

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

四半期データブック 2020年12月末

Quarterly Data Book for the Fiscal Year
Ended December 31, 2020



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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)

財務の概要*	Results of Operations*	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
業務粗利益	Total Revenue	56.8	57.5	63.9	61.6	56.8	54.7	55.5	51.9
資金利益	Net Interest Income	33.6	33.3	33.4	33.5	33.1	31.5	30.3	29.8
非資金利益	Noninterest Income	23.2	24.1	30.5	28.0	23.7	23.1	25.2	22.1
役務取引等利益	Net Fees and Commissions	8.3	7.7	7.9	8.4	8.2	6.4	7.1	8.1
特定取引利益	Net Trading Income	2.7	2.2	2.7	2.5	8.2	1.3	1.0	-0.3
その他業務利益	Net Other Business Income	12.1	14.1	19.8	17.0	7.1	15.3	17.0	14.3
うちリース収益・割賦収益	Income on Leased Assets and Installment Receivables, Net	9.7	9.7	10.2	10.2	10.6	10.0	10.5	10.5
経費	General and Administrative Expenses	-38.1	-36.2	-37.6	-37.3	-38.3	-35.8	-36.8	-37.1
人件費	Personnel Expenses	-14.0	-14.0	-14.7	-14.4	-14.3	-14.6	-14.8	-14.7
物件費	Nonpersonnel expenses	-24.0	-22.1	-22.9	-22.9	-23.9	-21.2	-21.9	-22.3
店舗関連費用	Premises Expenses	-5.0	-4.8	-5.1	-5.0	-5.0	-4.7	-4.7	-4.7
通信・データ費、システム費	Technology and Data Processing Expenses	-6.2	-6.3	-6.1	-6.3	-6.0	-5.9	-6.3	-6.2
広告費	Advertising Expenses	-2.8	-2.6	-2.6	-2.8	-3.3	-2.4	-2.5	-2.9
消費税・固定資産税等	Consumption and Property Taxes	-3.3	-2.3	-2.4	-2.7	-2.9	-2.6	-2.6	-2.6
預金保険料	Deposit Insurance Premium	-0.4	-0.3	-0.3	-0.3	-0.3	-0.3	-0.3	-0.3
その他	Other General and Administrative Expenses	-6.3	-5.6	-6.0	-5.5	-6.2	-5.1	-5.2	-5.4
実質業務純益	Ordinary Business Profit	18.7	21.3	26.3	24.2	18.4	18.8	18.7	14.7
与信関連費用	Net Credit Costs	-8.2	-4.9	-11.5	-5.7	-16.8	-11.0	-6.4	-2.4
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	-0.1	-0.6	-0.9	-0.1
貸倒引当金繰入	Net Provision of Reserve for Loan Losses	-9.6	-6.5	-12.8	-7.4	-17.9	-11.8	-7.2	-4.4
一般貸倒引当金繰入	Net Provision of General Reserve for Loan Losses	-3.1	-6.9	-2.3	-6.4	-11.9	-4.9	-5.8	-2.4
個別貸倒引当金繰入	Net Provision of Specific Reserve for Loan Losses	-6.4	0.3	-10.4	-0.9	-5.9	-6.8	-1.4	-1.9
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	0.0	-0.4	-0.0	-0.0	-0.1
償却債権取立益	Recoveries of Written-off Claims	1.6	1.6	1.6	1.6	1.5	1.4	1.8	2.2
与信関連費用加算後実質業務純益	Ordinary Business Profit after Net Credit Costs	10.5	16.3	14.8	18.5	1.5	7.8	12.2	12.3
のれん及び無形資産償却額(グロス)	Amortization of Goodwill and Other Intangible Assets	-0.5	-0.5	-0.5	-0.6	-0.6	-0.6	-0.6	-0.6
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
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
アプラスフィナンシャル	APLUS FINANCIAL	-	-	-	-	-	-	-	-
昭和リース	Showa Leasing	-0.6	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5	-0.5
その他	Others	0.0	0.0	0.0	-0.0	-0.0	-0.0	-0.0	-0.0
その他利益	Other Gains	-0.3	-0.4	1.7	-0.5	-0.3	0.0	0.8	0.0
特別損益	Extraordinary Income	-0.4	-0.4	-0.0	-0.4	-0.8	-0.1	-0.1	-0.0
固定資産処分損益	Net Gain on Disposal of Premises and Equipment	-0.0	-0.0	-0.0	-0.0	-0.3	-0.0	-0.0	-0.0
その他の特別利益	Other Extraordinary Income	-0.4	-0.4	-0.0	-0.4	-0.4	-0.1	-0.0	-0.0
利息返還損失引当金繰入	Net provisions of Reserve for Losses on Interest Repayment	0.5	-	1.2	-	1.3	-	0.9	-
新生フィナンシャル	Shinsei Financial	4.0	-	1.6	-	2.8	-	0.7	-
新生パーソナルローン	Shinsei Personal Loan	-0.0	-	-0.4	-	0.2	-	0.2	-
アプラスフィナンシャル	APLUS FINANCIAL	-3.5	-	-	-	-1.7	-	-	-
その他	Other	-0.4	-0.0	0.5	-0.0	-0.8	0.2	-0.0	0.0
税金等調整前四半期純利益	Income before Income Taxes	9.6	15.3	15.9	17.3	0.5	7.2	12.4	11.6
法人税、住民税及び事業税	Current Income Tax	1.4	2.5	-1.1	0.3	2.3	1.3	1.5	-0.4
法人税等調整額	Deferred Income Tax	-2.3	0.7	1.0	0.0	-1.8	-0.0	3.5	0.1
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests	-0.2	-0.0	-0.0	-0.0	-0.3	-0.0	-0.0	-0.9
親会社株主に帰属する四半期純利益	Profit Attributable to Owners of the Parent	10.7	12.1	15.9	16.9	0.4	5.9	7.4	12.8

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)*	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	5,080.0	4,976.9	4,988.1	5,172.6	5,074.1	5,128.8	5,166.4	5,124.0
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	748.8	780.1	782.9	884.0	886.7	910.0	918.9	938.4
有価証券	Securities	1,115.2	1,093.0	1,037.2	1,043.7	931.7	928.8	926.5	901.0
その他資金運用勘定	Other Interest-Earning Assets	191.0	225.8	261.5	249.1	226.6	206.1	219.7	213.2
資金運用勘定合計(A)	Total Interest-Earning Assets (A)	7,135.1	7,075.9	7,069.9	7,349.6	7,119.2	7,173.9	7,221.7	7,176.7
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	5,972.7	5,843.9	5,817.6	6,088.4	6,105.2	6,164.2	6,298.8	6,441.0
借入金	Borrowed Money	832.7	752.9	688.5	734.9	751.2	939.5	961.0	853.7
劣後借入	Subordinated Debt	0.0	-	-	-	-	-	-	-
その他借入金	Other Borrowed Money	832.6	752.9	688.5	734.9	751.2	939.5	961.0	853.7
社債	Corporate Bonds	92.3	91.5	81.4	102.2	154.9	165.5	211.1	212.3
劣後社債	Subordinated Bonds	0.2	-	-	-	-	-	-	-
その他社債	Other Corporate Bonds	92.1	91.5	81.4	102.2	154.9	165.5	211.1	212.3
その他資金調達勘定	Other Interest-Bearing Liabilities	831.0	1,150.8	1,229.6	1,202.1	952.9	817.1	723.8	779.6
資金調達勘定合計(B)	Total Interest-Bearing Liabilities (B)	7,728.8	7,839.2	7,817.2	8,127.7	7,964.3	8,086.5	8,194.8	8,286.8
非金利負債	Noninterest-Bearing Sources of Funds:								
ネット非金利負債(非金利資産)	Noninterest-Bearing (Assets) Liabilities, Net	-1,481.8	-1,659.0	-1,600.2	-1,687.3	-1,753.8	-1,815.6	-1,876.6	-2,013.4
純資産の部合計-非支配株主持分	Total Equity Excluding Noncontrolling Interest in Subsidiaries	888.0	895.7	852.9	909.1	908.7	903.0	903.5	903.4
非金利負債合計(C)	Total Noninterest-Bearing Sources of Funds (C)	-593.7	-763.2	-747.2	-778.1	-845.1	-912.5	-973.1	-1,110.0
資金調達勘定・非金利負債合計(D)=(B)+(C)	Sum of Total Interest-Bearing Liabilities and Total Noninterest-Bearing Sources of Funds (D)=(B)+(C)	7,135.1	7,075.9	7,069.9	7,349.6	7,119.2	7,173.9	7,221.7	7,176.7
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	7,135.1	7,075.9	7,069.9	7,349.6	7,119.2	7,173.9	7,221.7	7,176.7
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	748.8	780.1	782.9	884.0	886.7	910.0	918.9	938.4
経常収益ベース資金運用勘定	Ordinary Income Basis Interest Earning Assets	6,386.2	6,295.8	6,286.9	6,465.5	6,232.5	6,263.9	6,302.8	6,238.3
資金調達費用	Total Interest Expense	-	-	-	-	-	-	-	-
資金利益	Net Interest Income	-	-	-	-	-	-	-	-

注記: 1. 前期の数値については、有価証券の平均残高と利回りの訂正による修正を行っております。

2. 前期の数字は当期の表記に調整されています。

Note: 1. Previous period figures for average balance and yield are adjusted to conform to recalculation of the average balance of securities.

