/a	5.7	n/a	4.8	n/a	3.8
その他の金銭の信託	Other	n/a	387.1	n/a	378.9	n/a	383.3	n/a	344.3
金銭の信託	Total Monetary Assets Held in Trust	392.1	393.9	397.2	384.7	367.6	388.1	375.2	348.1
有価証券	Securities	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
国債	Japanese National Government Bonds	n/a	349.9	n/a	354.6	n/a	213.4	n/a	853.7
地方債	Japanese Local Government Bonds	n/a	-	n/a	-	n/a	2.1	n/a	2.1
社債	Japanese Corporate Bonds	n/a	172.1	n/a	143.8	n/a	145.0	n/a	146.6
株式	Japanese Equity Securities	n/a	36.0	n/a	34.2	n/a	29.2	n/a	42.8
その他の証券	Foreign Bonds and Other	n/a	371.6	n/a	413.0	n/a	284.6	n/a	588.8
有価証券	Total Securities	902.2	929.7	957.6	945.9	909.8	674.6	714.2	1,634.2
有価証券保有区分別残高	Securities by Category	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
売買目的有価証券のうち有価証券に含まれるもの	Trading Securities	n/a	0.0	n/a	0.0	n/a	0.0	n/a	0.0
満期保有目的の債券	Securities Being Held to Maturity	185.8	185.5	155.2	125.1	105.0	109.9	125.4	207.6
国債	Japanese National Government Bonds	185.8	185.5	155.2	125.1	105.0	109.9	104.9	104.9
外国証券	Foreign Securities	-	-	-	-	-	-	20.4	102.6
その他有価証券	Securities Available for Sale	n/a	736.7	n/a	815.3	n/a	559.0	n/a	1,419.2
その他有価証券で時価をもって貸借対照表価額とするもの	Securities Carried at Fair Value	595.8	690.0	746.6	766.3	755.2	511.9	521.3	1,356.5
株式	Equity Securities	12.6	13.0	12.2	12.9	10.0	9.0	10.0	10.3
国債	Japanese National Government Bonds	131.6	164.4	217.5	229.5	221.1	103.4	93.9	748.7
地方債	Japanese Local Government Bonds	-	-	-	-	-	1.0	2.1	2.1
社債	Japanese Corporate Bonds	163.1	171.8	149.0	143.8	137.3	145.0	142.1	146.6
その他	Other, Mainly Foreign Debt Securities	288.3	340.7	367.7	379.9	385.6	252.2	272.9	448.6
外国証券	Foreign Securities	288.2	340.5	367.2	379.6	385.2	251.7	272.3	399.4
外貨外国公社債	Foreign Currency Denominated Foreign Corporate and Government Bonds	212.9	265.0	277.3	292.1	303.2	169.8	215.9	339.1
邦貨外国公社債	Yen-Denominated Foreign Corporate and Government Bonds	73.9	74.0	69.4	68.4	63.2	62.8	39.1	39.1
外国株式・その他	Foreign Equity Securities and Others	1.4	1.4	20.4	19.0	18.8	18.9	17.2	21.2
その他証券	Other Securities	0.1	0.1	0.4	0.2	0.4	0.5	0.6	49.1
その他有価証券で時価をもって貸借対照表価額としていないもの	Securities whose Consolidated Balance Sheet Amounts are not Measured at Fair Value	n/a	46.6	n/a	48.9	n/a	47.0	n/a	62.6
株式	Equity Securities	n/a	15.4	n/a	15.9	n/a	14.7	n/a	25.1
社債	Japanese Corporate Bonds	n/a	0.2						
外国証券	Foreign Securities	n/a	12.0	n/a	12.6	n/a	13.5	n/a	16.3
その他	Other	n/a	18.8	n/a	20.4	n/a	18.7	n/a	21.1
非連結子会社・関連会社株式	Equity Securities of Unconsolidated Subsidiaries and Affiliates	n/a	7.4	n/a	5.4	n/a	5.5	n/a	7.3
有価証券	Total Securities	902.2	929.7	957.6	945.9	909.8	674.6	714.2	1,634.2

注記:区分名については2021.6の「金融商品に関する会計基準」(2019年7月4日改正)の適用に伴い変更しておりますが、重要性に鑑み、2021.3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 categories reflect "Accounting for Financial Instruments" (revised on July 4, 2019) since 2021.6 period, figures for periods before 2021.3 are disclosed under the previous format from a view of materiality.

業種別貸出内訳	Loans by Borrower Industry	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
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	197.6	201.7	203.1	207.1	210.6	207.0	209.4	230.5
農業、林業	Agriculture and Forestry	0.0	0.0	0.0	0.0	0.0	-	-	-
漁業	Fishery	0.1	0.0	0.0	0.0	0.1	-	-	-
鉱業、碎石業、砂利採取業	Mining, Quarrying and Gravel Extraction	0.6	0.3	0.6	0.2	0.6	0.3	0.6	0.6
建設業	Construction	16.1	12.7	13.8	15.7	16.6	13.8	15.8	20.3
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	387.8	380.1	400.3	391.8	399.5	397.2	408.0	451.2
情報通信業	Information and Communications	44.4	42.4	40.3	39.1	37.8	48.6	47.0	56.0
運輸業、郵便業	Transportation and Postal Service	192.6	184.8	178.5	177.9	174.9	170.5	171.8	167.3
卸売業、小売業	Wholesale and Retail	102.8	100.4	98.2	95.7	96.4	95.6	91.5	98.7
金融業、保険業	Finance and Insurance	493.2	499.5	501.4	484.8	471.4	465.4	481.3	582.0
不動産業	Real Estate	691.5	706.2	691.5	691.0	682.9	702.1	719.4	780.0
各種サービス業	Services	386.0	377.4	383.5	390.7	403.5	388.2	410.3	453.9
地方公共団体	Local Government	52.4	63.9	51.3	57.6	48.7	52.3	50.9	49.5
その他	Others	2,204.5	2,214.8	2,192.7	2,174.4	2,197.8	2,250.0	2,347.7	2,415.0
個人向け貸出(住宅ローン、無担保ローン、クレジットカードキャッシング、住関連ローン等)	Loans to Individual Customers (Housing Loan, Unsecured Loan, Cashing by Credit Card, Housing Related Loan, etc.)	1,843.5	1,833.1	1,829.7	1,816.7	1,803.9	1,795.4	1,788.6	1,781.1
国内合計 (A)	Total Domestic (A)	4,770.2	4,784.9	4,756.0	4,726.5	4,741.4	4,791.6	4,954.1	5,305.7
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	0.0	-	-	-	-	-	-	-
金融機関	Financial Institutions	31.7	32.1	28.2	30.7	21.5	22.8	18.7	18.1
その他	Others	381.6	416.5	425.1	436.8	448.8	427.3	444.3	441.2
海外合計 (B)	Total Overseas (B)	413.4	448.6	453.4	467.5	470.4	450.1	463.1	459.3
合計 (A)+(B)	Total (A)+(B)	5,183.7	5,233.6	5,209.5	5,194.1	5,211.8	5,241.8	5,417.3	5,765.1

無形固定資産	Intangible Assets	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
のれん	Goodwill	15.8	13.4	12.9	12.2	11.5	11.0	11.9	10.9
新生フィナンシャル	Shinsei Financial	0.6	0.6	0.5	0.5	0.4	0.3	1.7	1.5
新生バーソナルローン	Shinsei Personal Loan	-2.4	-2.3	-2.2	-2.1	-2.0	-1.9	-1.9	-1.8
昭和リース	Showa Leasing	9.1	8.6	8.1	7.5	7.0	6.4	5.9	5.3
ファイナンシャル・ジャパン	FINANCIAL JAPAN	0.8	0.7	0.7	0.7	0.7	0.6	0.6	0.6
全国賃貸保証	ZenkokuRent Guarantor Service	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.4
UDC Finance Limited	UDC Finance Limited	6.9	5.0	5.1	4.9	4.8	4.7	5.0	4.8
その他	Others	0.2	0.2	0.2	0.2	0.2	0.2	-0.0	-
連結に伴う無形資産	Intangible Assets Related with Acquisitions	2.2	4.1	4.1	4.0	3.9	3.8	3.8	3.7
昭和リース	Showa Leasing	0.3	0.3	0.2	0.2	0.2	0.1	0.1	0.1
全国賃貸保証	ZenkokuRent Guarantor Service	1.8	1.8	1.7	1.7	1.7	1.6	1.6	1.5
UDC Finance Limited	UDC Finance Limited	-	2.0	2.0	2.0	2.0	2.0	2.1	2.0
その他	Others	-	-	-	-	-	-	-	-
その他	Other	50.9	51.0	49.4	48.3	46.9	47.7	46.2	46.2
無形固定資産	Intangible Assets	69.0	68.6	66.5	64.6	62.4	62.6	62.0	61.0

繰越控金(納税主体ベース)	Tax Loss Carryforwards (Taxable Entity Basis)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
新生銀行(連結納税)	Shinsei Bank (Consolidated Tax)	n/a	164	n/a	n/a	n/a	140	n/a	n/a
アプラス(連結納税)	APLUS (Consolidated Tax)	n/a	-	n/a	n/a	n/a	-	n/a	n/a

1株当たり配当金(円)	Dividends Per Share (JPY)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
普通株	Common Share	-	12.00	-	-	-	12.00	-	-

銀行法及び再生法に基づく債権の額	Claims Classified under the Japanese Banking Act and the Financial Revitalization Law	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
破産更生債権及びこれらに準ずる債権額	Claims against bankrupt and quasi-bankrupt obligors	n/a	27.4	n/a	26.4	n/a	24.1	n/a	25.0
危険債権	Doubtful claims	n/a	37.1	n/a	36.7	n/a	44.5	n/a	28.8
三ヶ月以上延滞債権額	Loans past due for three months or more	n/a	1.0	n/a	1.4	n/a	1.1	n/a	5.2
貸出条件緩和債権額	Restructured Loans	n/a	60.1	n/a	62.6	n/a	62.2	n/a	64.1
合計(A)	Total (A)	n/a	125.5	n/a	127.0	n/a	131.9	n/a	123.0
総与信残高(B)	Total Claims (B)	n/a	5,963	n/a	5,898.1	n/a	5,951.2	n/a	6,505.7
総与信残高比(A)/(B)	(A)/(B)	n/a	2.10%	n/a	2.15%	n/a	2.21%	n/a	1.89%
貸倒引当金(C)	Reserve for Credit Losses (C)	n/a	112.8	n/a	110.8	n/a	119.4	n/a	114.0
引当率(C)/(A)	Reserve Ratios (C)/(A)	n/a	90.0%	n/a	87.3%	n/a	90.6%	n/a	92.7%

注記: 1. 銀行法および再生法に基づく債権の額は1億円未満を四捨五入して表示しております。

2. 総与信残高比は小数点第三位以下を切り捨てて表示しております。

Note: 1. Claims Classified under the Japanese Banking Act and the Financial Revitalization Law that are stated in multiples of 0.1 billion yen have been rounded off.

2. Ratio to total claims is presented discarding the third decimal point and below.

子会社別銀行法及び再生法に基づく債権の額	Consolidated Claims Classified under the Japanese Banking Act and the Financial Revitalization Law by Subsidiary	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
新生銀行単体	Shinsei Bank (Nonconsolidated)	n/a	34.4	n/a	32.1	n/a	36.1	n/a	22.5
新生フィナンシャル	Shinsei Financial	n/a	51.3	n/a	54.2	n/a	56.9	n/a	63.1
アプラス	APLUS	n/a	23.8	n/a	24.4	n/a	24.7	n/a	24.9
その他子会社	Other Subsidiaries	n/a	16.0	n/a	16.3	n/a	14.1	n/a	12.5
子会社別銀行法及び再生法に基づく債権	Claims Classified under the Japanese Banking Act and the Financial Revitalization Law Breakdown For Large Entities	n/a	125.5	n/a	127.0	n/a	131.9	n/a	123.0

注記: 1. 訃載金額は1億円未満を四捨五入して表示しております。

2. 2022年1月1日付にて、株式会社アプラスが株式会社アプラスフィナンシャルを吸収合併し、事業をアプラスに承継しました。

Note: 1. The figures that are stated in multiples of 0.1 billion yen have been rounded off.

2. APLUS FINANCIAL Co., Ltd. was merged in APLUS Co., Ltd. and succeeded its business in APLUS on January 1, 2022.

貸倒引当金	Reserve for Credit Losses	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
一般貸倒引当金	General Reserve for Loan Losses	74.7	76.1	75.2	74.8	75.6	80.3	82.5	83.4
個別貸倒引当金	Specific Reserve for Loan Losses	33.0	36.7	35.0	36.0	30.2	39.1	35.4	30.6
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	-	-	-	-	-	-	-	-
貸倒引当金合計	Reserve for Credit Losses	107.7	112.8	110.2	110.8	105.8	119.4	117.9	114.0

預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
預金	Deposits	6,022.3	6,056.1	6,027.8	5,960.0	5,886.9	5,771.0	6,215.2	7,114.5
流動性預金	Liquid (Current, Ordinary, Notice) Deposits	2,745.7	2,828.2	2,842.5	2,807.3	2,825.1	2,824.2	2,893.6	3,180.7
定期性預金	Time Deposits	2,695.9	2,646.8	2,652.0	2,617.4	2,542.2	2,450.9	2,696.2	3,287.6
その他	Other	580.7	581.0	533.3	535.2	519.4	495.8	625.3	646.1
譲渡性預金	Negotiable Certificates of Deposits (NCDs)	440.5	515.1	512.5	530.9	513.2	627.0	995.3	1,961.9
預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	6,462.9	6,571.3	6,540.4	6,490.9	6,400.1	6,398.0	7,210.5	9,076.5

## Section 2. 新生銀行 連結セグメント別データ

### Section 2.1 セグメント別業務粗利益

・従来は法人業務・個人業務それぞれでビジネス推進及び管理を行ってきた海外連結子会社及び持分法適用会社の大宗につき、その帰属セグメントを2021年度第1四半期より「海外事業／トレジャー／その他」の下に新設した「海外事業」に変更しております。当該変更に併せて各報告セグメントの2020年度実績も組み替えております。

・2022年1月1日付にて、株式会社アプラスが株式会社アプラスフィナンシャルを吸収合併し、事業を APLUS FINANCIAL Co., Ltd. was merged in APLUS Co., Ltd. and succeeded its business in APLUS on January 1, 2022.

## Section 2. Shinsei Bank Consolidated Business Line Data

### Section 2.1 Business Line Total Revenue

・From the first quarter of Fiscal Year 2021, Shinsei Bank Group changed the attributable segments of its overseas consolidated subsidiaries and affiliates accounted for by the equity method, which had been engaged in the business promotion and administration under Institutional Business and Individual Business, to "Overseas Business," segment which was newly established under "Overseas Business/Treasury/Other." In conjunction with this change, the results of each reportable segment for the Fiscal Year 2020 have been reclassified.