2. 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)*	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	35.4	35.0	35.1	35.3	34.7	33.1	31.4	30.8
リース債権およびリース投資資産・割賦売掛金	Leased Assets and Installment Receivables	9.7	9.7	10.2	10.2	10.6	10.0	10.5	10.5
有価証券	Securities	2.7	2.6	2.4	2.8	2.8	1.5	1.5	1.1
その他資金運用勘定	Other Interest-Earning Assets	0.5	0.7	0.7	0.6	0.6	0.5	0.5	0.5
資金運用勘定合計 (A)	Interest Earned on Interest-Earning Assets (A)	48.4	48.0	48.6	49.0	48.8	45.3	44.0	43.1
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	1.4	1.3	1.4	1.6	1.9	1.1	1.1	1.0
借入金	Borrowed Money	0.7	0.6	0.6	0.8	0.7	0.8	0.7	0.5
劣後借入	Subordinated Debt	-	-	-	-	-	-	-	-
その他借入金	Other Borrowed Money	0.7	0.6	0.6	0.8	0.7	0.8	0.7	0.5
社債	Corporate Bonds	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1
劣後社債	Subordinated Bonds	-	-	-	-	-	-	-	-
その他社債	Other Corporate Bonds	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1
その他資金調達勘定	Other Interest-Bearing Liabilities	2.8	2.9	2.8	2.7	2.2	1.6	1.1	1.0
資金調達勘定合計 (B)	Expense Incurred on Interest-Bearing Liabilities (B)	5.1	4.9	4.9	5.2	5.1	3.7	3.1	2.7
純資金利剰(ネットインタレストマージン) (A)-(B)	Net Interest Margin (A)-(B)	43.3	43.1	43.6	43.8	43.7	41.6	40.8	40.3
非金利負債	Noninterest-Bearing Sources of Funds:								
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	-	-	-	-	-	-	-	-
非金利負債合計 (C)	Expense Incurred on Noninterest-Bearing Sources of Funds (C)	-	-	-	-	-	-	-	-
資金調達勘定・非金利負債合計 (D)=(B)+(C)	Sum of Expense Incurred on Interest-Bearing Liabilities and Expense Incurred on Noninterest-Bearing Sources of Funds (D)=(B)+(C)	5.1	4.9	4.9	5.2	5.1	3.7	3.1	2.7
資金利益/資金運用利回り(リース・割賦売掛金を含む) (A)-(D)	Interest Earned Less Expense Incurred (A)-(D)	43.3	43.1	43.6	43.8	43.7	41.6	40.8	40.3
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	48.4	48.0	48.6	49.0	48.8	45.3	44.0	43.1
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	9.7	9.7	10.2	10.2	10.6	10.0	10.5	10.5
経常収益ベース資金運用勘定	Ordinary Income Basis Interest Earned on Interest-Earning Assets	38.7	38.3	38.3	38.8	38.2	35.2	33.5	32.5
資金調達費用	Total Interest Expense	5.1	4.9	4.9	5.2	5.1	3.7	3.1	2.7
資金利益	Net Interest Income	33.6	33.3	33.4	33.5	33.1	31.5	30.3	29.8

注記: 1. 前期の数値については、有価証券の平均残高と利回りの訂正による修正を行っております。

2. 前期の数字は今期の表記に調整されています。

Note: 1. Previous period figures for average balance and yield are adjusted to conform to recalculation of the average balance of securities.

2. 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 (%))*	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	2.83	2.83	2.80	2.71	2.75	2.59	2.42	2.39
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	5.26	5.01	5.21	4.61	4.82	4.45	4.54	4.47
有価証券	Securities	1.01	0.96	0.96	1.09	1.23	0.67	0.66	0.50
その他資金運用勘定	Other Interest-Earning Assets	---	---	---	---	---	---	---	---
資金運用勘定合計 (A)	Yield on Interest-Earning Assets (A)	2.76	2.73	2.74	2.66	2.76	2.54	2.42	2.39
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.10	0.09	0.10	0.11	0.13	0.08	0.07	0.06
借入金	Borrowed Money	0.38	0.37	0.36	0.43	0.41	0.34	0.32	0.27
劣後借入	Subordinated Debt	-	-	-	-	-	-	-	-
その他借入金	Other Borrowed Money	0.38	0.37	0.36	0.43	0.41	0.34	0.32	0.27
社債	Corporate Bonds	0.27	0.26	0.26	0.26	0.27	0.26	0.24	0.26
劣後社債	Subordinated Bonds	-	-	-	-	-	-	-	-
その他社債	Other Corporate Bonds	0.27	0.26	0.26	0.26	0.27	0.26	0.24	0.26
その他資金調達勘定	Other Interest-Bearing Liabilities	---	---	---	---	---	---	---	---
資金調達勘定合計 (B)	Rate on Interest-Bearing Liabilities (B)	0.27	0.25	0.25	0.26	0.26	0.18	0.15	0.13
純資金利轄(ネットインタレストマージン) (A)-(B)	Net Interest Margin (A)-(B)	2.49	2.48	2.48	2.40	2.50	2.35	2.26	2.25
非金利負債	Noninterest-Bearing Sources of Funds:								
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	-	-	-	-	-	-	-	-
非金利負債合計	Rate on Noninterest-Bearing Sources of Funds	-	-	-	-	-	-	-	-
資金調達勘定・非金利負債合計	Sum of Rate on Interest-Bearing Liabilities and Rate on Noninterest-Bearing Sources of Funds	0.29	0.28	0.28	0.28	0.29	0.21	0.17	0.15
資金利益/資金運用利回り(リース・割賦売掛金を含む)	Yield on Net Interest Income (Incl. Leased Assets and Installment Receivables)	2.47	2.45	2.46	2.37	2.47	2.33	2.24	2.23
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	2.76	2.73	2.74	2.66	2.76	2.54	2.42	2.39
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	5.26	5.01	5.21	4.61	4.82	4.45	4.54	4.47
経常収益ベース資金運用勘定	Ordinary Income Basis Yield on Interest-Earning Assets	2.46	2.45	2.43	2.39	2.47	2.26	2.11	2.07
資金調達費用	Total Interest Expense	-	-	-	-	-	-	-	-
資金利益	Net Interest Income	-	-	-	-	-	-	-	-

注記: 1. 前期の数値については、有価証券の平均残高と利回りの訂正による修正を行っております。

2. 前期の数字は今期の表記に調整されています。

Note: 1. Previous period figures for average balance and yield are adjusted to conform to recalculation of the average balance of securities.

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

資金調達内訳*	Overall Funding Composition*	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
顧客からの資金調達	Total Customer Based Funding	5,922.1	5,899.6	5,926.3	6,230.9	6,305.1	6,189.9	6,393.9	6,462.9
法人預金	Institutional Deposits	1,327.5	1,292.6	1,362.5	1,531.5	1,646.1	1,460.5	1,577.0	1,555.5
リテール預金	Retail Deposits	4,594.5	4,607.0	4,563.7	4,699.3	4,658.9	4,729.4	4,816.9	4,907.3
仕組預金	Structured Deposits	267.9	242.2	225.4	227.2	211.2	202.0	199.3	193.3
コールマネー及び売渡手形	Call Money	145.0	274.8	345.0	290.0	165.0	90.0	95.0	82.4
売現先勘定	Payables under Repurchase Agreements	59.0	33.5	39.2	36.4	38.9	41.0	11.0	26.9
債券貸借取引受入担保金	Collateral Related Securities Lending Transactions	510.2	454.3	454.9	430.8	350.4	364.2	311.1	335.0
コマーシャルペーパー	Commercial Paper	-	-	-	-	-	-	-	-
借入金	Borrowed Money	684.0	644.9	679.5	692.5	881.9	965.6	880.4	968.2
社債及び短期社債	Corporate Bonds and Short-Term Corporate Bonds	283.3	320.3	311.8	390.9	387.8	339.3	580.5	572.5
資金調達内訳	Overall Funding Composition	7,604.3	7,628.5	7,757.6	8,072.5	8,130.0	7,991.2	8,273.4	8,450.3

注記: 1. 前期の数字は今期の表記に調整されています。

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

連結貸借対照表	Consolidated Balance Sheets	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	1,355.9	1,373.4	1,309.1	1,452.8	1,614.1	1,414.7	1,659.2	1,798.1
コールローン及び買入手形	Call Loans and Bills Bought	-	-	-	-	-	-	-	-
買現先勘定	Receivables under Resale Agreements	-	-	-	-	-	-	-	-
債券貸借取引支払保証金	Receivables under Securities Borrowing Transactions	2.1	2.1	1.6	1.0	-	-	-	-
買入金銭債権	Other Monetary Claims Purchased	30.9	74.8	74.6	70.2	63.5	59.1	55.0	51.1
特定取引資産	Trading Assets	204.4	234.8	226.4	183.2	213.7	201.7	201.0	185.3
金銭の信託	Monetary Assets Held in Trust	305.8	314.0	346.5	428.8	415.1	428.2	393.8	392.1
有価証券	Securities	1,130.2	1,065.7	1,053.0	981.0	957.0	916.7	853.2	902.2
貸出金	Loans and Bills Discounted	4,986.8	4,921.1	5,002.6	5,119.7	5,110.4	5,113.8	5,204.1	5,183.7
外国為替	Foreign Exchanges	29.5	32.2	55.6	50.3	73.8	58.3	64.5	50.2
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	176.5	175.2	197.7	193.8	193.4	198.6	198.3	193.9
その他資産	Other Assets	851.2	937.9	1,010.2	1,062.0	1,007.6	1,054.5	1,102.3	1,161.7
割賦売掛金	Installment Receivables	562.2	566.9	626.6	653.9	670.7	676.5	792.8	824.0
有形固定資産	Premises and Equipment	45.3	44.9	68.2	69.4	69.4	66.7	66.1	64.6
有形リース資産	Tangible Leased Assets as Lessor	24.4	23.7	47.6	47.4	47.1	45.1	44.6	43.7
無形固定資産	Intangible Assets	67.1	66.5	67.5	66.4	67.0	65.2	70.9	69.0
のれん	Goodwill	10.9	11.4	11.4	10.9	10.6	10.0	16.6	15.8
無形資産	Intangible Assets Acquired in Business Combinations	0.6	0.6	2.6	2.5	2.4	2.4	2.3	2.2
退職給付に係る資産	Assets for Retirement Benefits	10.9	11.0	11.2	11.3	5.6	5.8	5.9	6.0
繰延税金資産	Deferred Tax Assets	15.0	13.7	12.6	13.8	16.9	17.2	14.4	14.5
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	456.7	481.4	501.9	507.0	526.5	531.0	544.2	549.5
貸倒引当金	Reserve for Credit Losses	-98.0	-95.2	-98.5	-98.0	-107.9	-111.2	-109.6	-107.7
資産の部合計	Total Assets	9,571.1	9,654.0	9,840.7	10,113.5	10,226.5	10,020.6	10,323.9	10,514.9
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	5,351.5	5,394.4	5,437.8	5,763.9	5,849.2	5,790.6	5,955.3	6,022.3
譲渡性預金	Negotiable Certificates of Deposit	570.5	505.1	488.5	466.9	455.9	399.3	438.6	440.5
債券	Debentures	-	-	-	-	-	-	-	-
コールマネー及び売渡手形	Call Money and Bills Sold	145.0	274.8	345.0	290.0	165.0	90.0	95.0	82.4
売現先勘定	Payables under Repurchase Agreements	59.0	33.5	39.2	36.4	38.9	41.0	11.0	26.9
債券貸借取引受入担保金	Payables under Securities Lending Transactions	510.2	454.3	454.9	430.8	350.4	364.2	311.1	335.0
特定取引負債	Trading Liabilities	182.3	193.2	200.6	163.9	183.9	172.4	172.8	163.4
借入金	Borrowed Money	684.0	644.9	679.5	692.5	881.9	965.6	880.4	968.2
外国為替	Foreign Exchanges	0.4	0.9	0.7	0.9	0.6	1.0	1.2	2.2
短期社債	Short-Term Corporate Bonds	191.0	238.0	239.6	274.4	221.3	183.3	227.2	224.4
社債	Corporate Bonds	92.3	82.3	72.2	116.5	166.5	156.0	353.3	348.1
その他負債	Other Liabilities	347.3	373.1	395.8	376.7	404.9	353.8	359.4	380.1
賞与引当金	Accrued Employees' Bonuses	8.5	2.4	4.9	5.9	8.5	2.4	4.9	6.1
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	8.2	8.2	8.3	8.3	8.4	8.3	8.4	8.4
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
睡眠預金払戻損失引当金	Reserve for Reimbursement of Deposits	-	-	-	-	0.6	0.6	0.5	0.5
睡眠債券払戻損失引当金	Reserve for Reimbursement of Debentures	3.7	3.6	3.5	3.5	3.5	3.4	3.4	3.3
利息返還損失引当金	Reserve for Losses on Interest Repayments	63.0	60.2	56.2	53.3	49.3	46.7	43.3	40.7
繰延税金負債	Deferred Tax Liabilities	-	-	0.2	0.2	0.1	0.1	0.1	0.3
支払承諾	Acceptances and Guarantees	456.7	481.4	501.9	507.0	526.5	531.0	544.2	549.5
負債の部合計	Total Liabilities	8,674.5	8,751.0	8,929.5	9,191.8	9,316.0	9,110.4	9,410.9	9,603.2
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	78.5	78.5	78.5	78.5	78.5	78.5	78.5	72.9
利益剰余金	Retained Earnings	346.5	356.1	372.1	389.1	389.6	393.1	400.6	413.1
自己株式	Treasury Stock, at Cost	-37.7	-40.9	-46.8	-52.5	-61.0	-62.9	-70.5	-78.9
株主資本合計	Total Shareholders' Equity	899.5	905.9	916.0	927.2	919.2	920.9	920.8	919.4
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	10.0	11.4	8.4	4.8	4.7	2.5	4.6	7.8
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	-16.3	-17.1	-18.1	-17.0	-15.7	-15.9	-16.5	-19.4
為替換算調整勘定	Foreign Currency Translation Adjustments	-1.5	-2.7	-2.8	-1.2	-1.6	-1.2	-1.5	-1.7
退職給付に係る調整累計額	Defined Retirement Benefit Plans	0.3	0.4	0.4	0.3	-3.5	-3.5	-3.5	-3.4
その他の包括利益累計額合計	Total Accumulated Other Comprehensive Income	-7.5	-8.0	-12.1	-13.0	-16.2	-18.0	-16.9	-16.7
新株予約権	Stock Acquisition Rights	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1
非支配株主持分	Noncontrolling Interests	4.4	5.0	7.1	7.4	7.3	7.2	8.9	8.9
純資産の部合計	Total Equity	896.6	903.0	911.2	921.6	910.4	910.2	913.0	911.6
負債及び純資産の部合計	Total Liabilities and Equity	9,571.1	9,654.0	9,840.7	10,113.5	10,226.5	10,020.6	10,323.9	10,514.9

連結損益計算書	Consolidated Statements of Income	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
経常収益	Ordinary Income	93.0	91.5	105.9	101.3	100.7	89.9	92.1	93.6
資金運用収益	Interest Income	38.7	38.3	38.3	38.8	38.2	35.2	33.5	32.5
貸出金利息	Interest on Loans and Bills Discounted	35.4	35.0	35.1	35.3	34.7	33.1	31.4	30.8
有価証券利息配当金	Interest and Dividends on Securities	2.7	2.6	2.4	2.8	2.8	1.5	1.5	1.1
その他の資金運用収益	Other Interest Income	0.5	0.7	0.7	0.6	0.6	0.5	0.5	0.5
役員取引等収益	Fees and Commissions Income	14.0	15.0	14.3	14.8	14.8	12.7	13.8	14.4
特定取引収益	Trading Income	2.6	2.2	2.7	2.5	8.2	1.4	0.9	-0.3
その他業務収益	Other Business Income	33.7	32.4	39.8	39.7	32.8	37.0	37.6	40.5
その他経常収益	Other Ordinary Income	3.8	3.3	10.6	5.3	6.4	3.3	6.2	6.4
経常費用	Ordinary Expenses	82.9	75.7	89.9	83.4	99.2	82.5	79.5	81.9
資金調達費用	Interest Expenses	5.1	4.9	4.9	5.2	5.1	3.7	3.1	2.7
預金利息	Interest on Deposits	1.4	1.2	1.4	1.6	1.9	1.1	1.1	0.9
借入金利息	Interest on Borrowings	0.7	0.6	0.6	0.8	0.7	0.8	0.7	0.5
社債利息	Interest on Corporate Bonds	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1
その他の資金調達費用	Other Interest Expenses	2.8	2.9	2.8	2.7	2.3	1.6	1.1	1.0
役員取引等費用	Fees and Commissions Expenses	5.7	7.3	6.4	6.4	6.6	6.3	6.7	6.2
特定取引費用	Trading Losses	-0.1	-	-	-	-	0.0	-0.0	0.0
その他業務費用	Other Business Expenses	22.9	19.6	26.2	25.6	25.9	22.9	23.4	28.4
営業経費	General and Administrative Expenses	39.1	36.8	38.3	37.9	39.3	36.5	37.6	37.8
のれん償却額	Amortization of Goodwill	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5
無形資産償却額	Amortization of Intangible Assets Acquired in Business Combinations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
営業経費(のれん及び無形資産償却を除く)	Other General and Administrative Expenses	38.5	36.3	37.7	37.2	38.7	35.9	36.9	37.2
その他経常費用	Other Ordinary Expenses	10.1	6.9	13.9	8.2	22.1	12.8	8.7	6.4
貸倒引当金繰入額	Provision of Reserve for Credit Losses	9.6	6.5	12.8	7.4	17.9	11.8	7.2	4.4
その他	Other	0.4	0.4	1.0	0.7	4.2	1.0	1.4	2.0
経常利益	Ordinary Profit	10.1	15.7	16.0	17.8	1.4	7.3	12.5	11.7
特別利益	Extraordinary Gains	-0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
特別損失	Extraordinary Losses	0.4	0.4	0.0	0.4	0.8	0.1	0.1	0.0
税金等調整前四半期純利益	Income before Income Taxes	9.6	15.3	15.9	17.3	0.5	7.2	12.4	11.6
税金	Income Taxes:								
法人税、住民税及び事業税	Income Taxes (Benefits) - Current	1.4	2.5	-1.1	0.3	2.3	1.3	1.5	-0.4
法人税等調整額	Income Taxes (Benefits) - Deferred	-2.3	0.7	1.0	0.0	-1.8	-0.0	3.5	0.1
非支配株主に帰属する四半期純利益	Profit Attributable to Noncontrolling Interests	-0.2	-0.0	-0.0	-0.0	-0.3	-0.0	-0.0	-0.9
親会社株主に帰属する四半期純利益	Profit Attributable to Owners of the Parent	10.7	12.1	15.9	16.9	0.4	5.9	7.4	12.8
連結包括利益計算書	Consolidated Statements of Comprehensive Income	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
純利益	Profit	10.5	12.0	15.9	16.9	0.1	5.8	7.3	11.9
その他の包括利益	Other Comprehensive Income	-0.9	-0.6	-4.0	-1.0	-3.1	-1.8	1.1	0.8
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	3.4	1.0	-4.2	-3.8	0.3	-0.1	-0.5	3.9
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	-2.0	-0.7	-1.0	1.1	1.3	-0.1	-0.6	-2.9
為替換算調整勘定	Foreign Currency Translation Adjustments	0.4	-0.1	-0.0	0.3	-0.0	0.0	-0.0	0.0
退職給付に係る調整額	Defined Retirement Benefit Plans	-2.0	0.0	0.0	-0.0	-3.9	0.0	0.0	0.0
持分法適用会社に対する持分相当額	Share of Other Comprehensive Income in Affiliates	-0.7	-0.8	1.2	1.4	-0.8	-1.6	2.3	-0.2
包括利益	Comprehensive Income	9.5	11.4	11.8	15.9	-2.9	3.9	8.5	12.7
親会社株主に係る包括利益	Owners of the Parent	9.8	11.5	11.9	15.9	-2.6	4.0	8.5	12.7
非支配株主に係る包括利益	Noncontrolling Interests	-0.2	-0.1	-0.0	-0.0	-0.3	-0.0	-0.0	0.0

買入金銭債権	Other Monetary Claims Purchased	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
売買目的の買入金銭債権	Trading Purpose	2.8	n/a	2.7	n/a	1.9	n/a	1.9	n/a
その他の買入金銭債権	Other	28.1	n/a	71.9	n/a	61.6	n/a	53.1	n/a
買入金銭債権	Total Other Monetary Claims Purchased	30.9	74.8	74.6	70.2	63.5	59.1	55.0	51.1
金銭の信託	Monetary Assets Held in Trust	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
運用目的の金銭の信託	Trading Purpose	12.5	n/a	10.8	n/a	9.2	n/a	7.9	n/a
その他の金銭の信託	Other	293.3	n/a	335.6	n/a	405.8	n/a	385.8	n/a
金銭の信託	Total Monetary Assets Held in Trust	305.8	314.0	346.5	428.8	415.1	428.2	393.8	392.1
有価証券	Securities	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
国債	Japanese National Government Bonds	501.5	n/a	446.4	n/a	360.5	n/a	310.5	n/a
地方債	Japanese Local Government Bonds	-	n/a	-	n/a	-	n/a	-	n/a
社債	Japanese Corporate Bonds	171.1	n/a	171.8	n/a	168.9	n/a	162.8	n/a
株式	Japanese Equity Securities	30.6	n/a	28.0	n/a	27.7	n/a	32.6	n/a
その他の証券	Foreign Bonds and Other	426.9	n/a	406.7	n/a	399.7	n/a	347.2	n/a
有価証券	Total Securities	1,130.2	1,065.7	1,053.0	981.0	957.0	916.7	853.2	902.2
有価証券保有区別残高	Securities by Category	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
売買目的有価証券のうち有価証券に含まれるもの	Trading Securities	0.0	n/a	0.0	n/a	0.0	n/a	0.0	n/a
満期保有目的の債券	Securities Being Held to Maturity	399.2	368.6	338.1	307.6	277.1	246.6	216.2	185.8
国債	Japanese National Government Bonds	399.2	368.6	338.1	307.6	277.1	246.6	216.2	185.8
その他	Other	-	-	-	-	-	-	-	-
その他有価証券	Securities Available for Sale	670.3	n/a	653.1	n/a	617.4	n/a	568.5	n/a
その他有価証券で時価のあるもの	Securities Carried at Fair Value	624.5	589.3	605.6	558.8	564.1	554.7	516.5	595.8
株式	Equity Securities	17.3	17.5	12.9	14.0	10.6	10.9	11.5	12.6
国債	Japanese National Government Bonds	102.3	108.1	108.2	86.2	83.4	92.2	94.2	131.6
地方債	Japanese Local Government Bonds	-	-	-	-	-	-	-	-
社債	Japanese Corporate Bonds	171.1	172.8	171.8	168.7	168.6	170.0	162.6	163.1
その他	Other, Mainly Foreign Debt Securities	333.6	290.7	312.5	289.7	301.3	281.4	248.1	288.3
外国証券	Foreign Securities	332.6	289.2	311.1	288.9	301.2	281.3	247.9	288.2
外貨外国公社債	Foreign Currency Denominated Foreign Corporate and Government Bonds	259.7	206.8	229.0	206.7	223.8	204.9	173.1	212.9
邦貨外国公社債	Yen-Denominated Foreign Corporate and Government Bonds	67.0	78.4	78.8	78.8	76.3	75.2	73.5	73.9
外国株式・その他	Foreign Equity Securities and Others	5.8	4.0	3.2	3.3	1.0	1.1	1.2	1.4
その他証券	Other Securities	0.9	1.4	1.4	0.8	0.1	0.1	0.1	0.1
その他有価証券で時価を把握することが極めて困難なもの	Securities Carried at Cost whose Fair Value cannot be Reliably Determined	45.7	n/a	47.4	n/a	53.3	n/a	51.9	n/a
株式	Equity Securities	9.8	n/a	11.2	n/a	12.4	n/a	13.7	n/a
社債	Japanese Corporate Bonds	-	n/a	-	n/a	0.2	n/a	0.2	n/a
外国証券	Foreign Securities	23.4	n/a	20.6	n/a	21.4	n/a	20.8	n/a
その他	Other	12.5	n/a	15.5	n/a	19.0	n/a	17.1	n/a
非連結子会社・関連会社株式	Equity Securities of Unconsolidated Subsidiaries and Affiliates	60.7	n/a	61.7	n/a	62.4	n/a	68.4	n/a
有価証券	Total Securities	1,130.2	1,065.7	1,053.0	981.0	957.0	916.7	853.2	902.2