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

法人業務 業務粗利益*	Institutional Business Total Revenue*	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
資金利益	Net Interest Income	7.0	6.9	6.9	7.1	7.9	8.7	7.6	10.9
法人営業	Corporate Business	2.8	2.6	2.9	2.8	3.0	3.7	2.7	3.3
ストラクチャードファイナンス	Structured Finance	3.2	3.2	3.1	3.3	3.3	3.0	3.8	3.7
プリンシパルトランザクションズ	Principal Transactions	0.6	0.7	0.7	0.9	1.5	1.8	0.8	3.8
昭和リース	Showa Leasing	-0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
市場営業	Markets	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0
その他金融市场	Other Global Markets	0.1	0.0	0.0	0.0	-0.0	-0.0	0.0	0.0
非資金利益	Noninterest Income	5.0	13.3	8.4	6.7	8.7	12.2	10.2	9.8
法人営業	Corporate Business	1.1	0.9	0.1	0.9	0.7	1.5	1.7	1.5
ストラクチャードファイナンス	Structured Finance	2.2	2.6	1.7	1.6	2.2	2.4	1.9	2.8
プリンシパルトランザクションズ	Principal Transactions	-3.6	3.3	1.0	-0.0	1.1	2.2	0.0	0.4
昭和リース	Showa Leasing	3.4	3.7	3.4	4.2	3.4	4.1	3.8	3.8
市場営業	Markets	1.4	1.7	1.4	-0.5	0.6	1.5	2.5	0.7
その他金融市场	Other Global Markets	0.5	0.7	0.6	0.5	0.5	0.2	0.2	0.2
<b>法人業務 業務粗利益</b>	<b>Institutional Business Total Revenue</b>	<b>12.1</b>	<b>20.2</b>	<b>15.4</b>	<b>13.9</b>	<b>16.7</b>	<b>20.9</b>	<b>17.8</b>	<b>20.7</b>
法人営業	Corporate Business	3.9	3.6	3.1	3.7	3.7	5.2	4.5	4.9
ストラクチャードファイナンス	Structured Finance	5.4	5.8	4.9	5.0	5.5	5.4	5.7	6.6
プリンシパルトランザクションズ	Principal Transactions	-2.9	4.0	1.7	0.8	2.6	4.0	0.8	4.3
昭和リース	Showa Leasing	3.4	3.8	3.5	4.2	3.5	4.2	3.8	3.9
市場営業	Markets	1.6	1.9	1.4	-0.5	0.6	1.5	2.5	0.7
その他金融市场	Other Global Markets	0.6	0.8	0.6	0.5	0.5	0.2	0.2	0.2
<b>法人業務 業務粗利益</b>	<b>Institutional Business Total Revenue</b>	<b>12.1</b>	<b>20.2</b>	<b>15.4</b>	<b>13.9</b>	<b>16.7</b>	<b>20.9</b>	<b>17.8</b>	<b>20.7</b>

注記: 前期の数字は今期の表記に調整されています。

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

個人業務 業務粗利益*	Individual Business Total Revenue*	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
資金利益	Net Interest Income	24.8	24.2	22.9	22.9	22.4	21.8	21.9	21.7
リテールバンキング	Retail Banking	6.1	6.2	4.9	4.9	4.6	4.6	4.5	4.1
貸出	Loans	2.2	2.2	2.2	2.1	2.1	2.1	2.1	2.1
預金等	Deposits	3.9	3.9	2.6	2.7	2.5	2.5	2.4	2.0
新生フィナンシャル	Shinsei Financial	16.4	15.7	15.8	15.8	15.7	15.1	15.3	15.5
うちレイク事業	Lake Businesses	15.1	14.6	14.7	14.6	14.6	14.1	14.3	14.5
アプラス	APLUS	2.1	2.0	1.8	1.8	1.8	1.7	1.7	1.8
その他個人	Other Individual	0.1	0.1	0.2	0.3	0.2	0.2	0.2	0.2
非資金利益	Noninterest Income	13.9	13.8	14.4	14.9	17.1	14.4	15.1	15.4
リテールバンキング	Retail Banking	0.8	1.3	1.4	1.8	1.7	1.5	1.4	1.4
資産運用商品関連	Asset Management Products	1.7	2.1	2.2	2.3	2.4	2.2	1.9	2.2
その他手数料(ATM、為替送金、外為等)	Other Fees (ATM, Fund Transfer, FX etc.)	-0.8	-0.7	-0.8	-0.4	-0.7	-0.6	-0.5	-0.7
新生フィナンシャル	Shinsei Financial	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0
アプラス	APLUS	12.7	12.4	12.7	12.6	13.0	13.0	13.4	13.3
その他個人	Other Individual	0.3	0.0	0.3	0.4	2.4	-0.1	0.3	0.6
<b>個人業務 業務粗利益</b>	<b>Individual Business Total Revenue</b>	<b>38.8</b>	<b>38.0</b>	<b>37.3</b>	<b>37.8</b>	<b>39.6</b>	<b>36.2</b>	<b>37.0</b>	<b>37.2</b>
リテールバンキング	Retail Banking	7.0	7.6	6.3	6.7	6.4	6.2	5.9	5.6
新生フィナンシャル	Shinsei Financial	16.3	15.7	15.8	15.7	15.6	15.0	15.3	15.4
アプラス	APLUS	14.9	14.5	14.5	14.5	14.9	14.8	15.1	15.2
その他個人	Other Individual	0.5	0.1	0.6	0.7	2.6	0.0	0.5	0.8
<b>個人業務 業務粗利益</b>	<b>Individual Business Total Revenue</b>	<b>38.8</b>	<b>38.0</b>	<b>37.3</b>	<b>37.8</b>	<b>39.6</b>	<b>36.2</b>	<b>37.0</b>	<b>37.2</b>

注記: 前期の数字は今期の表記に調整されています。

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

海外事業/トレジャリー/その他 業務粗利益*	Overseas Business/Treasury/Other Total Revenue*	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
資金利益	Net Interest Income	-2.1	-0.8	0.8	0.7	1.4	1.5	2.9	2.7
海外事業	Overseas Business	-0.3	0.8	1.2	1.2	1.8	1.3	2.1	1.5
トレジャリー	Treasury	-1.8	-1.6	-0.4	-0.5	-0.3	0.2	0.7	1.1
その他	Other	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0	-0.0	0.0
非資金利益	Noninterest Income	3.0	2.2	2.4	2.0	0.6	-10.4	-15.1	16.0
海外事業	Overseas Business	1.3	2.5	1.5	1.4	1.1	1.6	-14.2	17.2
トレジャリー	Treasury	0.7	-0.6	0.7	0.7	0.0	-10.8	0.5	0.3
その他	Other	0.9	0.2	0.1	-0.1	-0.4	-1.3	-1.5	-1.6
<b>海外事業/トレジャリー/その他 業務粗利益</b>	<b>Overseas Business/Treasury/Other Total Revenue</b>	<b>0.9</b>	<b>1.3</b>	<b>3.2</b>	<b>2.7</b>	<b>2.1</b>	<b>-8.9</b>	<b>-12.2</b>	<b>18.7</b>
海外事業	Overseas Business	1.0	3.4	2.8	2.6	2.9	3.0	-12.1	18.7
トレジャリー	Treasury	-1.0	-2.2	0.2	0.1	-0.3	-10.6	1.3	1.5
その他	Other	0.9	0.2	0.1	-0.1	-0.4	-1.3	-1.5	-1.6
<b>海外事業/トレジャリー/その他 業務粗利益</b>	<b>Overseas Business/Treasury/Other Total Revenue</b>	<b>0.9</b>	<b>1.3</b>	<b>3.2</b>	<b>2.7</b>	<b>2.1</b>	<b>-8.9</b>	<b>-12.2</b>	<b>18.7</b>
経費*	General and Administrative Expenses*	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
法人業務	Institutional Business	-11.3	-11.5	-11.6	-12.0	-11.7	-11.8	-11.1	-11.3
法人営業	Corporate Business	-3.3	-3.1	-3.4	-3.8	-3.6	-3.5	-3.2	-3.3
ストラクチャードファイナンス	Structured Finance	-2.6	-2.6	-2.9	-3.0	-2.9	-2.9	-2.8	-2.8
プリンシパルトランザクションズ	Principal Transactions	-0.9	-1.2	-1.1	-1.1	-1.1	-1.3	-1.1	-1.2
昭和リース	Showa Leasing	-2.8	-2.9	-2.8	-2.8	-2.8	-2.9	-2.8	-2.9
市場営業	Markets	-0.8	-0.7	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
その他金融市场	Other Global Markets	-0.7	-0.7	-0.5	-0.6	-0.6	-0.5	-0.4	-0.4
個人業務	Individual Business	-24.9	-26.3	-24.7	-24.4	-24.3	-24.8	-25.3	-25.8
リテールバンキング	Retail Banking	-6.0	-6.2	-5.8	-6.0	-5.8	-6.2	-6.0	-6.4
新生フィナンシャル	Shinsei Financial	-8.6	-9.4	-8.4	-8.4	-8.5	-9.0	-9.0	-8.9
アプラス	APLUS	-9.7	-10.1	-9.9	-9.2	-9.3	-8.9	-9.6	-9.7
その他個人	Other Individual	-0.4	-0.5	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6
海外事業/トレジャリー/その他	Overseas Business/Treasury/Other	-0.8	-1.9	-1.7	-2.5	-3.1	-2.1	-1.8	-2.3
海外事業	Overseas Business	-0.3	-1.4	-1.2	-1.5	-1.4	-1.7	-1.5	-1.6
トレジャリー	Treasury	-0.3	-0.3	-0.5	-0.5	-0.5	-0.5	-0.6	-0.6
その他	Other	-0.1	-0.0	0.0	-0.4	-1.1	0.1	0.3	-0.0
<b>経費</b>	<b>General and Administrative Expenses</b>	<b>-37.1</b>	<b>-39.7</b>	<b>-38.1</b>	<b>-39.0</b>	<b>-39.3</b>	<b>-38.8</b>	<b>-38.3</b>	<b>-39.5</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. 2021年度第1四半期より資金調達業務に係る損益について、各報告セグメントへの配賦額の算定方法の変更を行っております。併せて、各報告セグメントの2020年度実績も同じ算定方法を反映させた数値に組み替えております。

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

2. From the first quarter of Fiscal Year 2021, Shinsei Bank Group revises the method of calculating the amount allocated to each reportable segment for profits and losses related to financing operations. In conjunction with this change, the results of each reportable segment for Fiscal Year 2020 have been reclassified to reflect the same calculation method.

実質業務純益*	Ordinary Business Profit*	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
法人業務	Institutional Business	0.7	8.7	3.8	1.8	4.9	9.1	6.7	9.4
法人営業	Corporate Business	0.6	0.4	-0.3	-0.1	0.1	1.7	1.3	1.5
ストラクチャードファイナンス	Structured Finance	2.8	3.2	1.9	2.0	2.5	2.5	2.9	3.7
プリンシパルトランザクションズ	Principal Transactions	-3.9	2.8	0.6	-0.2	1.5	2.7	-0.2	3.0
昭和リース	Showa Leasing	0.5	0.9	0.6	1.4	0.6	1.3	1.0	0.9
市場営業	Markets	0.8	1.1	0.8	-1.0	0.1	1.0	2.0	0.2
その他金融市场	Other Global Markets	-0.1	0.1	0.0	-0.0	-0.0	-0.2	-0.2	-0.2
個人業務	Individual Business	13.9	11.6	12.5	13.4	15.2	11.3	11.6	11.3
リテールバンキング	Retail Banking	1.0	1.3	0.5	0.7	0.5	0.0	-0.0	-0.7
新生フィナンシャル	Shinsei Financial	7.7	6.2	7.3	7.2	7.1	6.0	6.2	6.4
アプラス	APLUS	5.1	4.4	4.6	5.2	5.5	5.8	5.5	5.4
その他個人	Other Individual	0.0	-0.4	0.0	0.1	1.9	-0.6	-0.1	0.2
海外事業/トレジャリー/その他	Overseas Business/Treasury/Other	0.0	-0.5	1.5	0.1	-1.0	-11.1	-14.1	16.4
海外事業	Overseas Business	0.6	1.9	1.5	1.1	1.4	1.2	-13.6	17.0
トレジャリー	Treasury	-1.4	-2.6	-0.2	-0.3	-0.9	-11.2	0.7	0.9
その他	Other	0.7	0.1	0.2	-0.6	-1.5	-1.1	-1.1	-1.6
<b>実質業務純益</b>	<b>Ordinary Business Profit</b>	<b>14.7</b>	<b>19.9</b>	<b>17.9</b>	<b>15.5</b>	<b>19.2</b>	<b>9.4</b>	<b>4.3</b>	<b>37.1</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. 2021年度第1四半期より資金調達業務に係る損益について、各報告セグメントへの配賦額の算定方法の変更を行っております。併せて、各報告セグメントの2020年度実績も同じ算定方法を反映させた数値に組み替えております。

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

2. From the first quarter of Fiscal Year 2021, Shinsei Bank Group revises the method of calculating the amount allocated to each reportable segment for profits and losses related to financing operations. In conjunction with this change, the results of each reportable segment for Fiscal Year 2020 have been reclassified to reflect the same calculation method.

与信関連費用*			未監査(単位:10億円) Unaudited (Billions of Yen)							
与信関連費用*		Net Credit Costs*	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
法人業務	Institutional Business		1.5	-1.4	0.9	1.3	-0.7	-10.2	0.1	6.3
法人営業	Corporate Business		1.0	1.1	0.1	0.4	0.1	-0.3	-0.1	0.0
ストラクチャードファイナンス	Structured Finance		0.2	-2.6	0.5	1.1	-1.0	-10.0	0.0	6.2
プリンシパルトランザクションズ	Principal Transactions		0.1	0.0	-0.0	0.0	-0.0	0.2	-0.0	-0.3
昭和リース	Showa Leasing		0.1	0.0	0.1	-0.2	0.1	-0.1	0.2	0.3
市場営業	Markets		-	-	-	-	-	-	-	-
その他金融市场	Other Global Markets		0.0	0.0	-	-	-	-0.0	-0.0	-0.0
個人業務	Individual Business		-3.8	-7.0	-4.3	-5.1	-5.1	-7.8	-6.4	-7.7
リテールバンキング	Retail Banking		-0.0	-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		-1.4	-3.5	-1.2	-2.3	-3.0	-4.1	-3.5	-3.8
アプラス	APLUS		-2.5	-3.6	-3.1	-2.9	-2.3	-3.9	-3.1	-3.9
その他個人	Other Individual		0.2	0.1	0.0	0.1	0.1	0.2	0.1	0.0
海外事業／トレジャリー／その他	Overseas Business/Treasury/Other		-0.1	0.0	0.2	0.3	-0.3	-0.2	-0.4	-0.1
海外事業	Overseas Business		-0.1	0.0	0.2	0.3	-0.3	-0.2	-0.4	-0.1
トレジャリー	Treasury		-	-	-	-	-	-	-	-
その他	Other		0.0	-0.0	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>		<b>-2.4</b>	<b>-8.4</b>	<b>-3.1</b>	<b>-3.4</b>	<b>-6.2</b>	<b>-18.3</b>	<b>-6.7</b>	<b>-1.5</b>

注記: 前期の数字は本期の表記に調整されています。

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

与信関連費用加算後実質業務純益*		Ordinary Business Profit after Net Credit Costs *	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
法人業務	Institutional Business		2.3	7.2	4.7	3.2	4.2	-1.0	6.8	15.7
法人営業	Corporate Business		1.6	1.5	-0.1	0.3	0.2	1.3	1.1	1.6
ストラクチャードファイナンス	Structured Finance		3.0	0.5	2.5	3.1	1.5	-7.5	3.0	10.0
プリンシパルトランザクションズ	Principal Transactions		-3.8	2.9	0.6	-0.2	1.5	3.0	-0.2	2.7
昭和リース	Showa Leasing		0.6	0.9	0.8	1.1	0.8	1.2	1.2	1.2
市場営業	Markets		0.8	1.1	0.8	-1.0	0.1	1.0	2.0	0.2
その他金融市场	Other Global Markets		-0.0	0.1	0.0	-0.0	-0.0	-0.2	-0.2	-0.2
個人業務	Individual Business		10.0	4.6	8.2	8.3	10.1	3.5	5.2	3.6
リテールバンキング	Retail Banking		0.9	1.3	0.5	0.7	0.6	0.0	0.0	-0.8
新生フィナンシャル	Shinsei Financial		6.3	2.7	6.0	4.9	4.1	1.9	2.7	2.6
アプラス	APLUS		2.6	0.7	1.5	2.3	3.2	1.9	2.4	1.4
その他個人	Other Individual		0.2	-0.2	0.0	0.2	2.0	-0.3	0.0	0.3
海外事業／トレジャリー／その他	Overseas Business/Treasury/Other		-0.1	-0.4	1.8	0.5	-1.3	-11.3	-14.5	16.2
海外事業	Overseas Business		0.5	2.0	1.8	1.5	1.1	1.0	-14.1	16.9
トレジャリー	Treasury		-1.4	-2.6	-0.2	-0.3	-0.9	-11.2	0.7	0.9
その他	Other		0.7	0.1	0.2	-0.6	-1.5	-1.1	-1.1	-1.6
<b>与信関連費用加算後実質業務純益</b>	<b>Ordinary Business Profit after Net Credit Costs</b>		<b>12.3</b>	<b>11.4</b>	<b>14.8</b>	<b>12.0</b>	<b>13.0</b>	<b>-8.9</b>	<b>-2.3</b>	<b>35.6</b>

注記: 1. 前期の数字は本期の表記に調整されています。

2. 2021年度第1四半期より資金調達業務に係る損益について、各報告セグメントへの配賦額の算定方法の変更を行っております。併せて、各報告セグメントの2020年度実績も同じ算定方法を反映させた数値に組み替えております。

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

2. From the first quarter of Fiscal Year 2021, Shinsei Bank Group revises the method of calculating the amount allocated to each reportable segment for profits and losses related to financing operations. In conjunction with this change, the results of each reportable segment for Fiscal Year 2020 have been reclassified to reflect the same calculation method.