業種別貸出内訳	Loans by Borrower Industry	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
国内(除く特別国際金融取引勘定分)	Domestic Offices (excluding Japan Offshore Market Account):								
製造業	Manufacturing	190.0	196.6	202.5	219.1	198.9	209.9	205.6	197.6
農業、林業	Agriculture and Forestry	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
漁業	Fishery	-	0.1	0.1	0.2	0.0	-	-	0.1
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	0.3	0.6	0.6	0.7	0.3	0.7	0.7	0.6
建設業	Construction	9.1	8.9	8.2	12.1	11.8	14.1	11.5	16.1
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	320.7	316.9	331.2	350.2	366.3	373.1	399.7	387.8
情報通信業	Information and Communications	55.1	54.3	47.2	58.4	49.4	49.0	44.3	44.4
運輸業、郵便業	Transportation and Postal Service	195.2	193.4	199.4	206.2	194.1	199.4	197.0	192.6
卸売業、小売業	Wholesale and Retail	122.5	115.9	114.4	102.0	105.2	111.9	110.4	102.8
金融業、保険業	Finance and Insurance	521.5	520.0	521.7	519.8	532.1	533.4	520.5	493.2
不動産業	Real Estate	584.9	611.2	649.0	666.2	670.5	657.7	662.5	691.5
各種サービス業	Services	341.8	339.2	346.9	372.2	382.8	393.7	374.9	386.0
地方公共団体	Local Government	52.4	52.8	66.0	65.3	62.6	52.8	54.0	52.4
その他	Others	2,402.7	2,321.8	2,297.8	2,290.8	2,271.8	2,239.0	2,218.8	2,204.5
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.)	1,934.5	1,915.5	1,907.8	1,899.5	1,897.8	1,871.9	1,854.7	1,843.5
国内合計(A)	Total Domestic (A)	4,796.9	4,732.4	4,785.7	4,863.7	4,846.3	4,835.2	4,800.5	4,770.2
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	0.1	0.1	0.0	0.0	-	-	0.0	0.0
金融機関	Financial Institutions	32.6	29.7	30.3	36.7	33.1	30.4	29.0	31.7
その他	Others	157.1	158.8	186.4	219.1	230.8	248.1	374.4	381.6
海外合計(B)	Total Overseas (B)	189.9	188.7	216.8	256.0	264.0	278.6	403.5	413.4
合計(A)+(B)	Total (A)+(B)	4,986.8	4,921.1	5,002.6	5,119.7	5,110.4	5,113.8	5,204.1	5,183.7
無形固定資産	Intangible Assets								
のれん	Goodwill	10.9	11.4	11.4	10.9	10.6	10.0	16.6	15.8
新生フィナンシャル	Shinsei Financial	1.0	1.0	0.9	0.8	0.8	0.7	0.7	0.6
新生パーソナルローン	Shinsei Personal Loan	-3.0	-2.9	-2.8	-2.8	-2.7	-2.6	-2.5	-2.4
昭和リース	Showa Leasing	13.0	12.4	11.9	11.3	10.8	10.2	9.7	9.1
ファイナンシャル・ジャパン	FINANCIAL JAPAN	-	0.9	0.9	0.9	0.8	0.8	0.8	0.8
全国賃貸保証	ZenkokuRent Guarantor Service	-	-	0.5	0.5	0.5	0.5	0.5	0.5
UDC Finance Limited	UDC Finance Limited	-	-	-	-	-	-	7.1	6.9
その他	Others	-0.0	-0.0	-0.0	-0.0	0.2	0.2	0.2	0.2
連結に伴う無形資産	Intangible Assets Related with Acquisitions	0.6	0.6	2.6	2.5	2.4	2.4	2.3	2.2
昭和リース	Showa Leasing	0.6	0.6	0.5	0.5	0.4	0.4	0.3	0.3
全国賃貸保証	ZenkokuRent Guarantor Service	-	-	2.0	2.0	2.0	1.9	1.9	1.8
その他	Others	-	-	-	-	-	-	-	-
その他	Other	55.5	54.4	53.4	52.9	53.9	52.7	51.9	50.9
無形固定資産	Intangible Assets	67.1	66.5	67.5	66.4	67.0	65.2	70.9	69.0
繰越欠損金(納税主体ベース)	Tax Loss Carryforwards (Taxable Entity Basis)								
新生銀行(連結納税)	Shinsei Bank (Consolidated Tax)	147.2	n/a	n/a	n/a	143.7	n/a	n/a	n/a
アプラスフィナンシャル(連結納税)	APLUS FINANCIAL (Consolidated Tax)	46.2	n/a	n/a	n/a	44.7	n/a	n/a	n/a
1株当たり配当金(円)	Dividends Per Share (JPY)								
普通株	Common Share	10.00	-	-	-	10.00	-	-	-

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

リスク管理債権	Risk Monitored Loans	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
破綻先債権額	Loans to Bankrupt Obligors	4.8	4.8	4.6	4.5	4.5	4.5	3.6	3.5
延滞債権額	Nonaccrual Delinquent Loans	28.3	27.0	36.6	31.3	35.3	47.2	48.2	58.5
3か月以上延滞債権額	Loans Past Due Three Months or More	0.8	0.9	0.7	0.9	0.6	1.5	1.5	0.7
貸出条件緩和債権額	Restructured Loans	43.4	43.6	44.3	45.7	46.6	51.3	54.8	55.7
合計(A)	Total (A)	77.5	76.5	86.3	82.5	87.2	104.6	108.2	118.5
貸出金残高(B)	Loans and Bills Discounted (B)	4,986.8	4,921.1	5,002.6	5,119.7	5,110.4	5,113.8	5,204.1	5,183.7
貸出残高比(A)/(B)	(A)/(B)	1.56%	1.55%	1.73%	1.61%	1.71%	2.05%	2.08%	2.29%
貸倒引当金(C)	Reserve for Credit Losses (C)	98.0	95.2	98.5	98.0	107.9	111.2	109.6	107.7
引当率(C)/(A)	Reserve Ratios (C)/(A)	126.4%	124.5%	114.1%	118.8%	123.8%	106.2%	101.3%	90.9%

子会社別連結リスク管理債権	Consolidated Risk Monitored Loans by Subsidiary	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
新生銀行単体	Shinsei Bank (Nonconsolidated)	10.1	n/a	18.6	n/a	17.6	n/a	33.6	n/a
新生フィナンシャル	Shinsei Financial	45.8	n/a	46.8	n/a	48.0	n/a	46.6	n/a
アプラスフィナンシャル	APLUS FINANCIAL	16.0	n/a	16.2	n/a	16.4	n/a	17.0	n/a
その他子会社	Other Subsidiaries	5.4	n/a	4.6	n/a	5.0	n/a	10.9	n/a
子会社別連結リスク管理債権	Risk-Monitored Loans Breakdown For Large Entities	77.5	76.5	86.3	82.5	87.2	104.6	108.2	118.5

貸倒引当金	Reserve for Credit Losses	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
一般貸倒引当金	General Reserve for Loan Losses	70.7	69.6	69.4	70.6	77.2	76.9	76.5	74.7
個別貸倒引当金	Specific Reserve for Loan Losses	27.2	25.6	29.0	27.4	30.7	34.2	33.1	33.0
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	98.0	95.2	98.5	98.0	107.9	111.2	109.6	107.7

預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
預金	Deposits	5,351.5	5,394.4	5,437.8	5,763.9	5,849.2	5,790.6	5,955.3	6,022.3
流動性預金	Liquid (Current, Ordinary, Notice) Deposits	2,591.5	2,583.9	2,569.3	2,659.0	2,680.9	2,713.7	2,682.3	2,745.7
定期性預金	Time Deposits	2,271.9	2,293.3	2,317.9	2,517.1	2,652.1	2,521.0	2,709.2	2,695.9
その他	Other	487.9	517.0	550.5	587.7	516.0	555.8	563.6	580.7
譲渡性預金	Negotiable Certificates of Deposits (NCDs)	570.5	505.1	488.5	466.9	455.9	399.3	438.6	440.5
預金期末残高	Deposits and Negotiable Certificates of Deposits (NCDs)	5,922.1	5,899.6	5,926.3	6,230.9	6,305.1	6,189.9	6,393.9	6,462.9

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

・個人業務「新生フィナンシャル」では、経営管理上、新生フィナンシャルならびに「新生銀行カードローンエル」、「新生銀行スマートカードローンプラス」、「新生銀行スマートマネーレンディング」による収益を合算して表示しております。

Section 2. Shinsei Bank Consolidated Business Line Data

Section 2.1 Business Line Total Revenue

・Income of Shinsei Financial, "Shinsei Bank Card Loan L", "Shinsei Bank Smart Card Loan Plus", and "Shinsei Bank Smart Money Lending" are combined on a management accounting basis.

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*	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.10-12	2020.10-12
資金利益	Net Interest Income	6.8	6.6	7.2	7.9	8.1	7.0	7.0	6.9
法人営業	Corporate Business	2.5	2.5	2.5	2.8	2.8	2.9	2.7	2.8
ストラクチャードファイナンス	Structured Finance	2.7	2.7	2.9	3.1	3.1	3.1	3.1	3.2
プリンシパルトランザクションズ	Principal Transactions	0.7	0.4	0.9	1.3	1.5	0.4	0.8	0.5
昭和リース	Showa Leasing	0.1	-0.0	-0.0	-0.0	0.0	0.0	-0.0	-0.0
市場営業	Markets	0.4	0.7	0.8	0.5	0.2	0.3	0.2	0.2
その他金融市場	Other Global Markets	0.1	0.1	0.1	0.1	0.1	0.1	0.0	0.1
非資金利益	Noninterest Income	9.8	8.6	14.7	13.9	9.4	6.9	10.3	6.6
法人営業	Corporate Business	2.3	1.2	4.5	1.5	0.8	0.6	0.9	1.1
ストラクチャードファイナンス	Structured Finance	1.6	1.6	1.4	2.8	1.7	1.2	2.2	2.2
プリンシパルトランザクションズ	Principal Transactions	-0.5	0.4	2.8	2.3	-0.0	0.6	2.0	-2.1
昭和リース	Showa Leasing	4.0	3.1	3.9	3.6	3.9	3.8	3.3	3.4
市場営業	Markets	1.8	1.3	1.1	2.5	2.1	0.2	1.4	1.4
その他金融市場	Other Global Markets	0.4	0.7	0.8	1.0	0.8	0.3	0.3	0.5
法人業務 業務粗利益	Institutional Business Total Revenue	16.6	15.2	22.0	21.8	17.6	14.0	17.3	13.5
法人営業	Corporate Business	4.8	3.8	7.0	4.3	3.7	3.6	3.6	3.9
ストラクチャードファイナンス	Structured Finance	4.4	4.4	4.4	5.9	4.8	4.3	5.3	5.4
プリンシパルトランザクションズ	Principal Transactions	0.1	0.9	3.7	3.7	1.5	1.1	2.9	-1.5
昭和リース	Showa Leasing	4.2	3.1	3.8	3.5	4.0	3.8	3.3	3.4
市場営業	Markets	2.2	2.0	1.9	3.0	2.4	0.5	1.6	1.6
その他金融市場	Other Global Markets	0.5	0.8	0.9	1.1	1.0	0.5	0.4	0.6
法人業務 業務粗利益	Institutional Business Total Revenue	16.6	15.2	22.0	21.8	17.6	14.0	17.3	13.5

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*	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.10-12	2020.10-12
資金利益	Net Interest Income	25.7	25.8	26.1	26.1	25.2	25.7	25.2	25.0
リテールバンキング	Retail Banking	5.9	6.0	5.9	5.9	5.5	6.0	6.2	6.1
貸出	Loans	2.3	2.3	2.3	2.3	2.3	2.3	2.3	2.2
預金等	Deposits	3.5	3.6	3.6	3.6	3.2	3.7	3.9	3.9
新生フィナンシャル	Shinsei Financial	17.0	17.1	17.4	17.5	17.2	17.1	16.6	16.4
うちレイク事業	Lake Businesses	15.6	15.7	15.9	16.1	15.8	15.7	15.3	15.1
アプラスフィナンシャル	APLUS FINANCIAL	2.5	2.4	2.5	2.4	2.3	2.3	2.0	2.1
その他個人	Other Individual	0.2	0.2	0.2	0.1	0.2	0.2	0.2	0.2
非資金利益	Noninterest Income	12.4	12.5	13.2	13.5	13.8	12.9	13.7	14.2
リテールバンキング	Retail Banking	1.0	1.0	1.2	1.3	1.2	0.5	0.7	0.8
資産運用商品関連	Asset Management Products	1.7	1.7	2.5	2.2	1.9	1.2	1.5	1.7
その他手数料(ATM、為替送金、外為等)	Other Fees (ATM, Fund Transfer, FX etc.)	-0.6	-0.7	-1.2	-0.8	-0.7	-0.7	-0.7	-0.8
新生フィナンシャル	Shinsei Financial	-0.0	-0.2	-0.2	-0.2	-0.2	0.0	0.0	-0.0
アプラスフィナンシャル	APLUS FINANCIAL	12.0	11.7	12.1	12.2	12.3	12.1	12.5	12.7
その他個人	Other Individual	-0.5	0.0	0.0	0.1	0.4	0.2	0.4	0.6
個人業務 業務粗利益	Individual Business Total Revenue	38.2	38.4	39.3	39.6	39.1	38.7	39.0	39.2
リテールバンキング	Retail Banking	7.0	7.0	7.2	7.3	6.7	6.5	7.0	7.0
新生フィナンシャル	Shinsei Financial	16.9	16.9	17.1	17.3	16.9	17.1	16.7	16.3
アプラスフィナンシャル	APLUS FINANCIAL	14.5	14.1	14.6	14.7	14.6	14.5	14.5	14.9
その他個人	Other Individual	-0.2	0.3	0.3	0.3	0.6	0.5	0.7	0.9
個人業務 業務粗利益	Individual Business Total Revenue	38.2	38.4	39.3	39.6	39.1	38.7	39.0	39.2

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.

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

経営勘定/その他業務粗利益*	Corporate/Other Total Revenue*	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.10-12	2020.10-12
資金利益	Net Interest Income	1.0	0.9	-0.0	-0.5	-0.3	-1.3	-1.9	-2.1
トレジャーリー	Treasury	1.0	0.9	-0.0	-0.5	-0.3	-1.3	-1.9	-1.8
経営勘定/その他(トレジャーリー除く)	Corporate/Other (excluding Treasury)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	-0.3
非資金利益	Noninterest Income	0.9	2.8	2.6	0.5	0.4	3.2	1.1	1.2
トレジャーリー	Treasury	0.9	2.7	2.5	0.4	0.2	3.2	1.0	0.7
経営勘定/その他(トレジャーリー除く)	Corporate/Other (excluding Treasury)	0.0	0.1	0.1	0.1	0.1	-0.0	0.1	0.4
経営勘定/その他業務粗利益	Corporate/Other Total Revenue	2.0	3.8	2.5	0.0	0.0	1.8	-0.7	-0.9
トレジャーリー	Treasury	2.0	3.6	2.4	-0.1	-0.0	1.9	-0.8	-1.0
経営勘定/その他(トレジャーリー除く)	Corporate/Other (excluding Treasury)	0.0	0.1	0.1	0.1	0.1	-0.0	0.1	0.0
経営勘定/その他業務粗利益	Corporate/Other Total Revenue	2.0	3.8	2.5	0.0	0.0	1.8	-0.7	-0.9

経費*	General and Administrative Expenses*	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.10-12	2020.10-12
法人業務	Institutional Business	-10.2	-10.2	-10.7	-10.5	-10.7	-10.4	-10.5	-10.5
法人営業	Corporate Business	-2.9	-3.1	-3.1	-3.1	-3.0	-2.9	-2.9	-3.0
ストラクチャードファイナンス	Structured Finance	-1.9	-2.0	-2.1	-2.0	-2.0	-2.2	-2.2	-2.2
プリンシパルトランザクションズ	Principal Transactions	-1.0	-1.0	-1.0	-1.0	-1.0	-0.9	-1.0	-0.9
昭和リース	Showa Leasing	-2.6	-2.3	-2.8	-2.7	-2.9	-2.7	-2.7	-2.8
市場営業	Markets	-0.9	-0.8	-0.8	-0.8	-0.8	-0.7	-0.8	-0.7
その他金融市場	Other Global Markets	-0.8	-0.7	-0.7	-0.7	-0.8	-0.7	-0.7	-0.7
個人業務	Individual Business	-25.6	-24.9	-25.7	-25.8	-26.8	-25.0	-25.4	-25.8
リテールバンキング	Retail Banking	-6.9	-6.5	-7.1	-7.1	-7.1	-7.0	-7.1	-7.1
新生フィナンシャル	Shinsei Financial	-8.6	-8.3	-8.4	-8.5	-9.0	-7.9	-8.2	-8.4
アプラスフィナンシャル	APLUS FINANCIAL	-9.6	-9.4	-9.6	-9.6	-10.0	-9.4	-9.4	-9.6
その他個人	Other Individual	-0.4	-0.4	-0.4	-0.4	-0.5	-0.5	-0.6	-0.6
経営勘定/その他	Corporate/Other	-2.1	-1.0	-1.1	-0.9	-0.7	-0.3	-0.8	-0.6
トレジャーリー	Treasury	-0.4	-0.4	-0.3	-0.4	-0.4	-0.3	-0.4	-0.3
経営勘定/その他(トレジャーリー除く)	Corporate/Other (excluding Treasury)	-1.7	-0.6	-0.7	-0.5	-0.3	0.0	-0.4	-0.3
経費	General and Administrative Expenses	-38.1	-36.2	-37.6	-37.3	-38.3	-35.8	-36.8	-37.1

注記: 前期の数字は今期の表記に調整されています。

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

実質業務純益*	Ordinary Business Profit*	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.10-12	2020.10-12
法人業務	Institutional Business	6.3	5.0	11.2	11.3	6.9	3.5	6.8	3.0
法人営業	Corporate Business	1.9	0.6	3.8	1.2	0.6	0.6	0.7	0.9
ストラクチャードファイナンス	Structured Finance	2.5	2.3	2.3	3.8	2.8	2.1	3.0	3.1
プリンシパルトランザクションズ	Principal Transactions	-0.8	-0.1	2.7	2.7	0.4	0.1	1.8	-2.4
昭和リース	Showa Leasing	1.6	0.8	1.0	0.7	1.0	1.0	0.6	0.6
市場営業	Markets	1.3	1.2	1.1	2.2	1.6	-0.2	0.8	0.9
その他金融市場	Other Global Markets	-0.2	0.1	0.1	0.4	0.1	-0.2	-0.2	-0.1
個人業務	Individual Business	12.5	13.5	13.6	13.8	12.2	13.7	13.5	13.3
リテールバンキング	Retail Banking	0.0	0.4	0.0	0.1	-0.3	-0.4	-0.1	-0.0
新生フィナンシャル	Shinsei Financial	8.3	8.5	8.7	8.7	7.9	9.2	8.4	7.9
アプラスフィナンシャル	APLUS FINANCIAL	4.8	4.7	4.9	5.0	4.5	5.0	5.0	5.2
その他個人	Other Individual	-0.7	-0.1	-0.1	-0.1	0.0	-0.0	0.1	0.2
経営勘定/その他	Corporate/Other	-0.0	2.7	1.4	-0.8	-0.7	1.5	-1.6	-1.6
トレジャーリー	Treasury	1.6	3.2	2.0	-0.5	-0.4	1.5	-1.2	-1.4
経営勘定/その他(トレジャーリー除く)	Corporate/Other (excluding Treasury)	-1.6	-0.5	-0.5	-0.3	-0.2	0.0	-0.3	-0.2
実質業務純益	Ordinary Business Profit	18.7	21.3	26.3	24.2	18.4	18.8	18.7	14.7

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.