## Section 2.2 セグメント別主要データ

## Section 2.2 Business Line Key Data

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

法人業務 営業性資産*	Institutional Business Operating Assets*	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
法人営業	Corporate Business	1,928.5	1,936.7	1,932.3	1,933.7	1,907.6	1,935.9	2,044.1	2,341.8
ストラクチャードファイナンス	Structured Finance	1,613.9	1,663.2	1,638.3	1,611.8	1,629.2	1,678.4	1,713.3	1,728.6
不動産ファイナンス	Real Estate Finance	730.1	753.3	744.7	735.5	724.3	755.3	732.6	690.6
スペシャルティファイナンス	Specialty Finance	303.0	313.4	294.6	301.3	312.7	332.1	367.0	417.3
プロジェクトファイナンス	Project Finance	451.7	471.4	472.2	460.2	476.6	476.9	496.4	500.7
ヘルスケアファイナンス	Healthcare Finance	128.9	125.0	126.5	114.6	115.4	113.9	117.2	119.9
プリンシパルトランザクションズ	Principal Transactions	131.8	125.9	128.0	125.4	120.6	124.1	137.5	142.8
昭和リース	Showa Leasing	574.4	569.0	563.3	561.7	565.3	572.9	576.0	572.0
金融市場	Global Markets		10.6	14.9	12.7	7.9	1.8	1.3	1.2
<b>法人業務</b>	<b>Total Corporate Business</b>	<b>4,259.3</b>	<b>4,309.8</b>	<b>4,274.7</b>	<b>4,240.7</b>	<b>4,224.7</b>	<b>4,312.8</b>	<b>4,472.2</b>	<b>4,786.5</b>

注記: 昭和リースの営業性資産は、2022年3月期以降も求償債権を含んだ数値に修正しております。

Note: "Showa Leasing" includes claims with the right of indemnification, adjusting figures from 2022.3 period onwards.

個人業務 営業性資産、負債*	Individual Business Operating Assets and Liabilities*	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
リテールバンキング	Retail Banking	1,150.4	1,143.9	1,136.9	1,132.0	1,127.0	1,121.8	1,112.3	1,109.1
コンシューマーファイナンス	Consumer Finance	1,822.9	1,842.5	1,866.6	1,878.6	1,904.9	1,920.2	1,954.5	1,974.2
新生フィナンシャル	Shinsei Financial	492.1	490.8	488.0	484.8	481.7	482.8	493.4	493.8
うちレイクALSA	Lake ALSA	89.9	99.3	107.0	114.1	120.9	129.7	140.0	147.6
うち新生銀行カードローンエル	Shinsei Bank Card Loan L	212.7	206.9	201.2	195.5	190.4	186.5	183.7	180.2
アプラス	APLUS	1,298.0	1,320.3	1,333.2	1,351.7	1,383.2	1,400.5	1,421.5	1,442.7
その他個人	Other Individual	32.7	31.4	45.3	42.0	39.9	36.9	39.6	37.6
<b>個人業務</b>	<b>Individual Business Total</b>	<b>2,973.3</b>	<b>2,986.5</b>	<b>3,003.5</b>	<b>3,010.7</b>	<b>3,031.9</b>	<b>3,042.0</b>	<b>3,066.9</b>	<b>3,083.3</b>
<b>預り総資産</b>	<b>Assets under Management (AUM)</b>	<b>5,957.3</b>	<b>5,936.2</b>	<b>5,941.8</b>	<b>5,880.6</b>	<b>5,885.3</b>	<b>5,849.1</b>	<b>5,743.8</b>	<b>5,924.2</b>
リテール預金	Retail Deposits	4,907.3	4,888.1	4,872.1	4,788.7	4,779.2	4,730.9	4,881.2	5,087.6
仕組預金	Structured Deposits		193.3	179.2	174.5	158.7	138.9	126.2	107.3
保険	Insurance			293.7	297.6	301.7	308.7	322.2	329.7
投資信託(金融商品仲介業務)	Mutual Funds (Financial Product Intermediary Business)			282.3	298.4	297.6	301.4	324.8	316.9
債券(金融商品仲介業務)	Bonds (Financial Product Intermediary Business)	209.6	193.8	199.5	209.6	214.1	194.4	180.6	150.7
その他(金銭の信託)	Other (Monetary Assets Held in Trust)	23.7	27.7	30.2	32.0	33.8	34.1	35.2	34.6
<b>支払承諾</b>	<b>Acceptances and Guarantees</b>	<b>533.7</b>	<b>551.7</b>	<b>554.6</b>	<b>558.0</b>	<b>560.6</b>	<b>565.2</b>	<b>573.4</b>	<b>580.9</b>
リテール口座数(千口座)	Total Number of Retail Accounts (Thousands)	3,083.0	3,076.9	3,071.3	3,065.3	3,057.8	3,049.9	3,048.0	3,060.0
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)	65.1	64.8	64.6	64.5	64.3	64.0	63.6	63.5
レイク事業顧客数(千人)	Number of Lake Business Customers (Thousands)	821.6	824.6	823.7	823.4	823.6	830.6	841.4	841.8
ノーローン顧客数(千人)	Number of NOLOAN Customers (Thousands)	54.5	52.5	50.2	48.3	46.3	44.5	42.6	40.9
アプラス 有効カード会員数(千人)	Number of APLUS Available Cardholders (Thousands)	4,718.6	4,667.0	4,619.6	4,546.5	4,467.9	4,434.3	4,426.0	4,334.6

注記: 1. 新生フィナンシャルの営業性資産は求償債権を含んでおります。

2. 預り総資産残高にはリテール債券残高および未償還債券残高を含んでおります。

3. 前期の数字は今期の表記に調整されています。

4. 保険は、販売額累計残高(外貨建保険は契約時為替算)より、有効な契約残高(外貨建保険は月末為替算)に変更しております。

5. 投資信託(金融商品仲介業務)は、2021年度第4四半期より当行販売から金融商品仲介業務に変更し、簿価残高から時価残高に変更しております。

Note: 1. "Shinsei Financial" includes claims with the right of indemnification as operating assets.

2. AUM includes retail debentures and unclaimed debentures.

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

4. Insurance has been changed from the accumulated balance of sales (foreign currency-denominated insurance is translated at the time of the contract) to the balance of effective contracts (foreign currency-denominated insurance is translated at the end of the month).

5. Investment trusts (financial instruments intermediary business) have been changed from the Bank's sales to the financial instruments intermediary business and changed from the book value balance to the market value balance since the fourth quarter of Fiscal Year 2021.

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

海外事業/トレジャリー/その他 営業性資産*	Overseas Business/Treasury/Other Operating Assets*	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
海外事業	Overseas Business	316.9	271.8	302.1	308.3	323.0	328.7	359.9	370.4
トレジャリー	Treasury	595.1	681.9	696.1	694.3	679.4	440.8	473.3	798.6

注記: 1. 預り総資産残高にはリテール債券残高および未償還債券残高を含んでおります。

2. 前期の数字は今期の表記に調整されています。

3. トレジャリーの営業性資産には国庫短期証券(短期国債)を含んでおりません。

Note: 1. AUM includes retail debentures and unclaimed debentures.

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

3. Short-term Japanese national government bonds are not included as operating assets in "Treasury".

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	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
ROA(年換算後)	Return on Assets (Annualized)	0.5%	0.7%	0.4%	0.4%	0.5%	-0.6%	-0.2%	1.1%
ROE(潜在株式調整後)(年換算後)	Return on Equity (Fully Diluted) (Annualized)	5.7%	8.3%	5.0%	5.0%	6.0%	-7.3%	-2.6%	13.1%
経費率	Expense-to-Revenue Ratio	71.5%	66.6%	68.0%	71.6%	67.1%	80.5%	89.8%	51.6%

自己資本関連情報(バーゼルⅢ、国内基準)	Capital Adequacy Data (Basel Ⅲ, Domestic Standard)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
コア資本に係る基礎項目	Core Capital: Instruments and Reserves	919.1	941.3	953.1	955.4	970.8	947.2	947.1	982.4
コア資本に係る調整項目	Core Capital: Regulatory Adjustments	-99.0	-107.4	-107.2	-104.3	-101.7	-95.9	-99.9	-99.5
自己資本の額	Total Capital	820.1	833.9	845.8	851.0	869.1	851.3	847.1	882.8
リスクアセット等の額	Risk Assets	7,473.4	7,320.3	7,215.1	7,208.6	7,156.4	7,262.6	7,475.3	7,870.0
コア自己資本比率	Core Capital	10.97%	11.39%	11.72%	11.80%	12.14%	11.72%	11.33%	11.21%

注記: 2019年9月期と2019年12月期の連結自己資本比率の計算において、一部のエクスポージャーに適用するパラメータ推計値については2019年3月期の数値に調整を加えて使用しております。

Note: In the calculation of the consolidated capital adequacy ratio as of Sep 30, 2019 and Dec 31, 2019, parameter estimates applied to some exposures are adjusted for the fiscal year ending March 31, 2019.

参考情報	Reference	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
普通株等Tier1資本		823.4	829.3	838.7	842.4	855.0	835.9	837.4	850.2
リスクアセット	Risk Assets	7,467.9	7,309.7	7,188.4	7,177.5	7,113.6	7,215.2	7,443.5	7,783.5
普通株等Tier1比率	Common Equity Tier1 Ratio (International Standard; Fully Loaded Basis)	11.0%	11.3%	11.7%	11.7%	12.0%	11.6%	11.3%	10.9%
リスク資本	Risk Capital	515.5	512.7	522.0	527.4	523.1	520.6	535.5	615.5

注記: 2019年9月期と2019年12月期の連結自己資本比率の計算において、一部のエクspoージャーに適用するパラメータ推計値については2019年3月期の数値に調整を加えて使用しております。

Note: In the calculation of the consolidated capital adequacy ratio as of Sep 30, 2019 and Dec 31, 2019, parameter estimates applied to some exposures are adjusted for the fiscal year ending March 31, 2019.

1株当たり数値(円)	Per Share Data (JPY)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
1株当たり純資産	Common Equity Per Share	4,159.01	4,283.92	4,321.33	4,468.31	4,516.64	4,484.01	4,571.14	4,642.62
潜在株式調整後1株当たり純資産	Fully Diluted Equity Per Share	4,157.74	4,282.60	4,320.25	4,466.89	4,515.21	4,484.01	4,571.14	4,642.62
1株当たり四半期純利益	Basic Earnings Per Share	58.48	87.60	53.88	54.88	68.29	-82.73	-29.28	151.28
潜在株式調整後1株当たり四半期純利益	Diluted Earnings Per Share	58.46	87.57	53.86	54.87	68.27	-82.71	-29.28	151.28

株式数	Share Data	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
潜在株式調整後期末発行済普通株式数	Fully Diluted Number of Shares Outstanding at End of Period	217,097,337	215,357,838	215,390,192	208,707,514	208,707,517	205,232,236	204,101,350	204,119,088
期末発行済普通株式数	Number of Common Shares	217,031,019	215,291,519	215,336,347	208,641,080	208,641,080	205,232,236	204,101,350	204,119,088
ストックオプションによる潜在株式数	Number of Fully Diluted Stock Options	66,318	66,319	53,845	66,434	66,437	-	-	-
(参考)期末自己株式数	(Ref) Treasury Shares at End of Period (not included in the above)	42,003,670	43,743,170	43,698,342	50,393,609	50,393,609	53,802,453	54,933,339	54,915,601
潜在株式調整後期中平均普通株式数	Weighted Average Fully Diluted Number of Shares Outstanding	225,517,026	223,197,668	215,382,366	213,652,981	211,998,501	210,690,441	204,343,834	204,228,806
期中平均普通株式数	Weighted Average Number of Common Shares Outstanding	225,454,773	223,134,412	215,316,314	213,587,220	211,932,512	210,631,453	204,343,834	204,228,806

格付け(新生銀行)	Credit Ratings (Shinsei Bank)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
格付投資情報センター(R&I)	Rating and Investment Information, Inc. (R&I)								
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- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (ポジティブ) (Positive)	A- (ポジティブ) (Positive)	A- (ポジティブ) (Positive)
日本格付研究所(JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-1	J-1	J-1	J-1	J-1	J-1	J-1	J-1
長期	Long-Term	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Positive)	A- (安定的) (Positive)	A- (安定的) (Positive)
Standard and Poor's (S&P)	Standard and Poor's (S&P)								
短期	Short-Term	A-2	A-2	A-2	A-2	A-2	A-2	A-2	A-2
長期	Long-Term	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (ポジティブ) (Positive)	BBB (ポジティブ) (Positive)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)	BBB (安定的) (Stable)
Moody's	Moody's								
短期	Short-Term	P-2	P-2	P-2	P-2	P-2	P-2	P-2	P-2
長期	Long-Term	Baa1 (安定的) (Stable)	Baa1 (安定的) (Stable)	Baa1 (安定的) (Stable)	Baa1 (安定的) (Stable)	Baa1 (安定的) (Stable)	Baa1 (安定的) (Positive)	Baa1 (安定的) (Positive)	Baa1 (安定的) (Positive)
格付け(昭和リース)	Credit Ratings (Showa Leasing)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
日本格付研究所(JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
短期	Short-Term	J-1	J-1	J-1	J-1	J-1	J-1	J-1	J-1
長期	Long-Term	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Positive)	A- (安定的) (Positive)	A- (安定的) (Positive)
格付投資情報センター(R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term								
長期	Long-Term	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (ポジティブ) (Positive)	A- (ポジティブ) (Positive)	A- (ポジティブ) (Positive)
格付け(新生証券)	Credit Ratings (Shinsei Securities)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
日本格付研究所(JCR)	Japan Credit Rating Agency, Ltd. (JCR)								
長期	Long-Term	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Positive)	A- (安定的) (Positive)	A- (安定的) (Positive)
格付け(アプラス)	Credit Ratings (APLUS)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
格付投資情報センター(R&I)	Rating and Investment Information, Inc. (R&I)								
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- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (ポジティブ) (Positive)	A- (ポジティブ) (Positive)	A- (ポジティブ) (Positive)
格付け(新生フィナンシャル)	Credit Ratings (Shinsei Financial)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
格付投資情報センター(R&I)	Rating and Investment Information, Inc. (R&I)								
長期	Long-Term	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Positive)	A- (安定的) (Positive)	A- (安定的) (Positive)