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

与信関連費用*	Net Credit Costs*	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.10-12	2020.10-12
法人業務	Institutional Business	1.3	2.1	-4.5	-0.4	-6.8	-4.6	-1.9	1.5
法人営業	Corporate Business	2.0	-0.2	-0.9	0.1	-1.3	-0.6	-0.3	1.0
ストラクチャードファイナンス	Structured Finance	-0.7	1.8	-3.2	-0.6	-4.3	-2.9	-2.0	0.2
プリンシパルトランザクシヨンス	Principal Transactions	-0.0	0.0	-0.0	0.0	-0.1	-0.3	0.0	0.1
昭和リース	Showa Leasing	0.0	0.4	-0.3	0.0	-1.0	-0.6	0.3	0.1
市場営業	Markets	0.0	0.0	0.0	0.0	-	-	-	-
その他金融市場	Other Global Markets	0.0	-0.0	0.0	0.0	0.0	-0.0	0.0	0.0
個人業務	Individual Business	-9.6	-7.1	-6.9	-5.2	-10.0	-6.3	-4.4	-4.0
リテールバンキング	Retail Banking	-0.0	-0.1	0.1	-0.0	-0.0	-0.2	-0.0	-0.0
新生フィナンシャル	Shinsei Financial	-4.0	-3.4	-3.4	-2.3	-5.1	-3.0	-1.6	-1.4
アプラスフィナンシャル	APLUS FINANCIAL	-5.6	-3.5	-3.6	-2.9	-5.0	-3.2	-3.0	-2.5
その他個人	Other Individual	0.0	-0.0	0.0	0.0	0.1	0.1	0.2	0.0
経営勘定/その他	Corporate/Other	-0.0	-0.0	-0.0	0.0	-0.0	0.0	-0.0	0.0
トレジャリー	Treasury	-	-	-	-	-	-	-	-
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	-0.0	-0.0	-0.0	0.0	-0.0	0.0	-0.0	0.0
与信関連費用	Net Credit Costs	-8.2	-4.9	-11.5	-5.7	-16.8	-11.0	-6.4	-2.4

注記: 前期の数字は今期の表記に調整されています。

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

与信関連費用加算後実質業務純益*	Ordinary Business Profit after Net Credit Costs *	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.10-12	2020.10-12
法人業務	Institutional Business	7.7	7.1	6.6	10.8	0.0	-1.0	4.8	4.6
法人営業	Corporate Business	3.9	0.3	2.9	1.3	-0.6	0.0	0.4	1.9
ストラクチャードファイナンス	Structured Finance	1.8	4.1	-0.8	3.2	-1.5	-0.8	0.9	3.4
プリンシパルトランザクシヨンス	Principal Transactions	-0.8	-0.0	2.6	2.8	0.3	-0.1	1.9	-2.2
昭和リース	Showa Leasing	1.6	1.2	0.6	0.8	0.0	0.4	1.0	0.7
市場営業	Markets	1.3	1.2	1.1	2.2	1.6	-0.2	0.8	0.9
その他金融市場	Other Global Markets	-0.2	0.0	0.1	0.4	0.2	-0.2	-0.2	-0.0
個人業務	Individual Business	2.9	6.4	6.6	8.5	2.2	7.3	9.0	9.3
リテールバンキング	Retail Banking	0.0	0.3	0.1	0.1	-0.3	-0.6	-0.1	-0.1
新生フィナンシャル	Shinsei Financial	4.2	5.0	5.2	6.3	2.8	6.2	6.8	6.4
アプラスフィナンシャル	APLUS FINANCIAL	-0.7	1.1	1.3	2.1	-0.4	1.7	2.0	2.6
その他個人	Other Individual	-0.6	-0.1	-0.1	-0.1	0.2	0.0	0.3	0.3
経営勘定/その他	Corporate/Other	-0.0	2.7	1.4	-0.8	-0.7	1.5	-1.6	-1.6
トレジャリー	Treasury	1.6	3.2	2.0	-0.5	-0.4	1.5	-1.2	-1.4
経営勘定/その他(トレジャリー除く)	Corporate/Other (excluding Treasury)	-1.7	-0.5	-0.5	-0.3	-0.2	0.0	-0.3	-0.2
与信関連費用加算後実質業務純益	Ordinary Business Profit after Net Credit Costs	10.5	16.3	14.8	18.5	1.5	7.8	12.2	12.3

注記: 前期の数字は今期の表記に調整されています。

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

Section 2.2 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*	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
法人営業	Corporate Business	1,577.1	1,586.1	1,597.0	1,672.4	1,654.3	1,675.6	1,626.6	1,611.9
ストラクチャードファイナンス	Structured Finance	1,643.6	1,674.3	1,774.5	1,880.7	1,896.0	1,914.2	1,911.8	1,906.1
不動産ファイナンス	Real Estate Finance	652.6	666.0	725.4	781.1	762.3	762.2	726.2	730.1
不動産法人営業	Real Estate Companies	352.8	370.3	382.0	390.8	399.0	407.6	409.5	421.2
スペシャルティファイナンス	Specialty Finance	274.3	273.1	292.4	318.0	326.3	326.6	325.8	303.0
プロジェクトファイナンス	Project Finance	363.8	364.8	374.5	390.6	408.3	417.8	450.1	451.7
プリンシパルトランザクションズ	Principal Transactions	190.7	193.2	183.4	186.5	189.4	190.3	192.4	192.7
昭和リース	Showa Leasing	490.7	483.1	581.2	578.6	581.0	583.0	577.6	574.4
金融市場	Global Markets	203.5	193.3	187.8	196.6	156.9	152.2	146.0	148.1
法人業務	Total Corporate Business	4,105.9	4,130.2	4,324.0	4,515.0	4,477.9	4,515.5	4,454.6	4,433.4
個人業務 営業性資産、負債*	Individual Business Operating Assets and Liabilities*	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
リテールバンキング	Retail Banking	1,203.0	1,182.2	1,171.8	1,164.4	1,162.0	1,155.5	1,153.6	1,150.4
コンシューマーファイナンス	Consumer Finance	1,696.1	1,719.1	1,754.4	1,789.8	1,820.3	1,816.0	1,820.8	1,848.5
新生フィナンシャル	Shinsei Financial	524.3	525.4	526.6	524.7	528.0	510.9	498.0	492.1
うちレイクALSA	Lake ALSA	27.0	38.7	50.8	61.7	73.2	77.5	82.7	89.9
うち新生銀行カードローンエル	Shinsei Bank Card Loan L	264.3	258.7	252.6	245.5	240.7	228.1	219.6	212.7
アプラスフィナンシャル	APLUS FINANCIAL	1,116.8	1,138.6	1,173.1	1,207.8	1,236.2	1,250.9	1,268.9	1,298.0
その他個人	Other Individual	54.9	54.9	54.5	57.2	56.0	54.1	53.7	58.3
個人業務	Individual Business Total	2,899.1	2,901.4	2,926.2	2,954.2	2,982.3	2,971.6	2,974.4	2,998.9
預り総資産	Assets under Management (AUM)	5,676.0	5,706.1	5,657.2	5,765.6	5,714.9	5,764.1	5,860.9	5,957.3
リテール預金	Retail Deposits	4,594.5	4,607.0	4,563.7	4,699.3	4,658.9	4,729.4	4,816.9	4,907.3
仕組預金	Structured Deposits	267.9	242.2	225.4	227.2	211.2	202.0	199.3	193.3
投信/保険	Mutual Funds and Insurance	813.3	826.0	834.3	832.2	828.9	821.1	820.2	816.6
投資信託	Mutual Funds	318.4	311.6	304.3	296.4	286.7	275.5	269.8	257.9
保険	Insurance	494.9	514.4	529.9	535.7	542.2	545.5	550.3	558.7
仕組債(金融商品仲介業務)	Structured Bonds (Financial Product Intermediary Business)	268.0	264.0	248.2	220.4	207.9	195.5	204.6	209.6
その他(金銭の信託)	Other (Monetary Assets Held in Trust)	9.0	10.8	13.5	19.1	17.9	19.1	23.7	
支払承諾	Acceptances and Guarantees	438.2	455.8	479.0	486.2	506.1	517.5	528.1	533.7
リテール口座数(千口座)	Total Number of Retail Accounts (Thousands)	3,112.4	3,107.6	3,102.7	3,097.0	3,091.4	3,087.9	3,085.8	3,083.0
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)	66.6	65.9	65.6	65.4	65.3	65.1	65.1	65.1
レイク事業顧客数(千人)	Number of Lake Business Customers (Thousands)	846.9	854.2	858.5	859.6	864.9	844.4	826.4	821.6
ノーローン顧客数(千人)	Number of NOLAN Customers (Thousands)	66.6	66.2	65.3	63.7	62.8	59.9	57.0	54.5
アプラスフィナンシャル 有効カード会員数(千人)	Number of APLUS FINANCIAL Available Cardholders (Thousands)	5,121.9	5,040.2	4,960.0	4,914.8	4,863.1	4,809.1	4,764.8	4,718.6

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。

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

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

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

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

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

財務比率	Financial Ratios	2019.1.3	2019.4.6	2019.7.9	2019.10.12	2020.1.3	2020.4.6	2020.7.9	2020.10.12
ROA(年換算後)	Return on Assets (Annualized)	0.5%	0.5%	0.7%	0.7%	0.0%	0.2%	0.3%	0.5%
ROE(潜在株式調整後)(年換算後)	Return on Equity (Fully Diluted) (Annualized)	4.9%	5.5%	7.1%	7.4%	0.3%	2.6%	3.3%	5.7%
経費率	Expense-to-Revenue Ratio	67.0%	63.0%	58.8%	60.6%	67.5%	65.6%	66.3%	71.5%

自己資本関連情報(バーゼルⅢ、国内基準)	Capital Adequacy Data (Basel III, Domestic Standard)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
コア資本に係る基礎項目	Core Capital: Instruments and Reserves	899.5	907.3	918.3	931.0	915.7	920.1	920.7	919.1
コア資本に係る調整項目	Core Capital: Regulatory Adjustments	-104.2	-107.0	-104.8	-102.5	-93.2	-97.1	-97.1	-99.0
自己資本の額	Total Capital	795.3	800.2	813.4	828.5	822.4	822.9	823.5	820.1
リスクアセット等の額	Risk Assets	6,711.2	6,812.5	7,034.6	7,238.7	7,336.6	7,358.9	7,535.5	7,473.4
コア自己資本比率	Core Capital	11.85%	11.74%	11.56%	11.44%	11.21%	11.18%	10.92%	10.97%

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	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
普通株等Tier1資本	Common Equity Tier1	802.3	808.7	817.8	829.0	823.4	821.9	823.6	823.4
リスクアセット	Risk Assets	6,694.9	6,797.9	7,010.7	7,203.1	7,298.3	7,315.4	7,514.3	7,467.9
普通株等Tier1比率	Common Equity Tier1 Ratio (International Standard; Fully Loaded Basis)	12.0%	11.9%	11.7%	11.5%	11.3%	11.2%	11.0%	11.0%
リスク資本	Risk Capital	464.5	472.5	481.9	509.6	510.2	499.2	503.3	515.5

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.