連結対象会社数	Subsidiaries and Affiliates Data	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9	
連結子会社数	Consolidated Subsidiaries	93	88	86	86	81	81	83	82	
持分法適用会社数	Affiliates Accounted for Using the Equity Method	42	39	42	44	46	43	42	43	
連結対象会社数	Total Number of Consolidated Subsidiaries and Affiliates	135	127	128	130	127	124	125	125	
その他主要データ	Other Key Data	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9	
店舗数(本支店・出張所・本支店内室)	Total Number of Outlets	27	26	26	26	26	25	25	25	
本支店	Head Office and Branches	24	23	23	23	23	23	23	23	
出張所	Annexes	3	3	3	3	3	2	2	2	
リテール店舗形態	Retail Banking Business Category									
新生フィナンシャルセンター	Shinsei Financial Centers	25	24	24	24	24	24	24	24	
コンサルティングスポット	Shinsei Consulting Spots	1	1	1	1	1	0	0	0	
住宅ローンセンター	Housing Loan Centers	5	0	0	0	0	0	0	0	
新生銀行SBIマネーブラザ	Shinsei SBI Money Plaza								1	
リース契約数(昭和リース)	Number of Lease Contract (Showa Leasing)							272,316	276,326	281,208
従業員数(連結)	Number of Employees (Consolidated Basis)	5,645	5,605	5,768	5,711	5,658	5,608	5,701	5,648	
法人業務	Institutional Business	1,406	1,395	1,442	1,431	1,420	1,400	1,406	1,395	
法人営業	Corporate Business		409					372		
ストラクチャードファイナンス	Structured Finance			158				228		
プリンシパルトランザクションズ	Principal Transactions			145				153		
昭和リース	Showa Leasing			561				556		
市場営業	Markets			40				30		
その他金融市場	Other Global Markets			82				61		
個人業務	Individual Business	3,202	3,172	3,270	3,222	3,161	3,124	3,182	3,134	
リテールバンкиング	Retail Banking		867					841		
新生フィナンシャル	Shinsei Financial and Shinsei Bank Lake		973					970		
アプラス	APLUS			1,228				1,189		
その他個人	Other Individual			104				124		
海外事業／トレジャリー／その他	Overseas Business/Treasury/Other	1,037	1,038	1,056	1,058	1,077	1,084	1,113	1,119	
従業員数(単体)	Number of Employees (Nonconsolidated Basis)	2,254	2,245	2,322	2,304	2,285	2,281	2,302	2,269	

注記: 1. 住宅ローンセンターには、新生フィナンシャルセンター又はコンサルティングスポットを兼ねる店舗も含まれます。

2. 前期の数字は今期の表記に調整されています。

3. 金融インフラ業務の従業員数は「経営／その他」に含めております。

Note: 1. Housing Loan Centers include outlets which are combined with Shinsei Financial Centers or Shinsei Consulting Spots.

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

3. Corporate/Others includes employees for banking IT infrastructure.

#### Section 4. 無担保ローン事業主要計数

##### レイク事業主要計数

無担保ローン(レイク事業)	Unsecured Loan (Lake Businesses)	未監査(単位:10億円) Unaudited (Billions of Yen)							
		2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
残高	Balance	386.8	387.3	386.2	384.3	382.7	384.4	389.2	390.1
顧客数(千人)	Number of Customers (Thousands)	821.6	824.6	823.7	823.4	823.6	830.6	841.4	841.8
新規顧客獲得客数(千人)	Number of Newly Acquired Customers (Thousands)	28.9	34.7	33.9	35.8	36.7	41.0	46.2	37.2
成約率	Approval Rate	33.1%	33.8%	36.0%	35.2%	36.8%	36.1%	34.9%	32.6%
実質平均利回り	Actual Average Yield	14.6%	14.5%	14.5%	14.3%	14.3%	14.1%	14.1%	14.0%

注記: 実質平均利回り(%)、年率換算) = 営業貸付金利息/期中平均営業貸付金残高

Note: Actual average yield (%, Annualized basis) = Interest income / Average loan outstanding

店舗・チャネル(レイク事業)	Number of Branches and Channels (Lake Businesses)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
店舗数:	Branches								
無人店舗	Unmanned Branches for Lake Businesses	697	694	692	691	677	667	665	665
CD・ATM台数:	CD/ATMs:								
自社分(台)	Own	693	690	688	687	673	663	661	661
提携分(新生フィナンシャル):カードローン(万台)	Tie-up(Shinsei Financial): Card Loan (Thousands)	77	77	77	77	78	78	76	76
自動契約機台数(台)	Automated Contract Machines (ACM)	744	741	739	738	724	714	712	711

年齢別残高構成比(レイク事業)	Balance by Age (Lake Businesses)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
<30	<30	18.7%	18.8%	18.9%	19.0%	19.2%	19.4%	19.7%	19.7%
<40	<40	23.7%	23.6%	23.5%	23.4%	23.2%	23.1%	23.0%	23.0%
<50	<50	25.9%	25.6%	25.5%	25.2%	25.0%	24.7%	24.5%	24.4%
<60	<60	20.8%	20.9%	21.1%	21.2%	21.4%	21.4%	21.5%	21.5%
>= 60	>= 60	10.9%	11.1%	11.0%	11.2%	11.2%	11.4%	11.3%	11.4%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

性別、既婚・未婚別残高構成比(レイク事業)	Balance by Gender and Marital Status (Lake Businesses)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
男性独身	Single Male	43.2%	43.3%	43.3%	43.3%	43.4%	43.5%	43.5%	43.5%
男性既婚	Married Male	34.0%	34.0%	33.9%	33.8%	33.7%	33.6%	33.3%	33.2%
女性独身	Single Female	12.6%	12.6%	12.7%	12.8%	13.0%	13.1%	13.2%	13.3%
女性既婚	Married Female	10.2%	10.1%	10.1%	10.1%	10.0%	9.9%	10.0%	10.0%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

実行額別残高構成比(レイク事業)	Balance by Amount of Origination (Lake Businesses)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
10万円以下	Less than or Equal to JPY 100K	2.3%	2.3%	2.4%	2.5%	2.4%	2.4%	2.4%	2.4%
10万円超、30万円以下	Over JPY 100K and Less than or Equal to JPY 300K	11.6%	11.7%	11.7%	11.8%	11.8%	11.9%	11.7%	11.6%
30万円超、50万円以下	Over JPY 300K and Less than or Equal to JPY 500K	26.5%	26.4%	26.5%	26.7%	27.0%	27.1%	27.6%	27.8%
50万円超、100万円以下	Over JPY 500K and Less than or Equal to JPY 1M	29.2%	29.0%	28.7%	28.3%	28.1%	27.8%	27.4%	27.1%
100万円超	Over JPY 1M	30.4%	30.6%	30.7%	30.7%	30.7%	30.8%	30.9%	31.1%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

年収別残高構成比(レイク事業)	Balance by Annual Income (Lake Businesses)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
年収2百万円未満	Less than JPY 2M	10.9%	10.7%	10.7%	10.6%	10.6%	10.3%	10.4%	10.1%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	58.6%	58.6%	58.5%	58.5%	58.5%	58.4%	58.3%	58.1%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	18.0%	18.1%	18.1%	18.0%	18.0%	18.2%	18.2%	18.4%
年収7百万円以上	Over JPY 7M	12.5%	12.6%	12.7%	12.8%	12.9%	13.1%	13.1%	13.4%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

貸出金利帯別残高(レイク事業)		Breakdown of Loans by Lending Rates (Lake Businesses)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
残高:		Balance:								
~ 15%	~ 15%		177.4	180.2	180.1	180.5	180.1	182.9	185.9	185.9
~ 18%	~ 18%		208.6	206.3	205.3	203.0	201.9	200.9	202.6	203.7
~ 20%	~ 20%		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~ 25%	~ 25%		0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
~ 29.2%	~ 29.2%		0.4	0.3	0.3	0.3	0.3	0.3	0.3	0.2
>/= 29.2%	Over 29.2%		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
合計	Total		386.8	387.3	386.2	384.3	382.7	384.4	389.2	390.1
比率:		Ratios:								
~ 15%	~ 15%		45.9%	46.5%	46.6%	47.0%	47.0%	47.5%	47.7%	47.6%
~ 18%	~ 18%		53.9%	53.3%	53.2%	52.8%	52.8%	52.3%	52.1%	52.2%
~ 20%	~ 20%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~ 25%	~ 25%		0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
~ 29.2%	~ 29.2%		0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%
>/= 29.2%	Over 29.2%		0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
合計	Total		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

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

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

銀行法および再生法に基づく債権の額(レイク事業)		Claims Classified under the Japanese Banking Act and the Financial Revitalization Law (Lake Business)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9	
破産更生債権及びこれらに準ずる債権		Bankrupt or De facto Bankrupt				8.1	8.2	8.2	8.3	8.7	8.6
危険債権		Doubtful receivables				4.5	4.7	5.1	5.8	5.9	6.1
三月以上延滞債権		Receivables past due for three months or more				0.0	0.0	0.0	0.0	0.0	0.0
貸出条件緩和債権額		Restructured receivables				31.0	32.2	33.1	34.1	35.4	36.9
合計 (A)	Total (A)					0.0	45.2	46.6	48.3	50.1	51.7
総与信残高 (B)	Total Claims (B)					388.0	386.5	385.1	386.7	391.6	392.7
総与信残高比 (A)/(B)	(A)/(B)					11.3%	11.7%	12.1%	12.5%	12.8%	13.2%
貸倒引当金 (C)	Reserve for Credit Losses (C)					14.2	14.30	14.50	15.00	15.70	15.80
引当率 (C)/(A)	Reserve Ratios (C)/(A)					32.5%	31.6%	31.1%	31.3%	30.6%	

## ノーローン主要計数

## NOLOAN Summary of Major Business Information

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

無担保ローン(ノーローン)	Unsecured Loans (NOLOAN)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
残高	Outstanding	34.8	33.9	32.8	31.9	30.7	29.6	28.4	27.3
顧客数(千人)	Number of Customers (Thousands)	54.5	52.5	50.2	48.3	46.3	44.5	42.6	40.9
新規獲得顧客数	Number of Newly Acquired Customers	0.2	0.2	0.2	0.2	0.1	-	-	-
実質平均利回り	Actual Average Yield	14.7%	14.4%	14.4%	14.4%	14.4%	14.4%	14.4%	14.3%

注記: 実質平均利回り(%, 年率換算) = 営業貸付金利息/期中平均営業貸付金残高

Note: Actual average yield (%, Annualized basis) = Interest income / Average loan outstanding

成約率(ノーローン)	Approval Rate (NOLOAN)	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
申込数(千件)	Number of Application (Thousands)	2.2	2.4	2.2	2.4	1.6	-	-	-
成約率	Approval Rate	10.2%	10.4%	11.1%	8.9%	9.8%	-	-	-

注記: ノーローンは新生バーソナルローンの商品になり、新生フィナンシャルは2021年12月をもってノーローンの新規顧客獲得を停止しました。

Note: Shinsei Financial stopped new customer acquisition of NOLOAN since December 2021 as Shinsei Personal Loan began to provide NOLOAN.

店舗・チャネル(ノーローン)	Number of Branches and Channels (NOLOAN)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
無人店舗数(箇所)	Unmanned Branches	-	-	-	-	-	-	-	-
ATM台数:	ATMs:								
自社分(台)	Own	-	-	-	-	-	-	-	-
提携分(千台)	Tie-up (Thousands)	66	66	66	67	64	64	65	65
自動契約機台数(台)	Automated Contract Machines	-	-	-	-	-	-	-	-

貸出金利帯別残高(ノーローン)	Breakdown of Loans by Lending Rates (NOLOAN)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
残高:	Outstanding:								
~ 15%	~ 15%	24.8	24.3	23.8	23.2	22.5	21.8	21.0	20.2
~ 18%	~ 18%	9.8	9.3	8.8	8.4	7.9	7.5	7.2	6.9
~ 20%	~ 20%	-	-	-	-	-	-	-	-
~ 25%	~ 25%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~ 29.2%	~ 29.2%	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
合計	Total	34.8	33.9	32.8	31.9	30.7	29.6	28.4	27.3
比率:	Ratios:								
~ 15%	~ 15%	71.1%	71.8%	72.4%	73.0%	73.4%	73.8%	73.9%	74.0%
~ 18%	~ 18%	28.2%	27.5%	26.9%	26.4%	26.0%	25.6%	25.5%	25.4%
~ 20%	~ 20%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
~ 25%	~ 25%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%
~ 29.2%	~ 29.2%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

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

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

未監査(単位:10億円) Unaudited (Billions of Yen)									
年齢別残高構成比(ノーローン)	Balance by Age (NOLOAN)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
<30	<30	2.5%	2.4%	2.3%	2.2%	2.0%	1.8%	1.6%	
<40	<40	10.0%	9.7%	9.5%	9.3%	9.1%	8.6%	8.0%	7.5%
<50	<50	33.5%	33.0%	32.7%	32.1%	31.5%	31.0%	30.7%	30.2%
<60	<60	35.3%	35.9%	36.2%	36.6%	37.1%	37.7%	38.3%	38.9%
≥ 60	≥ 60	18.7%	19.0%	19.2%	19.7%	20.1%	20.7%	21.2%	21.8%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
性別、既婚・未婚別残高構成比(ノーローン)	Balance by Gender and Marital Status (NOLOAN)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
男性独身	Single Male	38.2%	38.2%	38.4%	38.3%	38.2%	37.9%	38.0%	37.9%
男性既婚	Married Male	51.1%	51.1%	51.0%	51.2%	51.3%	51.6%	51.5%	51.6%
女性独身	Single Female	5.8%	5.8%	5.7%	5.6%	5.6%	5.6%	5.6%	5.6%
女性既婚	Married Female	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%	4.9%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
実行額別残高構成比(ノーローン)	Balance by Amount of Origination (NOLOAN)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
10万円未満	Less than JPY 100K	1.7%	1.5%	1.4%	1.4%	1.3%	1.3%	1.3%	1.2%
10万円以上、30万円未満	Over JPY 100K and Less than JPY 300K	6.6%	6.5%	6.4%	6.4%	6.3%	6.3%	6.4%	6.3%
30万円以上、50万円未満	Over JPY 300K and Less than JPY 500K	13.8%	13.4%	13.2%	13.1%	12.9%	12.9%	12.8%	12.9%
50万円以上、100万円未満	Over JPY 500K and Less than JPY 1M	21.8%	21.7%	21.7%	21.8%	22.0%	22.3%	22.6%	22.7%
100万円以上	Over JPY 1M	56.1%	56.9%	57.3%	57.3%	57.5%	57.2%	56.9%	56.9%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
年収別残高構成比(ノーローン)	Balance by Annual Income (NOLOAN)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
年収2百万円未満	Less than JPY 2M	6.0%	5.9%	5.9%	6.1%	6.1%	6.1%	6.1%	6.2%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	45.0%	44.8%	44.8%	44.7%	44.7%	44.2%	44.2%	44.2%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	24.8%	24.9%	25.0%	25.0%	25.1%	25.2%	25.2%	25.0%
年収7百万円以上	Over JPY 7M	24.2%	24.4%	24.3%	24.2%	24.1%	24.5%	24.5%	24.6%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

## 利息返還関連

## Grey Zone Related Information

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

利息返還関連(新生フィンシャル)	Grey Zone Related Information (Shinsei Financial)	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
利息返還額	Amount of Refund for Grey Zone Claim	1.7	1.6	1.6	1.5	1.5	1.4	1.3	1.3
債権放棄額	Amount of Debt Write-Off	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.1
キャッシュアウト利息返還額	Amount of Interest Repayment	1.5	1.4	1.4	1.3	1.3	1.2	1.0	1.1
利息返還損失引当金	Reserve for Losses on Interest Repayment	31.8	29.3	27.7	26.0	24.4	22.5	26.7	25.2
利息返還損失引当金繰入	Net Provisions of Reserve for Losses on Interest Repayment	-	-0.8	-	-0.1	-	-0.5	-	0.2
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	1.7	1.6	1.6	1.5	1.5	1.4	1.3	1.3
開示請求件数	Number of Claims	2,994	3,178	3,108	2,850	2,937	2,609	2,587	2,832

注記: 1. 2014年3月末に1,750億円の対価を受領し、同日を以ってGEによる過払い利息返還損失補償は終了しました。

2. 利息返還損失引当金の繰入額と使用額は、貸倒引当金取崩益に計上されているものを除いた金額に変更しております。

Note: 1. The GE indemnity for losses on interest repayment has been concluded as of March 31, 2014 in exchange for a payment of JPY175.0 billion received on the same day as the conclusion of the indemnity.

2. Figures for provision and usage amounts of reserves for losses on interest repayment have been retroactively altered to be net of reversals of reserves for loan losses.

利息返還関連(ノーローン)	Grey Zone Related Information (NOLOAN)	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
利息返還額	Amount of Refund for Grey Zone Claim	0.2	0.2	0.1	0.2	0.2	0.1	0.1	0.1
債権放棄額	Amount of Debt Write-Off	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
キャッシュアウト利息返還額	Amount of Interest Repayment	0.2	0.2	0.1	0.2	0.1	0.1	0.1	0.1
利息返還損失引当金	Reserve for Losses on Interest Repayment	3.5	3.0	2.8	2.8	2.6	2.7	2.5	2.4
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	-	-0.2	-	0.1	-	0.2	-	-
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	0.2	0.2	0.1	0.2	0.2	0.1	0.1	0.1
開示請求件数	Number of Claims	706	634	650	629	717	576	616	595

利息返還関連(アプラス)	Grey Zone Related Information (APLUS)	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
利息返還額	Amount of Refund for Grey Zone Claim	0.5	0.5	0.4	0.4	0.3	0.2	0.1	0.1
債権放棄額	Amount of Debt Write-Off	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
キャッシュアウト利息返還額	Amount of Interest Repayment	0.5	0.4	0.4	0.3	0.2	0.2	0.1	0.1
利息返還損失引当金	Reserve for Losses on Interest Repayment	5.4	6.6	6.1	5.6	5.3	6.4	4.1	4.0
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	-	1.6	-	-	-	1.4	-	-
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	0.5	0.4	0.4	0.4	0.3	0.3	0.1	0.1
開示請求件数	Number of Claims	1,492	1,395	1,372	1,578	1,435	1,455	916	897

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

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

as a write-off on an accounting basis.

利息返還関連(アプラスインベストメント)	Grey Zone Related Information (APLUS Investment)	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
利息返還額	Amount of Refund for Grey Zone Claim							0.1	0.1
債権放棄額	Amount of Debt Write-Off							0.0	0.0
キャッシュアウト利息返還額	Amount of Interest Repayment							0.1	0.1
利息返還損失引当金	Reserve for Losses on Interest Repayment							1.9	1.7
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment							-	-
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment							0.1	0.1
開示請求件数	Number of Claims							429	322

注記: 2022年3月までは「アプラス」セグメントに含むため、アプラス内数として合算表示しております。2022年4月以降は「その他個人」セグメントに移行したため、別枠で表示しております。

Note: The grey zone related information of APLUS Investment was included in "APLUS" segment above until March 2022. From April 2022, it is presented separately as the entity has been transferred to the "Other Individual" segment.

Section 5. 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 5. 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	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
<b>経常収益</b>	<b>Ordinary Income</b>	14.8	15.3	14.4	14.4	14.5	14.3	14.2	14.4
資金運用収益	Interest Income	7.5	7.4	7.6	7.8	7.9	7.7	8.0	8.2
役務取引等収益	Fees and Commissions Income	4.9	4.7	4.6	4.5	4.4	4.2	4.2	4.2
その他業務収益	Other Business Income	-	-	-	-	0.0	-	-	-
その他経常収益	Other Ordinary Income	2.2	3.2	2.1	2.1	2.1	2.3	2.0	2.0
<b>経常費用</b>	<b>Ordinary Expenses</b>	10.2	12.9	9.9	11.3	11.8	14.0	13.0	13.5
資金調達費用	Interest Expenses	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1
役務取引等費用	Fees and Commissions Expenses	0.9	0.8	0.8	0.9	0.9	1.7	0.9	0.9
その他業務費用	Other Business Expenses	-	-	-	-	-	-	-	-
営業経費	General and Administrative Expenses	6.0	6.8	6.1	6.2	6.1	6.5	6.8	6.8
その他経常費用	Other Ordinary Expenses	3.1	5.1	2.8	4.0	4.6	5.5	5.0	5.5
貸倒引当金繰入額	Provision of Reserve for Credit Losses	3.0	4.9	2.6	3.7	4.4	5.4	4.8	5.1
その他	Other	0.1	0.1	0.1	0.3	0.1	0.1	0.1	0.4
<b>経常利益</b>	<b>Ordinary Profit</b>	4.5	2.4	4.4	3.1	2.6	0.2	1.2	0.8
特別利益	Extraordinary Gains	-	0.1	0.0	0.0	-	-	-	0.0
特別損失	Extraordinary Losses	0.0	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</b>	4.5	2.5	4.4	3.1	2.6	0.2	1.2	0.8
税金	Income Taxes (Benefit)	-0.1	0.3	0.3	0.0	-0.5	0.1	0.1	0.7
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests	-	-	-	-	-	-	-	-
<b>親会社株主に帰属する四半期純利益</b>	<b>Profit Attributable to Owners of the Parent</b>	4.6	2.2	4.1	3.1	3.1	0.1	1.0	0.1

連結貸借対照表	Consolidated Balance Sheets	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
<b>資産の部:</b>	<b>Assets:</b>								
現金預け金	Cash and Due from Banks	12.7	15.7	14.0	14.4	12.7	19.3	11.8	10.4
有価証券	Securities	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
貸出金	Loans and Bills Discounted	233.3	238.5	242.1	245.0	247.4	252.4	261.9	265.6
割賦売掛金	Installment Receivables	-	-	-	-	-	-	-	-
その他資産	Other Assets	10.0	9.7	10.1	9.8	10.8	10.1	11.8	11.0
有形固定資産	Premises and Equipment	5.9	6.0	5.9	5.9	5.9	5.6	5.5	5.5
無形固定資産	Intangible Assets	2.2	2.2	2.2	2.1	2.1	2.4	4.1	3.8
繰延税金資産	Deferred Tax Assets	8.5	8.2	8.2	7.7	7.7	7.9	8.3	7.9
貸倒引当金	Reserve for Credit Losses	-33.6	-34.8	-33.6	-33.2	-33.3	-34.3	-34.8	-35.1
<b>資産の部合計</b>	<b>Total Assets</b>	239.6	246.1	249.5	252.5	253.9	264.0	269.4	269.7
<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	48.9	71.7	77.5	80.1	79.9	119.5	125.2	127.8
その他負債	Other Liabilities	4.6	9.0	5.0	3.9	3.9	11.2	4.5	4.0
利息返還損失引当金	Reserve for Losses on Interest Repayments	35.3	32.4	30.5	28.8	27.1	25.2	29.2	27.6
<b>負債の部合計</b>	<b>Total Liabilities</b>	96.3	120.6	119.8	119.7	117.9	162.9	167.2	167.4
<b>純資産の部:</b>	<b>Equity:</b>								
株主資本合計	Total Shareholders' Equity	143.3	125.5	129.6	132.7	135.9	101.0	102.1	102.2
資本金	Common Stock	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
<b>純資産の部合計</b>	<b>Total Equity</b>	143.3	125.5	129.6	132.7	135.9	101.0	102.1	102.2
<b>負債及び純資産の部合計</b>	<b>Total Liabilities and Equity</b>	239.6	246.1	249.5	252.5	253.9	264.0	269.4	269.7

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 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 Income	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
経常収益	Ordinary Income		19.8	19.6	20.0	19.6	19.8	19.7	20.0	20.5
資金運用収益	Interest Income		2.6	2.5	2.4	2.4	2.3	2.2	2.1	2.1
役務取引等収益	Fees and Commissions Income		7.9	7.9	8.2	8.2	8.0	8.0	8.1	8.3
その他業務収益	Other Business Income		8.8	8.7	8.6	8.7	9.1	9.2	9.5	9.7
その他経常収益	Other Ordinary Income		0.3	0.4	0.7	0.2	0.2	0.2	0.2	0.2
経常費用	Ordinary Expenses		16.7	20.2	18.0	16.7	16.1	18.9	17.2	18.7
資金調達費用	Interest Expenses		0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
役務取引等費用	Fees and Commissions Expenses		3.5	3.7	3.6	3.7	3.4	3.4	3.7	3.8
その他業務費用	Other Business Expenses		0.8	0.7	0.7	0.7	0.8	0.8	0.8	1.0
営業経費	General and Administrative Expenses		9.0	9.5	9.4	8.7	8.8	8.4	8.9	9.1
その他経常費用	Other Ordinary Expenses		2.6	5.5	3.6	2.9	2.3	5.4	3.1	4.0
貸倒引当金繰入額	Provision of Reserve for Credit Losses		2.6	3.7	3.6	2.9	2.3	4.0	3.1	3.9
その他	Other		0.0	1.8	0.0	0.0	0.0	1.4	0.0	0.0
経常利益	Ordinary Profit		3.0	-0.5	2.0	2.8	3.7	0.8	2.8	1.7
特別利益	Extraordinary Gains		-	-	-	-	-	-	-	-
特別損失	Extraordinary Losses		0.0	0.0	0.0	2.2	0.0	0.0	0.0	0.0
税引前四半期純利益	Income before Income Taxes		3.0	-0.5	2.0	0.6	3.7	0.8	2.8	1.7
税金	Income Taxes (Benefit)		1.4	0.2	0.3	-0.1	0.3	1.8	1.4	1.2
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests		-	-	-	-	-	-	-	-
親会社株主に帰属する四半期純利益	Profit Attributable to Owners of the Parent		1.6	-0.8	1.6	0.8	3.3	-0.9	1.3	0.5

連結貸借対照表		Consolidated Balance Sheets	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
資産の部:	Assets:									
現金預け金	Cash and Due from Banks		137.9	139.3	139.3	129.9	122.4	76.1	101.2	125.5
買入金銭債権	Other Monetary Claims Purchased		1.1	1.0	0.9	0.8	0.7	0.7	-	-
金銭の信託	Monetary Assets Held in Trust		94.4	92.5	91.3	89.7	88.4	86.2	84.5	82.6
有価証券	Securities		0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
貸出金	Loans and Bills Discounted		251.1	246.9	252.8	246.9	241.8	236.2	226.2	222.2
割賦売掛金	Installment Receivables		457.9	467.7	487.0	507.3	540.5	559.7	579.7	599.5
その他資産	Other Assets		520.9	523.8	543.1	555.3	597.2	607.4	49.9	44.6
有形固定資産	Premises and Equipment		6.0	5.9	5.8	2.0	1.8	1.6	2.0	2.2
無形固定資産	Intangible Assets		21.0	20.5	19.8	19.2	18.6	18.6	18.1	18.1
のれん	Goodwill		-	-	-	-	-	-	-	-
繰延税金資産	Deferred Tax Assets		4.5	3.4	3.6	3.7	3.7	4.1	4.8	2.7
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees		515.9	535.3	544.0	550.7	554.1	561.2	571.6	579.7
貸倒引当金	Reserve for Credit Losses		-36.6	-38.5	-39.9	-40.5	-40.9	-42.7	-42.7	-44.3
資産の部合計	Total Assets		1,554.5	1,574.9	1,609.1	1,609.0	1,642.4	1,607.0	1,653.3	1,694.3
負債及び純資産	Liabilities and Equity									
負債の部:	Liabilities:									
借用金	Borrowed Money		591.8	583.3	612.4	607.1	630.6	601.1	737.1	727.5
短期社債	Short-Term Corporate Bonds		139.4	147.3	138.7	134.8	118.3	107.7	6.5	42.0
社債	Corporate Bonds		20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
その他負債	Other Liabilities		210.0	208.1	213.3	214.9	234.5	230.9	238.2	244.3
利息返還損失引当金	Reserve for Losses on Interest Repayments		5.4	6.6	6.1	5.6	5.3	6.4	4.1	4.0
繰延税金負債	Deferred Tax Liabilities		-	-	-	-	-	-	-	-
支払承諾	Acceptances and Guarantees		515.9	535.3	544.0	550.7	554.1	561.2	571.6	579.7
負債の部合計	Total Liabilities		1,483.4	1,502.2	1,535.1	1,534.3	1,564.3	1,529.6	1,578.6	1,619.1
純資産の部:	Equity:									
株主資本合計	Total Shareholders' Equity		71.4	70.6	71.9	72.7	76.1	75.1	74.8	75.3
資本金	Common Stock		15.0	15.0	15.0	15.0	0.1	0.1	0.1	0.1
純資産の部合計	Total Equity		71.1	72.7	73.9	74.7	78.0	77.3	74.7	75.2
負債及び純資産の部合計	Total Liabilities and Equity		1,554.5	1,574.9	1,609.1	1,609.0	1,642.4	1,607.0	1,653.3	1,694.3

## アプラス開示の連結データ

## APLUS Consolidated Data Disclosure

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

連結損益の概要	Summary of Income Statement	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	5.2	5.0	4.8	4.6	4.8	4.8	4.9	5.0
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	3.2	3.2	3.3	3.5	3.7	3.8	3.9	4.0
オートクレジット	Auto Credit	0.6	0.6	0.7	0.7	0.7	0.7	0.7	0.7
その他ショッピングクレジット	Other Shopping Credit	2.5	2.5	2.5	2.8	3.0	3.0	3.1	3.3
信用保証	Credit Guarantee	4.5	4.5	4.6	4.5	4.5	4.4	4.4	4.4
オートクレジット	Auto Credit	1.8	1.8	1.8	1.7	1.6	1.5	1.5	1.5
その他ショッピングクレジット	Other Shopping Credit	2.4	2.5	2.4	2.5	2.5	2.5	2.5	2.5
その他信用保証	Others	0.2	0.2	0.3	0.3	0.3	0.2	0.3	0.3
融資	Total Loans	2.6	2.5	2.4	2.4	2.3	2.2	2.1	2.1
消費者金融	Consumer Loans	2.5	2.4	2.3	2.3	2.2	2.1	2.0	2.0
カードキャッシング	Cashing by Credit Card	0.7	0.7	0.6	0.6	0.6	0.6	0.6	0.6
ローンカード	Loan Card	0.2	0.1	-	0	0.1	0.0	0.0	0.0
その他消費者金融	Other Consumer Loans	1.5	1.5	1.5	1.4	1.4	1.4	1.4	1.4
その他融資	Other Loans	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0
金融収益	Financial Income	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2
その他	Others	3.8	3.8	4.5	4.1	4.0	4.1	4.3	4.5
営業収益	Operating Revenue	19.8	19.5	20.0	19.6	19.8	19.7	20.0	20.4
販売費及び一般管理費	Total SG&A	16.0	19.3	17.3	16.1	15.4	18.2	16.5	17.9
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	2.6	3.7	3.6	2.9	2.3	4.0	3.1	3.9
従業員給料・賞与	Personnel Expenses	2.0	2.3	2.2	2.2	2.2	2.3	2.0	2.1
支払手数料	Handling Charges	5.4	5.8	5.3	5.4	5.2	5.5	5.7	5.9
販売促進費	Sales Promotion Costs	1.7	1.6	1.4	1.4	1.5	1.6	1.6	1.9
賃借料	Rent	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.5
減価償却額	Depreciation and Amortization	1.1	1.1	1.1	1.1	1.1	1.1	1.0	1.0
通信費	Communication Costs	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.4
その他	Others	2.0	3.7	2.7	2.0	2.0	2.6	1.9	1.8
金融費用	Financial Expenses	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.7
支払利息	Interest Expenses	0.6	0.6	0.6	0.6	0.6	0.6	0.6	0.6
その他	Others	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
営業費用	Operating Expenses	16.7	20.0	18.0	16.7	16.1	18.9	17.2	18.6
営業利益	Operating Income	3.0	-0.5	1.9	2.8	3.7	0.8	2.8	1.7
経常利益	Ordinary Income	3.0	-0.5	2.0	2.8	3.7	0.8	2.8	1.7
特別損益	Net Extraordinary Profit	-	-	-	-2.2	-	-	-	-
税引前四半期純利益	Net Income before Income Taxes and Noncontrolling Interests	3.0	-0.5	2.0	0.6	3.7	0.8	2.8	1.7
親会社株主に帰属する四半期純利益	Profit Attributable to Owners of the Parent	1.6	-0.8	1.6	0.8	3.3	-0.9	1.3	0.5