1株当たり数値(円)	Per Share Data (JPY)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
1株当たり純資産	Common Equity Per Share	3,636.92	3,691.53	3,774.10	3,872.86	3,913.40	3,936.18	4,043.30	4,159.01
潜在株式調整後1株当たり純資産	Fully Diluted Equity Per Share	3,636.49	3,690.82	3,773.36	3,872.09	3,912.60	3,935.04	4,042.10	4,157.74
1株当たり四半期純利益	Basic Earnings Per Share	43.81	49.65	66.27	71.39	2.02	25.64	32.78	58.48
潜在株式調整後1株当たり四半期純利益	Diluted Earnings Per Share	43.81	49.64	66.25	71.38	2.02	25.63	32.77	58.46

株式数	Share Data	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
潜在株式調整後期末発行済普通株式数	Fully Diluted Number of Shares Outstanding at End of Period	245,303,390	243,290,733	239,567,565	236,089,149	230,790,947	229,441,309	223,617,537	217,097,337
期末発行済普通株式数	Number of Common Shares	245,274,499	243,243,685	239,520,517	236,042,100	230,743,898	229,374,990	223,551,219	217,031,019
ストックオプションによる潜在株式数	Number of Fully Diluted Stock Options	28,891	47,048	47,048	47,049	47,049	66,319	66,318	66,318
(参考)期末自己株式数	(Ref) Treasury Shares at End of Period (not included in the above)	13,760,190	15,791,004	19,514,172	22,992,589	28,290,791	29,659,699	35,483,470	42,003,670
潜在株式調整後期中平均普通株式数	Weighted Average Fully Diluted Number of Shares Outstanding	247,700,391	244,908,393	243,102,387	241,243,824	239,171,291	230,582,685	228,252,953	225,517,026
期中平均普通株式数	Weighted Average Number of Common Shares Outstanding	247,670,196	244,773,118	243,061,193	241,200,670	239,127,169	230,528,651	228,192,744	225,454,773

格付け(新生銀行)	Credit Ratings (Shinsei Bank)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)
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) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)
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+ (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)	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	Baa2 (安定的) (Stable)	Baa2 (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) (Stable)	Baa1 (安定的) (Stable)
格付け(昭和リース)	Credit Ratings (Showa Leasing)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)
格付投資情報センター(R&I)	Rating and Investment Information, Inc. (R&I)								
短期	Short-Term								
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) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)
格付け(新生証券)	Credit Ratings (Shinsei Securities)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)
格付け(アプラスフィナンシャル)	Credit Ratings (APLUS FINANCIAL)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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- (安定的) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)
格付け(新生フィナンシャル)	Credit Ratings (Shinsei Financial)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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) (Stable)	A- (安定的) (Stable)	A- (安定的) (Stable)

連結対象会社数	Subsidiaries and Affiliates Data	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
連結子会社数	Consolidated Subsidiaries	83	86	90	89	91	92	93	93
持分法適用会社数	Affiliates Accounted for Using the Equity Method	35	39	39	39	43	43	42	42
連結対象会社数	Total Number of Consolidated Subsidiaries and Affiliates	118	125	129	128	134	135	135	135
その他主要データ	Other Key Data	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
店舗数(本支店・出張所数・本支店内室)	Total Number of Outlets	29	29	29	29	29	29	27	27
本支店	Head Office and Branches	26	26	26	26	26	26	24	24
出張所	Annexes	3	3	3	3	3	3	3	3
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	27	27	27	27	27	27	25	25
コンサルティングスポット	Shinsei Consulting Spots	1	1	1	1	1	1	1	1
住宅ローンセンター	Housing Loan Centers	6	6	6	6	6	6	5	5
提携ネットワークATM台数(駅・コンビニATM等)	Partner (Train Station, Convenience Store, etc.) ATMs	58,084	58,074	58,214	58,135	58,050	58,207	58,394	58,651
従業員数(連結)	Number of Employees (Consolidated Basis)	5,179	5,344	5,430	5,405	5,349	5,506	5,657	5,645
法人業務	Institutional Business	1,315	1,348	1,409	1,389	1,383	1,416	1,403	1,406
法人営業	Corporate Business	397				396			
ストラクチャードファイナンス	Structured Finance	145				155			
プリンシパルランザクシヨンス	Principal Transactions	150				148			
昭和リース	Showa Leasing	468				553			
市場営業	Markets	54				46			
その他金融市場	Other Global Markets	101				85			
個人業務	Individual Business	3,073	3,195	3,231	3,229	3,193	3,302	3,254	3,225
リテールバンキング	Retail Banking	808				880			
新生フィナンシャル	Shinsei Financial and Shinsei Bank Lake	908				966			
アプラスフィナンシャル	APLUS FINANCIAL	1,261				1,241			
その他個人	Other Individual	96				106			
経営勘定/その他	Corporate/Other	791	801	790	787	773	788	1,000	1,014
従業員数(単体)	Number of Employees (Nonconsolidated Basis)	2,248	2,292	2,249	2,223	2,208	2,288	2,270	2,254

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

Section 4. Unsecured Loan Businesses Data
Lake Businesses Summary of Major Business Information

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

無担保ローン(レイク事業)	Unsecured Loan (Lake Businesses)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
残高	Balance	403.1	406.1	408.9	408.9	411.9	399.7	390.4	386.8
顧客数(千人)	Number of Customers (Thousands)	846.9	854.2	858.5	859.6	864.9	844.4	826.4	821.6
新規顧客獲得客数(千人)	Number of Newly Acquired Customers (Thousands)	33.0	36.3	34.1	33.5	34.3	22.4	24.5	28.9
成約率	Approval Rate	30.1%	30.2%	29.8%	29.4%	30.6%	33.2%	33.3%	33.1%
実質平均利回り	Actual Average Yield	15.0%	15.0%	15.0%	14.9%	14.8%	14.8%	14.7%	14.6%

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)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
店舗数:	Branches								
無人店舗	Unmanned Branches for Lake Businesses	725	725	714	708	707	707	707	697
CD・ATM台数:	CD/ATMs:								
自社分(台)	Own	721	721	710	704	703	703	703	693
提携分(新生フィナンシャル):カードローン(千台)	Tie-up(Shinsei Financial): Card Loan (Thousands)	77	78	77	77	77	77	77	77
自動契約機台数(台)	Automated Contract Machines (ACM)	771	771	760	754	754	754	754	744

年齢別残高構成比(レイク事業)	Balance by Age (Lake Businesses)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
<30	<30	19.0%	18.9%	18.8%	18.7%	18.6%	18.6%	18.6%	18.7%
<40	<40	24.8%	24.7%	24.5%	24.3%	24.2%	24.1%	23.8%	23.7%
<50	<50	26.5%	26.5%	26.4%	26.4%	26.2%	26.1%	26.1%	25.9%
<60	<60	19.4%	19.6%	19.8%	20.0%	20.2%	20.4%	20.6%	20.8%
>= 60	>= 60	10.3%	10.3%	10.5%	10.6%	10.8%	10.8%	10.9%	10.9%
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)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
男性独身	Single Male	42.5%	42.6%	42.6%	42.8%	42.8%	43.0%	43.2%	43.2%
男性既婚	Married Male	34.3%	34.3%	34.3%	34.2%	34.3%	34.1%	34.1%	34.0%
女性独身	Single Female	12.5%	12.5%	12.5%	12.5%	12.5%	12.6%	12.5%	12.6%
女性既婚	Married Female	10.7%	10.6%	10.6%	10.5%	10.4%	10.3%	10.2%	10.2%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

実行残高別残高構成比(レイク事業)	Balance by Amount of Origination (Lake Businesses)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
10万円以下	Less than or Equal to JPY 100K	2.6%	2.5%	2.3%	2.4%	2.4%	2.4%	2.3%	2.3%
10万円超、30万円以下	Over JPY 100K and Less than or Equal to JPY 300K	12.1%	12.0%	11.8%	11.7%	11.6%	11.6%	11.6%	11.6%
30万円超、50万円以下	Over JPY 300K and Less than or Equal to JPY 500K	25.4%	25.9%	26.3%	26.5%	26.4%	26.4%	26.4%	26.5%
50万円超、100万円以下	Over JPY 500K and Less than or Equal to JPY 1M	31.2%	30.7%	30.5%	30.2%	30.0%	29.8%	29.6%	29.2%
100万円超	Over JPY 1M	28.7%	28.9%	29.1%	29.2%	29.6%	29.8%	30.1%	30.4%
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)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
年収2百万円未満	Less than JPY 2M	12.0%	11.8%	11.6%	11.6%	11.3%	11.0%	11.0%	10.9%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	59.0%	59.0%	58.9%	58.8%	58.6%	58.8%	58.7%	58.6%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	17.5%	17.6%	17.7%	17.7%	17.9%	18.0%	18.0%	18.0%
年収7百万円以上	Over JPY 7M	11.5%	11.6%	11.8%	11.9%	12.2%	12.2%	12.3%	12.5%
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)							
		2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
残高:	Balance:								
～ 15%	～ 15%	178.4	179.0	181.2	180.5	184.0	179.0	177.4	177.4
～ 18%	～ 18%	223.5	225.9	226.6	227.4	226.9	219.7	212.2	208.6
～ 20%	～ 20%	0.1	0.1	0.1	0.0	0.0	0.0	0.0	0.0
～ 25%	～ 25%	0.4	0.4	0.4	0.3	0.3	0.3	0.3	0.2
～ 29.2%	～ 29.2%	0.6	0.5	0.5	0.5	0.4	0.4	0.4	0.4
>= 29.2%	Over 29.2%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
合計	Total	403.1	406.1	408.9	408.9	411.9	399.7	390.4	386.8
比率:	Ratios:								
～ 15%	～ 15%	44.2%	44.2%	44.4%	44.2%	44.7%	44.8%	45.5%	45.9%
～ 18%	～ 18%	55.5%	55.6%	55.4%	55.6%	55.1%	55.0%	54.3%	53.9%
～ 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%	0.2%	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、貸金業法完全施行後においても、新たな貸付が発生していない債権の一部については、金利を旧金利体系のまま据え置いており、金利体系として20%超に分類される債権は存在しております。

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

債務者区分別残高(レイク事業)		Balance by Obligor Classification (Lake Businesses)							
		2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
残高:	Balance:								
正常先	Normal	363.2	365.8	366.9	367.4	368.5	354.4	348.3	343.8
要注意先	Need Caution	3.8	3.9	4.5	3.3	4.0	2.2	3.3	3.0
要管理先	Substandard	23.5	24.0	25.0	26.1	26.6	28.9	28.0	28.8
破綻懸念先	Possibly Bankrupt	4.5	4.6	4.7	4.4	4.5	5.6	3.9	3.9
実質破綻先・破綻先	Virtually Bankrupt, Legally Bankrupt	7.8	7.5	7.5	7.5	8.1	8.5	6.7	7.0

リスク管理債権(レイク事業)		Risk Monitored Loans (Lake Businesses)							
		2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
破綻先債権額	Loans to Bankrupt Obligors	3.3	3.3	3.1	3.1	3.2	3.2	2.4	2.3
延滞債権額	Nonaccrual Delinquent Loans	9.1	8.9	9.2	8.9	9.5	10.9	8.3	8.7
貸出条件緩和債権額	Restructured Loans	23.5	24.0	24.9	26.0	26.5	28.8	28.0	28.8
合計 (A)	Total (A)	36.0	36.3	37.3	38.1	39.3	43.0	38.8	39.9
貸出金残高 (B)	Loans and Bills Discounted (B)	403.1	406.1	408.9	408.9	411.9	399.7	390.4	386.8
貸出残高比 (A)/(B)	(A)/(B)	8.9%	8.9%	9.1%	9.3%	9.5%	10.8%	9.9%	10.3%
貸倒引当金 (C)	Reserve for Credit Losses (C)	12.6	12.2	12.2	12.1	12.8	13.9	11.1	11.5
引当率 (C)/(A)	Reserve Ratios (C)/(A)	35.0%	33.6%	32.7%	31.8%	32.6%	32.3%	28.6%	28.8%

注記: 1. 延滞債権は、実質破綻先、破綻懸念先、要管理先(条件緩和債権を除く)の債務者が対象となります。

2. 貸出条件緩和債権は、要管理先のうち条件緩和債権(支払猶予顧客を含む)の債務者が対象となります。

Note: 1. Nonaccrual Delinquent Loans constitute obligors such as Virtually Bankrupt, Possibly Bankrupt and Substandard (excluding Restructured Loans)

2. Restructured Loans are eligible for Substandard obligors (including payment deferral) that are subject to restructuring.