当期引当残高	Account Receivables	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
割賦売掛金	Total Installment Receivables	718.4	724.2	749.7	763.9	792.1	805.7	815.2	831.5
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	98.1	93.8	90.3	86.9	95.1	94.4	93.6	91.8
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	360.3	374.4	397.3	420.9	446.1	466.0	486.8	508.5
オートクレジット	Auto Credit	79.1	80.6	84.6	88.0	91.7	94.5	94.9	97.9
その他ショッピングクレジット	Other Shopping Credit	281.1	293.7	312.7	332.9	354.4	371.5	391.9	410.5
融資	Total Loans	260.0	255.9	262.0	256.0	250.9	245.2	234.6	231.1
消費者金融	Consumer Loans	248.6	244.6	250.7	244.5	233.8	233.9	222.8	218.7
カードキャッシング	Cashing by Credit Card	16.6	16.3	16.0	15.6	15.2	15.1	15.1	15.1
ローンカード	Loan Card	5.2	4.5	3.9	3.1	2.6	2.2	0.2	0.2
その他消費者金融	Other Consumer Loans	226.6	223.7	230.7	225.7	215.9	216.6	207.4	203.3
その他融資	Other Loans	11.3	11.2	11.2	11.4	17.0	11.3	11.8	12.4
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	515.9	535.3	544.0	550.7	554.1	561.2	571.6	579.7
オートクレジット	Auto Credit	194.8	199.2	199.2	196.5	193.7	195.0	198.1	200.2
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	62.3	61.9	61.9	61.6	61.6	62.1	62.4	62.8
その他ショッピングクレジット	Other Shopping Credit	273.1	284.6	292.3	300.3	305.3	308.9	311.8	316.7
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	140.1	136.1	132.1	128.1	124.4	124.0	120.1	116.3
その他信用保証	Others	47.8	51.3	52.4	53.7	55.0	57.2	61.6	62.7
リース投資資産	Leased Investment Assets	34.9	38.0	41.5	44.4	47.5	49.8	53.0	56.3
<b>営業債権残高合計</b>	<b>Total Account Receivables</b>	<b>1,269.3</b>	<b>1,297.5</b>	<b>1,335.3</b>	<b>1,359.1</b>	<b>1,393.8</b>	<b>1,416.9</b>	<b>1,439.9</b>	<b>1,467.7</b>
顧客数	Number of Customers (Thousands)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
ショッピングクレジット事業 新規信用供与件数(千件)	Number of New Transactions in Shopping Credit Business (Thousands)	77.0	73.0	73.7	87.8	80.8	79.3	82.4	82.3
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	42.3	33.6	39.3	39.9	41.4	38.1	41.4	38.9
信用保証	Credit Guarantee	34.7	39.3	34.4	47.8	39.3	41.1	41.0	43.4
クレジットカード加盟店数(千店)	Number of Merchants (Credit Cards) (Thousands)	n/a	337	n/a	339	n/a	341	n/a	343
有効カード会員数(千人)	Available Cardholders (Thousands)	4,718.6	4,667.0	4,619.6	4,546.5	4,467.9	4,434.3	4,426.0	4,334.6
クレジットカード	Credit Card	4,718.6	4,667.0	4,619.6	4,546.5	4,467.9	4,434.3	4,426.0	4,334.6
ローンカード	Loan Card	-	-	-	-	-	-	-	-
カード新規獲得枚数(千枚)	Number of New Card Issuance (Thousands)	43.0	36.2	37.0	34.5	46.8	93.0	125.9	55.9
クレジットカード	Credit Card	43.0	36.2	37.0	34.5	46.8	93.0	125.9	55.9
ローンカード	Loan Card	-	-	-	-	-	-	-	-
残高有口座数(千人)	Number of Active Accounts (Thousands)	144.1	139.5	131.8	128.0	125.0	123.0	104.2	103.2
カードキャッシング	Cashing by Credit Card	111.9	108.6	104.4	101.2	98.7	97.2	96.8	95.8
ローンカード	Loan Card	32.2	30.8	27.4	26.7	26.3	25.7	7.3	7.3
店舗・チャネル	Number of Branches and Channels	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
店舗数(箇所)	Branches	47	47	47	47	47	47	47	47
CD台数(千台):	Cash Dispensers (CDs) (Own and Tie-up) (Thousands)	n/a	159	n/a	156	n/a	152	n/a	151
平均貸出金利	Average Lending Rates	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
無担保ローン(カードキャッシング、ローンカード)	Unsecured Loans (Cashing by Credit Card and Loan Card)	17.5%	17.5%	17.4%	17.4%	17.3%	17.3%	17.7%	17.7%

未監査(単位:10億円) Unaudited (Billions of Yen)									
融資残高内訳	Breakdown of Loan Receivables	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
貸付金利別融資残高	Loan Receivables Outstanding by Interest Rate Zone								
残高(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%	4.7	4.4	3.8	3.6	3.4	3.2	1.3	1.3
~18.0%	~18.0%	24.8	23.9	22.2	21.6	20.9	20.5	18.1	18.0
~20.0%	~20.0%	0.4	0.4	0.4	0.5	0.5	0.5	-	-
~25.0%	~25.0%	0.3	0.3	0.3	0.4	0.4	0.4	-	-
~29.2%	~29.2%	0.1	0.1	0.1	0.1	0.1	0.1	-	-
合計	Total	30.5	29.3	27.0	26.5	25.5	24.9	19.4	19.4
比率(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%	15.4%	15.0%	14.1%	13.8%	13.4%	12.9%	6.8%	6.9%
~18.0%	~18.0%	81.3%	81.7%	82.4%	81.8%	82.1%	82.6%	93.2%	93.1%
~20.0%	~20.0%	1.5%	1.5%	1.6%	2.0%	2.1%	2.1%	0.0%	0.0%
~25.0%	~25.0%	1.3%	1.3%	1.4%	1.7%	1.8%	1.8%	0.0%	0.0%
~29.2%	~29.2%	0.5%	0.5%	0.5%	0.6%	0.6%	0.7%	0.0%	0.0%
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								
カードキャッシング	Cashing by Credit Card	20.3	19.8	18.9	18.5	18.0	17.9	17.9	17.9
ローンカード	Loan Card	10.2	9.4	8.0	7.9	7.4	6.9	1.5	1.5
合計	Total	30.5	29.3	27.0	26.5	25.5	24.9	19.4	19.4

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

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

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

延滞残高、比率	Balance and Ratio of Delinquent Unsecured Personal Loans	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
無担保ローン(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	30.5	29.3	27.0	26.5	25.5	24.9	19.4	19.4
91~180日延滞残高	91-180 Days Delinquent Balance	0.1	0.1	0.2	0.2	0.2	0.1	0.1	0.1
91~180日延滞比率	91-180 Days Delinquency Ratio	0.6%	0.6%	0.9%	0.8%	1.2%	0.6%	0.7%	0.7%
加重平均借入金利	Weighted Average Funding Rate	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
期中加重平均	During the Fiscal Year	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%
期末加重平均	As of the Fiscal Year End	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
1口座あたり残高(千円)	Credit Outstanding Per Account (Thousands of Yen)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
1口座あたり残高	Credit Outstanding Per Account	211.7	210.5	205.0	207.0	204.1	202.5	186.3	188.1
カードキャッシング	Cashing by Credit Card	181.3	182.9	181.5	183.0	183.2	184.7	184.7	186.7
ローンカード	Loan Card	317.6	307.7	294.5	297.5	282.7	269.3	207.0	206.2
年齢別残高構成比	Balance by Age	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
無担保ローン(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	3.6%	3.6%	3.7%	3.5%	3.4%	3.4%	4.1%	3.9%
<40	<40	12.3%	12.1%	12.5%	12.1%	11.8%	11.6%	13.5%	13.3%
<50	<50	27.9%	27.5%	27.5%	27.0%	26.7%	26.4%	27.3%	27.0%
<60	<60	31.6%	31.6%	31.7%	31.8%	32.0%	32.0%	31.2%	31.2%
≥60	≥60	24.6%	25.2%	24.6%	25.6%	26.0%	26.7%	24.0%	24.6%
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	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
無担保ローン(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	68.4%	68.2%	68.3%	68.4%	68.4%	68.3%	66.1%	66.1%
女性	Female	31.6%	31.8%	31.7%	31.6%	31.6%	31.7%	33.9%	33.9%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
実行済高別残高構成比	Balance by Amount of Origination	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
無担保ローン(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	8.8%	8.9%	9.5%	9.0%	9.2%	9.0%	10.8%	10.3%
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	36.8%	37.3%	37.9%	37.6%	37.8%	37.9%	42.8%	42.7%
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	34.0%	33.6%	33.2%	32.1%	32.0%	32.2%	35.6%	35.9%
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	15.0%	15.0%	14.4%	14.4%	14.0%	14.0%	10.5%	10.9%
100万円以上	Over JPY 1M	5.4%	5.2%	5.0%	7.0%	7.0%	6.9%	0.2%	0.2%
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 Showa Leasing Consolidated P/L and B/S Data, after Reclassification to Conform to Bank's  
 Financial Statements, before Consolidating to Shinsei Bank  
 (新生銀行への連結会計処理前)

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

連結損益計算書	Consolidated Statements of Income	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
経常収益	Ordinary Income	28.1	26.8	24.4	25.4	25.7	28.0	24.9	27.5
資金運用収益	Interest Income	0.3	0.4	0.4	0.3	0.3	0.3	0.4	0.4
役務取引等収益	Fees and Commissions Income	0.2	0.3	0.1	0.2	0.1	0.5	0.1	0.2
その他業務収益	Other Business Income	27.2	25.8	23.7	24.7	25.1	27.0	24.3	26.7
その他経常収益	Other Ordinary Income	0.2	0.2	0.1	0.0	0.0	0.0	0.0	0.0
経常費用	Ordinary Expenses	27.2	25.5	23.3	24.0	24.6	26.6	23.5	26.1
資金調達費用	Interest Expenses	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4
役務取引等費用	Fees and Commissions Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他業務費用	Other Business Expenses	24.2	22.4	20.5	20.9	21.8	23.4	20.7	23.2
営業経費	General and Administrative Expenses	2.6	2.6	2.6	2.5	2.5	2.6	2.6	2.7
その他経常費用	Other Ordinary Expenses	0.0	0.0	-0.1	0.1	-0.1	0.2	-0.2	-0.2
貸倒引当金繰入額	Provision of Reserve for Credit Losses	-0.3	-0.1	-0.3	0.0	-0.2	-0.0	-0.4	-0.5
その他	Other	0.2	0.2	0.1	0.1	0.0	0.2	0.1	0.2
経常利益	Ordinary Profit	0.8	1.2	1.0	1.4	1.0	1.3	1.4	1.4
特別利益	Extraordinary Gains	-	-	0.0	0.0	0.0	0.0	-	0.0
特別損失	Extraordinary Losses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
税引前四半期純利益	Income before Income Taxes	0.8	1.2	1.0	1.4	1.0	1.3	1.4	1.4
税金	Income Taxes (Benefit)	0.4	0.4	0.3	0.2	0.3	0.4	0.4	0.4
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests	0.0	0.0	0.0	-0.0	0.0	0.0	0.0	0.0
親会社株主に帰属する四半期純利益	Profit Attributable to Owners of the Parent	0.3	0.7	0.7	1.1	0.6	0.8	0.9	1.0

連結貸借対照表	Consolidated Balance Sheets	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	22.6	35.7	8.2	36.7	7.3	43.5	10.0	21.3
有価証券	Securities	7.6	7.0	6.7	6.9	6.6	6.5	6.5	6.7
貸出金	Loans and Bills Discounted	49.3	50.7	50.3	54.7	51.4	51.9	35.1	35.7
割賦売掛金	Installment Receivables	260.1	258.2	255.6	254.1	260.1	265.7	262.8	265.3
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	190.3	188.6	188.2	186.7	184.7	187.4	187.8	183.8
その他資産	Other Assets	294.3	293.2	289.2	287.7	290.2	293.4	51.2	49.6
有形固定資産	Premises and Equipment	42.1	41.7	41.1	40.6	42.8	42.4	41.4	39.9
無形固定資産	Intangible Assets	3.7	4.0	3.9	3.8	3.6	3.5	3.3	3.3
繰延税金資産	Deferred Tax Assets	3.8	3.7	3.7	3.2	3.3	3.5	3.6	2.8
貸倒引当金	Reserve for Credit Losses	-3.2	-3.3	-3.0	-3.1	-2.7	-2.9	-2.7	-2.5
資産の部合計	Total Assets	630.1	639.0	605.3	632.4	603.2	644.8	614.5	620.2
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
借用金	Borrowed Money	349.9	371.4	329.5	356.4	332.6	366.0	351.5	349.8
短期社債	Short-Term Corporate Bonds	85.0	71.5	91.0	87.5	81.0	81.5	88.0	96.5
社債	Corporate Bonds	20.0	20.0	20.0	20.0	20.0	20.0	20.0	20.0
その他負債	Other Liabilities	65.9	66.2	57.3	59.4	59.7	66.2	54.0	51.3
繰延税金負債	Deferred Tax Liabilities	-	-	-	-	-	-	-	-
負債の部合計	Total Liabilities	523.5	531.8	500.1	525.9	496.2	536.9	515.8	520.3
純資産の部	Equity:								
株主資本合計	Total Shareholders' Equity	103.5	104.3	102.4	103.5	104.2	105.1	96.0	97.0
資本金	Common Stock	29.3	29.3	29.3	29.3	29.3	29.3	29.3	29.3
純資産の部合計	Total Equity	106.5	107.2	105.1	106.4	107.0	107.8	98.7	99.8
負債及び純資産の部合計	Total Liabilities and Equity	630.1	639.0	605.3	632.4	603.2	644.8	614.5	620.2

## Section 6. 新生銀行 営業財務関連データ

## Section 6. Shinsei Bank Nonconsolidated 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 (Nonconsolidated)	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
業務粗利益	<b>Total Gross Business Profit</b>	21.6	45.0	23.5	20.1	22.0	48.5	34.5	25.2
資金利益	Net Interest Income	20.5	43.8	22.6	20.6	21.5	56.9	31.4	24.0
役務取引等利益	Net Fees and Commissions	-1.5	-0.5	-1.6	-1.0	-0.4	0.2	-1.1	0.2
特定取引利益	Net Trading Income	-0.6	0.7	2.8	-0.2	0.8	1.2	4.0	2.5
その他業務利益	Net Other Business Income	3.2	0.9	-0.2	0.8	0.0	-9.8	0.2	-1.6
経費	<b>Total Expenses</b>	-17.5	-17.6	-17.2	-18.4	-18.6	-17.7	-16.5	-17.2
実質業務純益	<b>Net Business Profit (Jisshitsu Gyomu Jun-eki)</b>	4.1	27.3	6.3	1.6	3.3	30.8	18.0	7.9
その他損益	Other Gains	1.8	-0.5	0.7	2.2	1.6	-10.0	-16.3	23.2
経常利益	<b>Net Ordinary Income</b>	6.0	26.7	7.0	3.9	4.9	20.8	1.6	31.2
特別損益	Extraordinary Gains	-1.3	-0.7	-0.1	-0.2	-0.8	1.0	-1.7	-0.8
税引前四半期純利益	<b>Income before Income Taxes</b>	4.6	26.0	6.9	3.6	4.1	21.8	-0.1	30.3
法人税、住民税及び事業税	Income Taxes - Current	2.1	-2.9	-1.0	-1.4	2.8	-1.5	-0.0	-1.0
法人税等調整額	Income Taxes - Deferred	-	4.0	-	-3.7	-	-1.4	-	1.1
四半期純利益	<b>Net Income</b>	6.8	27.1	5.8	-1.5	7.0	18.9	-0.1	30.4
<b>単体損益計算書</b>									
経常収益	<b>Nonconsolidated Statements of Income</b>	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
資金運用収益	<b>Ordinary Income</b>	31.6	55.1	34.4	30.3	33.0	67.7	44.2	46.5
貸出金利息	Interest Income	22.6	45.9	24.7	22.5	23.6	59.1	34.8	32.2
有価証券利息配当金	Interest on Loans and Bills Discounted	20.5	19.9	19.9	19.5	19.6	19.3	21.1	25.3
その他の資金運用収益	Interest and Dividends on Securities	1.7	25.4	4.3	2.5	3.5	39.3	13.2	6.3
役務取引等収益	Other Interest Income	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
特定取引収益	Fees and Commissions Income	4.0	4.8	3.5	3.9	4.3	4.9	3.3	4.7
その他業務収益	Trading Income	-0.5	0.9	2.8	-0.2	0.8	1.2	4.0	2.5
その他経常収益	Other Business Income	3.7	2.4	0.9	1.1	0.3	2.1	0.9	-0.4
貸倒引当金戻入益	Other Ordinary Income	1.8	0.9	2.2	2.9	3.8	0.2	1.0	7.4
その他	Net Reversal of Reserve for Credit Losses	-	-	0.6	0.1	0.4	-1.2	-	6.0
経常費用	<b>Ordinary Expenses</b>	25.6	28.3	27.3	26.4	28.0	46.9	42.6	15.2
資金調達費用	Interest Expenses	2.2	2.1	2.1	1.9	2.1	2.2	3.5	8.1
預金利息	Interest on Deposits	0.9	0.8	0.8	0.7	0.8	0.8	1.0	2.7
社債利息	Interest on Corporate Bonds	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
その他の資金調達費用	Other Interest Expenses	1.1	1.1	1.1	1.0	1.1	1.3	2.3	5.3
役務取引等費用	Fees and Commissions Expenses	6.0	5.9	5.7	5.6	5.4	5.4	5.0	5.0
特定取引費用	Trading Losses	0.0	0.1	-	-	-	-	0.0	0.0
その他業務費用	Other Business Expenses	0.4	1.5	1.2	0.3	0.3	11.9	0.6	1.2
営業経費	General and Administrative Expenses	17.6	16.8	17.1	18.3	18.5	17.6	16.4	17.2
その他経常費用	Other Ordinary Expenses	-0.7	1.7	1.0	0.1	1.6	9.5	16.9	-16.3
貸倒引当金繰入額	Provision of Reserve for Credit Losses	-1.0	1.5	-	-	-	9.1	0.2	-0.2
その他	Other	0.2	0.1	1.0	0.1	1.6	0.4	16.7	-16.1
経常利益	<b>Ordinary Profit</b>	6.0	26.7	7.0	3.9	4.9	20.8	1.6	31.2
特別利益	Extraordinary Gains	0.0	-	0.0	-	0.0	1.6	0.0	0.0
特別損失	Extraordinary Losses	1.3	0.7	0.1	0.2	0.8	0.6	1.7	0.8
税引前四半期純利益	<b>Income before Income Taxes</b>	4.6	26.0	6.9	3.6	4.1	21.8	-0.1	30.3
税金:	Income Taxes (Benefit):								
法人税、住民税及び事業税	Income Taxes (Benefits) - Current	-2.1	2.9	1.0	1.4	-2.8	1.5	0.0	1.0
法人税等調整額	Income Taxes (Benefits) - Deferred	-	-4.0	-	3.7	-	1.4	-	-1.1
四半期純利益	<b>Net Income</b>	6.8	27.1	5.8	-1.5	7.0	18.9	-0.1	30.4
<b>与信関連費用(単体)</b>									
	<b>Net Credit Costs (Nonconsolidated)</b>	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
貸出金償却・債権処分損	Losses on Write-Off of Loans / Losses on Sale of Loans	-0.0	-0.0	-0.2	-0.0	-1.3	-0.0	-0.0	-0.0
貸倒引当金繰入	Net Provision of Reserve for Loan Losses	1.0	-1.5	0.6	0.1	0.4	-10.4	-0.2	6.2
一般貸倒引当金繰入	Net Provision of General Reserve for Loan Losses	1.0	0.8	0.6	0.9	-0.8	-2.5	-0.9	1.3
個別貸倒引当金繰入	Net Provision of Specific Reserve for Loan Losses	-0.0	-2.4	-0.0	-0.8	1.3	-7.8	0.7	4.9
特定海外債権引当勘定繰入	Net Provision of Reserve for Loan Losses to Restructuring Countries	-	-	-	-	-	-	-	-
償却債権取立益	Recoveries of Written-Off Claims	0.3	0.1	0.3	1.5	0.0	0.0	0.0	0.0
与信関連費用	<b>Net Credit Costs</b>	1.3	-1.4	0.7	1.6	-0.8	-10.3	-0.2	6.3

注記: 債却・処分損、繰入および費用は、マイナスで表記し、取立益および戻入益は、プラスで表記しております。

Note: Amounts of losses, net provision and costs are shown in minus. Amounts of recoveries and reversals are shown in plus.

資金運用／調達の状況 (平均残高)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Average Balance) (Nonconsolidated)	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
<b>資金運用勘定:</b>									
<b>貸出金</b>									
Loans and Bills Discounted		5,070.9	5,093.8	5,121.7	5,149.2	5,159.7	5,228.4	5,429.7	5,773.6
有価証券	Securities	1,260.0	1,336.7	1,387.7	1,314.7	1,390.7	1,309.8	1,116.0	1,610.6
その他資金運用勘定	Other Interest-Earning Assets	108.0	108.4	113.6	95.5	100.5	96.2	187.3	471.8
<b>資金運用勘定合計</b>		<b>6,439.0</b>	<b>6,539.0</b>	<b>6,623.1</b>	<b>6,559.5</b>	<b>6,650.9</b>	<b>6,634.4</b>	<b>6,733.1</b>	<b>7,856.1</b>
<b>資金調達勘定:</b>									
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	6,488.4	6,533.5	6,672.2	6,690.9	6,619.6	6,518.8	6,674.9	8,101.1
借用金	Borrowed Money	383.3	501.6	532.2	518.7	514.9	527.5	475.9	274.9
社債	Corporate Bonds	171.4	172.2	180.0	180.0	172.8	169.9	170.0	170.0
その他資金調達勘定	Other Interest-Bearing Liabilities	564.2	521.8	615.3	613.9	693.2	565.6	489.0	238.3
<b>資金調達勘定合計</b>		<b>7,607.4</b>	<b>7,729.2</b>	<b>7,999.8</b>	<b>8,003.6</b>	<b>8,000.6</b>	<b>7,782.0</b>	<b>7,810.0</b>	<b>8,784.4</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>6,439.0</b>	<b>6,539.0</b>	<b>6,623.1</b>	<b>6,559.5</b>	<b>6,650.9</b>	<b>6,634.4</b>	<b>6,733.1</b>	<b>7,856.1</b>

資金運用／調達の状況 (利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Nonconsolidated)	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
<b>資金運用勘定:</b>									
<b>貸出金</b>									
Loans and Bills Discounted		20.5	19.9	19.9	19.5	19.6	19.3	21.1	25.3
有価証券	Securities	1.7	25.4	4.3	2.5	3.5	39.3	13.2	6.3
その他資金運用勘定	Other Interest-Earning Assets	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
<b>資金運用勘定合計</b>		<b>22.6</b>	<b>45.9</b>	<b>24.7</b>	<b>22.5</b>	<b>23.6</b>	<b>59.1</b>	<b>34.8</b>	<b>32.2</b>
<b>資金調達勘定:</b>									
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	1.0	0.9	0.9	0.8	0.9	0.8	1.1	2.7
借用金	Borrowed Money	0.0	0.0	0.0	-0.0	0.0	0.0	0.0	0.0
社債	Corporate Bonds	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
その他資金調達勘定	Other Interest-Bearing Liabilities	1.1	1.0	1.0	1.0	1.0	1.2	2.2	5.2
<b>資金調達勘定合計</b>		<b>2.2</b>	<b>2.1</b>	<b>2.1</b>	<b>1.9</b>	<b>2.1</b>	<b>2.2</b>	<b>3.5</b>	<b>8.1</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>20.4</b>	<b>43.8</b>	<b>22.6</b>	<b>20.5</b>	<b>21.5</b>	<b>56.8</b>	<b>31.3</b>	<b>24.0</b>

資金運用／調達の状況 (利回り%) (単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate %) (Nonconsolidated)	2020.10-12	2021.1-3	2021.4-6	2021.7-9	2021.10-12	2022.1-3	2022.4-6	2022.7-9
<b>資金運用勘定:</b>									
<b>貸出金</b>									
Loans and Bills Discounted		1.60	1.58	1.56	1.50	1.50	1.50	1.56	1.74
有価証券	Securities	0.55	7.73	1.25	0.76	1.02	12.19	4.76	1.57
その他資金運用勘定	Other Interest-Earning Assets	***	***	***	***	***	***	***	***
<b>資金運用勘定合計</b>		<b>1.39</b>	<b>2.84</b>	<b>1.49</b>	<b>1.36</b>	<b>1.40</b>	<b>3.61</b>	<b>2.07</b>	<b>1.62</b>
<b>資金調達勘定:</b>									
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.06	0.05	0.05	0.05	0.05	0.05	0.06	0.13
借用金	Borrowed Money	0.00	0.01	0.01	-0.00	0.00	0.01	0.02	0.05
社債	Corporate Bonds	0.25	0.25	0.24	0.24	0.25	0.25	0.25	0.25
その他資金調達勘定	Other Interest-Bearing Liabilities	***	***	***	***	***	***	***	***
<b>資金調達勘定合計</b>		<b>0.11</b>	<b>0.11</b>	<b>0.10</b>	<b>0.09</b>	<b>0.10</b>	<b>0.11</b>	<b>0.17</b>	<b>0.36</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>1.26</b>	<b>2.71</b>	<b>1.37</b>	<b>1.24</b>	<b>1.28</b>	<b>3.47</b>	<b>1.86</b>	<b>1.21</b>

単体貸借対照表		Nonconsolidated Balance Sheets	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
資産の部:	Assets:									
現金預け金	Cash and Due from Banks		1,689.9	1,765.6	1,845.1	1,773.1	1,706.8	1,514.5	1,848.9	2,390.6
コールローン	Call Loans		-	-	-	-	-	-	-	-
買入金銭債権	Other Monetary Claims Purchased		29.5	26.3	23.4	20.2	17.5	15.2	12.7	14.2
特定取引資産	Trading Assets		179.3	164.1	167.5	157.3	152.3	148.3	158.7	178.9
金銭の信託	Monetary Assets Held in Trust		283.3	286.4	293.1	287.1	277.5	299.8	286.6	263.4
有価証券	Securities		1,259.1	1,352.5	1,381.1	1,373.2	1,336.6	1,104.8	1,140.1	2,059.1
貸出金	Loans and Bills Discounted		5,078.3	5,160.9	5,138.6	5,156.7	5,173.1	5,279.6	5,590.5	5,948.3
外国為替	Foreign Exchanges		50.2	83.7	55.2	58.1	56.9	56.5	56.5	67.3
その他資産	Other Assets		229.4	218.8	199.0	190.3	201.1	281.1	327.0	351.3
その他の資産	Other		229.4	218.8	199.0	190.3	201.1	281.1	327.0	351.3
有形固定資産	Premises and Equipment		11.0	10.9	10.5	10.2	10.0	10.1	9.4	9.2
無形固定資産	Intangible Assets		24.2	24.3	23.5	23.1	22.5	23.0	22.4	22.4
前払年金費用	Prepaid Pension Cost		7.1	8.0	8.3	8.6	9.0	9.1	9.4	9.7
繰延税金資産	Deferred Tax Assets		0.8	5.2	5.4	1.5	1.6	0.5	-	0.4
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees		22.7	19.8	20.8	22.9	22.8	22.0	33.2	30.2
貸倒引当金	Reserve for Credit Losses		-34.9	-36.3	-33.5	-33.4	-27.7	-38.1	-34.7	-28.2
資産の部合計	Total Assets		8,830.4	9,090.8	9,138.6	9,049.5	8,960.4	8,726.8	9,463.2	11,317.3
負債及び純資産の部	Liabilities and Equity									
負債の部:	Liabilities:									
預金	Deposits		6,163.3	6,212.8	6,260.0	6,177.3	6,097.2	5,955.0	6,398.1	7,329.0
譲渡性預金	Negotiable Certificates of Deposit		440.5	515.1	512.5	530.9	513.2	627.0	995.3	1,961.9
コールマネー	Call Money		82.4	30.0	46.0	24.0	35.1	3.6	1.3	10.4
売現先勘定	Payables under Repurchase Agreements		26.9	47.7	35.5	77.0	61.7	9.5	-	35.3
債券貸借取引受入担保金	Payables under Securities Lending Transactions		330.0	390.4	404.8	419.5	398.4	237.5	248.3	354.5
特定取引負債	Trading Liabilities		160.0	142.9	145.5	136.0	132.1	128.0	139.0	157.1
借用金	Borrowed Money		461.2	534.8	523.1	508.9	527.7	546.6	369.0	65.6
外国為替	Foreign Exchanges		2.2	23.0	0.9	0.6	1.6	1.9	1.1	1.4
社債	Corporate Bonds		170.0	180.0	180.0	180.0	170.0	170.0	170.0	170.0
その他負債	Other Liabilities		125.1	127.8	145.6	119.5	146.6	164.0	247.7	332.8
未払法人税等	Income Taxes Payable		-	-	0.4	4.2	0.7	1.4	0.4	1.5
リース債務	Lease Obligations		0.0	0.0	0.0	0.0	0.0	-	-	-
資産除去債務	Asset Retirement Obligations		7.2	7.2	7.2	7.3	7.3	7.2	6.6	6.6
その他の負債	Other		117.8	120.5	137.9	107.9	138.4	155.3	240.6	324.6
賞与引当金	Accrued Employees' Bonuses		3.7	4.6	1.2	2.5	3.8	4.9	1.3	2.6
睡眠預金払戻損失引当金	Reserve for Reimbursement of Deposits		0.5	0.3	0.3	0.4	0.4	0.3	0.3	0.3
睡眠債券払戻損失引当金	Reserve for Reimbursement of Debentures		3.3	3.3	3.3	3.2	2.9	2.8	2.7	2.5
繰延税金負債	Deferred Tax Liabilities		-	-	-	-	-	-	0.4	-
支払承諾	Acceptances and Guarantees		22.7	19.8	20.8	22.9	22.8	22.0	33.2	30.2
負債の部合計	Total Liabilities		7,992.2	8,233.0	8,280.1	8,203.4	8,114.1	7,873.5	8,608.3	10,454.4
純資産の部:	Equity:									
資本金	Common Stock		512.2	512.2	512.2	512.2	512.2	512.2	512.2	512.2
資本剰余金	Capital Surplus		79.4	79.4	79.4	79.4	79.4	79.4	79.4	79.4
資本準備金	Additional Paid-in Capital		79.4	79.4	79.4	79.4	79.4	79.4	79.4	79.4
その他資本剰余金	Other Capital Surplus		-	-	-	-	-	-	-	0.0
利益剰余金	Retained Earnings		343.5	370.6	374.4	372.9	380.0	398.9	396.3	426.8
利益準備金	Legal Reserve		16.1	16.1	16.7	16.7	16.7	16.7	17.2	17.2
その他利益剰余金	Other Retained Earnings		327.3	354.4	357.7	356.2	363.3	382.2	379.1	409.5
繰越利益剰余金	Unappropriated Retained Earnings		327.3	354.4	357.7	356.2	363.3	382.2	379.1	409.5
自己株式	Treasury Stock, at Cost		-78.9	-81.4	-81.3	-91.3	-91.3	-98.6	-101.2	-101.1
株主資本合計	Total Shareholders' Equity		856.3	880.8	884.7	873.2	880.3	891.9	886.8	917.3
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities		0.4	-1.7	-4.0	-5.7	-11.6	-12.6	-6.5	-29.4
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting		-18.6	-21.4	-22.1	-21.5	-22.4	-25.9	-25.3	-24.9
評価・換算差額等合計	Total Net Unrealized Gain (Loss) and Translation Adjustments		-18.2	-23.1	-26.2	-27.3	-34.1	-38.6	-31.9	-54.4
新株予約権	Stock Acquisition Rights		0.1	0.1	0.0	0.1	0.1	-	-	-
純資産の部合計	Total Equity		838.1	857.8	858.5	846.0	846.3	853.3	854.9	862.8
負債及び純資産の部合計	Total Liabilities and Equity		8,830.4	9,090.8	9,138.6	9,049.5	8,960.4	8,726.8	9,463.2	11,317.3

銀行法及び再生法に基づく債権の額(単体)	Claims Classified under the Japanese Banking Act and the Financial Revitalization Law (Nonconsolidated)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
破産更生債権及びこれらに準ずる債権額	Claims against bankrupt and quasi-bankrupt obligors	4.7	4.9	3.5	2.8	1.7	1.6	1.5	1.6
危険債権	Doubtful claims	34.8	23.3	20.6	22.8	16.0	30.2	21.2	13.2
三月以上延滞債権額	Loans past due for three months or more	0.3	0.5	0.8	0.8	0.8	0.7	2.8	4.9
貸出条件緩和債権額	Restructured Loans	4.0	5.6	7.0	5.7	5.6	3.6	2.9	2.8
合計(A)	Total (A)	44.0	34.4	32.0	32.1	24.2	36.1	28.4	22.5
総貸残高(B)	Total Claims (B)	5,179.7	5,294.5	5,245.7	5,265.3	5,281.5	5,387.8	5,713.7	6,076.3
総貸残高比(A)/(B)	(A)/(B)	0.84%	0.64%	0.61%	0.61%	0.45%	0.66%	0.49%	0.37%
貸倒引当金(C)	Reserve for Credit Losses (C)	34.9	36.3	33.5	33.4	27.7	38.1	34.7	28.2
引当率(C)/(A)	Reserve Ratios (C)/(A)	79.4%	105.7%	104.9%	104.0%	114.7%	105.8%	122.1%	125.6%

注記: 1. 銀行法および再生法に基づく債権の額は1億円未満を四捨五入して表示しております。

2. 総貸残高比は小数点第三位以下を切り捨てて表示しております。

Note: 1. Claims Classified under the Japanese Banking Act and the Financial Revitalization Law that are stated in multiples of 0.1 billion yen have been rounded off.

2. Ratio to total claims is presented discarding the third decimal point and below.

業種別貸出残高(単体)	Loans by Borrower Industry (Nonconsolidated)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
国内(除く特別国際金融取引勘定分):	Domestic (excluding Japan Offshore Market Accounts):								
製造業	Manufacturing	194.0	197.9	199.4	203.4	207.0	205.0	207.3	228.5
農業、林業	Agriculture and Forestry	-	-	-	-	-	-	-	-
漁業	Fishery	0.1	0.0	0.0	0.0	0.1	-	-	-
鉱業、碎石業、砂利採取業	Mining, Quarrying and Gravel Extraction	0.6	0.3	0.6	0.2	0.6	0.3	0.6	0.6
建設業	Construction	14.6	10.8	12.0	13.9	14.8	12.3	14.2	18.8
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	382.7	375.0	394.8	386.3	394.9	393.4	404.0	447.2
情報通信業	Information and Communications	44.2	42.3	40.2	39.1	37.8	48.6	47.0	56.0
運輸業、郵便業	Transportation and Postal Service	174.5	164.2	159.6	157.5	157.3	152.8	152.5	146.5
卸売業、小売業	Wholesale and Retail	96.9	94.0	91.4	89.4	89.7	90.1	86.0	93.1
金融業、保険業	Finance and Insurance	982.7	1,006.0	1,055.5	1,044.4	1,055.5	1,079.0	1,252.3	1,342.8
不動産業	Real Estate	678.1	695.5	680.1	678.4	670.7	690.0	706.7	766.1
各種サービス業	Services	406.5	426.6	398.6	432.7	427.0	454.8	471.1	522.5
地方公共団体	Local Government	52.4	63.9	51.3	57.6	48.7	52.3	50.9	49.5
個人	Individual	1,359.3	1,347.6	1,334.8	1,324.7	1,314.6	1,306.7	1,294.6	1,288.0
海外円借款、国内店名義現地貸	Overseas Yen Loans and Overseas Loans Booked Domestically	401.6	418.4	405.0	405.1	439.3	500.1	613.5	711.4
国内店計	Total Domestic	4,788.7	4,843.5	4,824.0	4,833.3	4,858.8	4,985.8	5,301.5	5,671.7
海外及び特別国際金融取引勘定分:	Overseas (including Japan Offshore Market Accounts):								
政府等	Governments	-	-	-	-	-	-	-	-
金融機関	Financial Institutions	31.7	32.0	28.1	30.7	21.5	22.7	18.6	18.0
その他	Others	257.9	285.3	286.4	292.7	292.7	270.9	270.2	258.4
海外合計	Total Overseas	289.6	317.4	314.6	323.4	314.3	293.7	288.9	276.5
合計	Total	5,078.3	5,160.9	5,138.6	5,156.7	5,173.1	5,279.6	5,590.5	5,948.3

業種別不良債権(銀行法及び再生法に基づく債権の額のうち貸出金) 期末残高(単体)		Loans out of Claims Classified under the Japanese Banking Act and the Financial Revitalization Law by Borrower Industry (Nonconsolidated)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
国内(除く特別国際金融取引勘定分):		Domestic (excluding Japan Offshore Market Accounts):								
製造業		Manufacturing	0.0	0.0	0.1	0.1	0.0	9.7	5.8	5.6
農業、林業		Agriculture and Forestry	-	-	-	-	-	-	-	-
漁業		Fishery	-	-	-	-	-	-	-	-
鉱業、碎石業、砂利採取業		Mining, Quarrying and Gravel Extraction	-	-	-	-	-	-	-	-
建設業		Construction	0.2	0.1	0.2	0.1	0.1	0.1	0.1	0.1
電気・ガス・熱供給・水道業		Electric Power, Gas, Heat Supply and Water Supply	9.6	9.5	9.4	9.4	3.3	3.3	3.1	-
情報通信業		Information and Communications	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
運輸業、郵便業		Transportation and Postal Service	2.1	2.1	0.7	-	-	-	-	-
卸売業、小売業		Wholesale and Retail	2.4	2.7	1.0	0.9	0.9	0.8	2.5	4.6
金融業、保険業		Finance and Insurance	11.2	-	-	-	-	-	-	-
不動産業		Real Estate	8.7	8.6	8.6	10.8	10.9	10.9	5.5	0.0
各種サービス業		Services	2.8	3.8	4.2	4.1	3.4	1.5	1.3	1.8
地方公共団体		Local Government	-	-	-	-	-	-	-	-
個人		Individual	4.5	4.8	5.1	5.2	5.1	4.8	4.5	4.5
海外円借款、国内店名義現地貸		Overseas Yen Loans and Overseas Loans Booked Domestically	0.5	0.7	0.8	0.9	-	-	-	-
国内店計		Total Domestic	42.6	32.9	30.6	32.0	24.1	31.4	23.2	17.0
海外及び特別国際金融取引勘定分:		Overseas (including Japan Offshore Market Accounts):								
政府等		Governments	-	-	-	-	-	-	-	-
金融機関		Financial Institutions	-	-	-	-	-	-	-	-
その他		Others	1.2	1.3	1.3	-	-	4.5	5.1	5.4
海外合計		Total Overseas	1.2	1.3	1.3	-	-	4.5	5.1	5.4
合計		Total	43.8	34.2	31.9	32.0	24.1	36.0	28.3	22.4

金融再生法の開示基準に基づく債権と保全率(単体)	Coverage Ratio for Nonperforming Claims Classified under the Financial Revitalization Law (Nonconsolidated)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	4.7	4.9	3.5	2.8	1.7	1.6	1.5	1.6
保全額	Amount of Coverage	4.7	4.9	3.5	2.8	1.7	1.6	1.5	1.6
保全率	Coverage Ratio	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
危険債権	Doubtful Claims	34.8	23.3	20.6	22.8	16.0	30.2	21.2	13.2
保全額	Amounts of Coverage	30.5	22.6	20.2	22.4	15.6	26.8	17.9	10.0
保全率	Coverage Ratio	87.6%	96.9%	98.0%	98.2%	97.6%	88.9%	84.7%	75.8%
要管理債権	Substandard Claims	4.4	6.2	7.9	6.6	6.5	4.3	5.7	7.7
保全額	Amounts of Coverage	3.0	4.1	5.3	4.8	4.8	3.2	3.9	4.7
保全率	Coverage Ratio	66.9%	66.0%	66.6%	73.1%	73.8%	75.3%	67.7%	60.9%
金融再生法の開示基準に基づく債権合計 (A)	Total Nonperforming Claims Classified under the Financial Revitalization Law (A)	44.0	34.4	32.0	32.1	24.2	36.1	28.4	22.5
保全額	Amounts of Coverage	38.2	31.6	29.0	30.0	22.1	31.7	23.3	16.3
保全率	Coverage Ratio	86.9%	91.8%	90.4%	93.2%	91.4%	87.8%	82.1%	72.4%
総与信残高 (B)	Total Claims (B)	5,179.7	5,294.5	5,245.7	5,265.3	5,281.5	5,387.8	5,713.7	6,076.3
貸出金	Loans and Bills Discounted	5,078.3	5,160.9	5,138.6	5,156.7	5,173.1	5,279.6	5,590.5	5,948.3
その他	Others	101.3	133.6	107.0	108.5	108.4	108.2	123.2	128.0
総与信残高比 (A)/(B)	(A)/(B)	0.84%	0.64%	0.61%	0.61%	0.45%	0.66%	0.49%	0.37%
貸倒引当金 (C)	Reserve for Credit Losses (C)	34.9	36.3	33.5	33.4	27.7	38.1	34.7	28.2
引当率 (C)/(A)	Reserve Ratios (C)/(A)	79.4%	105.7%	104.9%	104.0%	114.7%	105.8%	122.1%	125.6%
(参考1)部分直接償却実施額	(Ref.) Amount of Write-Off	4.9	4.7	6.7	5.2	11.7	9.9	9.9	8.6
(参考2)要注意債権以下	(Ref.) Below Need Caution Level	144.2	149.5	126.0	129.8	112.0	133.7	130.2	138.4

注記: 1. 総与信残高比は2015年6月より小数点第3位以下を切り捨てて表示しております。

2. 銀行法および再生法に基づく債権の額は1億円未満を四捨五入して表示しております。

Note: 1. Nonperforming loan ratio is presented discarding the third decimal point and below from June 30, 2015.

2. Claims Classified under the Japanese Banking Act and the Financial Revitalization Law that are stated in multiples of 0.1 billion yen have been rounded off.

貸倒引当金(単体)	Reserve for Credit Losses (Nonconsolidated)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
貸倒引当金(貸出関連) (A)	Reserve for Loan Losses (A)	34.9	36.3	33.5	33.4	27.7	38.1	34.7	28.2
般貸倒引当金	General Reserve for Loan Losses	22.2	21.2	20.6	19.6	19.7	22.3	23.2	21.9
個別貸倒引当金	Specific Reserve for Loan Losses	12.6	15.0	12.9	13.7	8.0	15.8	11.4	6.3
特定海外債権引当勘定	Reserve for Loans to Restructuring Countries	-	-	-	-	-	-	-	-
貸倒引当金合計 (B)	Total Reserve for Credit Losses (B)	34.9	36.3	33.5	33.4	27.7	38.1	34.7	28.2

未監査(単位:10億円) Unaudited (Billions of Yen)									
債務者区分別の引当率(単体)	Reserve Ratios for Borrowers' Category (Nonconsolidated)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
実質破綻・破綻先(無担保部分)	Legally and Virtually Bankrupt (unsecured portion)	n/a	100.00%	n/a	100.00%	n/a	100.00%	n/a	100.00%
破綻懸念先(無担保部分)	Possibly Bankrupt (unsecured portion)	n/a	98.96%	n/a	110.27%	n/a	84.28%	n/a	58.03%
要管理先(無担保部分)	Substandard (unsecured portion)	n/a	34.56%	n/a	42.41%	n/a	35.14%	n/a	44.34%
その他要注意先(債権額)	Need Caution (total claims)	n/a	3.99%	n/a	3.74%	n/a	5.34%	n/a	3.19%
その他要注意先(無担保部分)	Need Caution (unsecured portion)	n/a	13.15%	n/a	9.72%	n/a	20.97%	n/a	16.91%
正常先(債権額)	Normal (total claims)	n/a	0.28%	n/a	0.28%	n/a	0.30%	n/a	0.26%

注記: 引当率は小数点第3位以下を四捨五入して表示しております。

Note: Reserve Ratios have been rounded to the nearest 0.01%.

(参考)

(参考)	(Reference)	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
換算為替レート	Exchange Rate Information	2020.12	2021.3	2021.6	2021.9	2021.12	2022.3	2022.6	2022.9
円/ドル	JPY/USD	103.37	110.70	110.51	111.96	115.17	121.81	136.35	144.58
円/ユーロ	JPY/EUR	126.87	129.71	131.52	129.85	130.31	135.87	142.67	141.69
円/ポンド	JPY/GBP	139.86	152.16	153.02	150.52	155.18	159.94	165.63	160.48