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)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
残高	Outstanding	41.6	41.2	40.7	39.7	39.2	37.4	36.0	34.8
顧客数(千人)	Number of Customers (Thousands)	66.6	66.2	65.3	63.7	62.8	59.9	57.0	54.5
新規獲得顧客数	Number of Newly Acquired Customers	2.1	2.1	1.8	1.5	1.5	0.8	0.2	0.2
実質平均利回り	Actual Average Yield	14.4%	14.4%	14.4%	14.4%	14.3%	14.8%	14.7%	14.7%

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)	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
申込数(千件)	Number of Application (Thousands)	11.9	12.1	11.3	10.8	12.0	5.6	2.3	2.2
成約率	Approval Rate	17.9%	17.9%	15.8%	14.5%	13.3%	14.3%	12.1%	10.2%

店舗・チャネル(ノーローン)	Number of Branches and Channels (NOLOAN)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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	66	66	66	66	66
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)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
残高:	Outstanding:								
~ 15%	~ 15%	28.5	28.2	28.0	27.3	27.2	26.0	25.3	24.8
~ 18%	~ 18%	12.7	12.6	12.3	12.0	11.7	11.1	10.4	9.8
~ 20%	~ 20%	-	-	-	-	-	-	-	-
~ 25%	~ 25%	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
~ 29.2%	~ 29.2%	0.2	0.2	0.2	0.1	0.1	0.1	0.1	0.1
合計	Total	41.6	41.2	40.7	39.7	39.2	37.4	36.0	34.8
比率:	Ratios:								
~ 15%	~ 15%	68.5%	68.6%	68.9%	69.0%	69.3%	69.6%	70.4%	71.1%
~ 18%	~ 18%	30.7%	30.7%	30.4%	30.3%	30.0%	29.7%	28.9%	28.2%
~ 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%	0.6%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

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

年齢別残高構成比(ノーローン)	Balance by Age (NOLOAN)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
<30	<30	2.4%	2.5%	2.5%	2.6%	2.7%	2.7%	2.6%	2.5%
<40	<40	13.2%	12.7%	12.3%	11.7%	11.2%	10.7%	10.3%	10.0%
<50	<50	35.5%	35.2%	34.9%	34.6%	34.3%	34.0%	33.8%	33.5%
<60	<60	31.8%	32.4%	32.9%	33.4%	33.6%	34.3%	34.7%	35.3%
>= 60	>= 60	17.1%	17.2%	17.4%	17.7%	18.2%	18.3%	18.6%	18.7%
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)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
男性独身	Single Male	37.5%	37.8%	37.9%	37.9%	37.9%	38.0%	38.1%	38.2%
男性既婚	Married Male	51.6%	51.3%	51.2%	51.2%	51.2%	51.1%	51.1%	51.1%
女性独身	Single Female	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.9%	5.8%
女性既婚	Married Female	5.0%	5.0%	5.0%	5.0%	5.0%	5.0%	4.9%	4.9%
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
実行残高別残高構成比(ノーローン)	Balance by Amount of Origination (NOLOAN)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
10万円未満	Less than JPY 100K	1.8%	1.9%	1.9%	2.0%	1.9%	1.8%	1.7%	1.6%
10万円以上、30万円未満	Over JPY 100K and Less than JPY 300K	6.8%	6.8%	6.7%	6.6%	6.6%	6.6%	6.6%	6.5%
30万円以上、50万円未満	Over JPY 300K and Less than JPY 500K	14.3%	14.4%	14.4%	14.4%	14.3%	14.0%	13.8%	13.6%
50万円以上、100万円未満	Over JPY 500K and Less than JPY 1M	21.5%	21.4%	21.4%	21.5%	21.6%	21.8%	21.8%	21.7%
100万円以上	Over JPY 1M	55.6%	55.5%	55.6%	55.5%	55.6%	55.8%	56.1%	56.6%
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)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
年収2百万円未満	Less than JPY 2M	6.0%	6.0%	5.9%	6.0%	5.9%	6.0%	6.0%	6.0%
年収2百万円以上、5百万円未満	Over JPY 2M and Less than JPY 5M	46.4%	46.3%	46.0%	46.0%	45.6%	45.5%	45.2%	45.0%
年収5百万円以上、7百万円未満	Over JPY 5M and Less than JPY 7M	24.3%	24.4%	24.5%	24.4%	24.5%	24.5%	24.7%	24.8%
年収7百万円以上	Over JPY 7M	23.3%	23.3%	23.6%	23.6%	24.0%	24.0%	24.1%	24.2%
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(新生フィナンシャル)		Grey Zone Related Information (Shinsei Financial)									
		2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12		
利息返還額	Amount of Refund for Grey Zone Claim	2.4	2.0	1.9	2.0	1.7	1.8	1.7	1.7		
債権放棄額	Amount of Debt Write-Off	0.2	0.2	0.2	0.2	0.2	0.2	0.2	0.2		
キャッシュアウト利息返還額	Amount of Interest Repayment	2.2	1.7	1.6	1.7	1.5	1.5	1.4	1.5		
利息返還損失引当金	Reserve for Losses on Interest Repayment	50.1	48.1	44.5	42.5	37.8	36.0	33.5	31.8		
利息返還損失引当金繰入	Net Provisions of Reserve for Losses on Interest Repayment	-4.0	-	-1.6	-	-2.8	-	-0.7	-		
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	2.4	2.0	1.9	2.0	1.7	1.8	1.7	1.7		
開示請求件数	Number of Claims	3,803	3,875	3,627	3,595	3,617	3,154	3,255	2,994		

注記: 1. 2014年3月末に1,750億円の対価を受領し、同日を以て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)									
		2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12		
利息返還額	Amount of Refund for Grey Zone Claim	0.4	0.3	0.3	0.3	0.3	0.2	0.2	0.2		
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	0.4	0.2	0.3	0.3	0.2	0.2	0.2	0.2		
利息返還損失引当金	Reserve for Losses on Interest Repayment	5.6	5.3	5.4	5.1	4.5	4.3	3.8	3.5		
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	-	-	0.4	-	-0.2	-	-0.2	-		
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	0.4	0.3	0.3	0.3	0.3	0.2	0.2	0.2		
開示請求件数	Number of Claims	855	835	829	869	763	694	783	706		

利息返還関連(アプラスフィナンシャル)		Grey Zone Related Information (APLUS FINANCIAL)									
		2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12		
利息返還額	Amount of Refund for Grey Zone Claim	0.4	0.4	0.5	0.5	0.5	0.3	0.3	0.5		
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	0.4	0.4	0.5	0.4	0.4	0.3	0.3	0.5		
利息返還損失引当金	Reserve for Losses on Interest Repayment	7.1	6.7	6.1	5.6	6.8	6.4	5.9	5.4		
利息返還損失引当金繰入額	Provisions of Reserve for Losses on Interest Repayment	3.5	-	-	-	1.7	-	-	-		
利息返還損失引当金使用額	Usage of Reserve for Losses on Interest Repayment	0.5	0.3	0.5	0.5	0.5	0.4	0.4	0.5		
開示請求件数	Number of Claims	1,349	1,855	1,829	1,637	1,733	1,454	1,594	1,492		

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

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

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	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
経常収益	Ordinary Income	18.5	14.6	16.2	15.8	18.6	14.8	15.8	14.8
資金運用収益	Interest Income	6.2	6.5	6.9	7.2	7.4	7.5	7.5	7.5
役員取引等収益	Fees and Commissions Income	5.8	5.7	5.6	5.5	5.3	5.2	5.0	4.9
その他業務収益	Other Business Income	-	-	-	-	-	-	-	-
その他経常収益	Other Ordinary Income	6.3	2.2	3.5	3.0	5.9	1.9	3.1	2.2
経常費用	Ordinary Expenses	13.2	12.4	12.5	11.3	14.5	11.0	10.1	10.2
資金調達費用	Interest Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
役員取引等費用	Fees and Commissions Expenses	1.1	1.2	1.1	1.0	1.1	0.8	0.8	0.9
その他業務費用	Other Business Expenses	-	-	-	-	-	-	-	-
営業経費	General and Administrative Expenses	6.2	6.0	6.0	6.0	6.5	5.6	5.8	6.0
その他経常費用	Other Ordinary Expenses	5.7	5.1	5.1	4.0	6.8	4.4	3.3	3.1
貸倒引当金繰入額	Provision of Reserve for Credit Losses	5.5	4.9	4.8	3.9	6.5	4.2	3.0	3.0
その他	Other	0.1	0.1	0.3	0.1	0.2	0.1	0.2	0.1
経常利益	Ordinary Profit	5.3	2.1	3.7	4.5	4.1	3.8	5.6	4.5
特別利益	Extraordinary Gains	-	-	-	-	0.0	-	-	-
特別損失	Extraordinary Losses	0.0	0.0	0.0	0.1	0.0	-	0.0	0.0
税引前四半期純利益	Income before Income Taxes	5.3	2.1	3.7	4.4	4.1	3.8	5.6	4.5
税金	Income Taxes (Benefit)	0.3	0.0	-0.7	0.1	0.7	0.5	0.8	-0.1
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	4.9	2.1	4.4	4.2	3.3	3.2	4.7	4.6

連結貸借対照表	Consolidated Balance Sheets	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	18.1	26.6	16.1	12.0	13.0	13.3	13.1	12.7
有価証券	Securities	66.5	66.5	66.5	66.5	66.4	66.4	66.4	0.4
貸出金	Loans and Bills Discounted	211.4	214.3	222.6	228.6	236.4	234.0	231.3	233.3
その他資産	Other Assets	6.4	12.2	11.6	12.2	11.4	11.9	10.1	10.0
割賦売掛金	Installment Receivables	-	-	-	-	-	-	-	-
有形固定資産	Premises and Equipment	6.4	6.2	6.1	6.0	6.3	6.2	6.1	5.9
無形固定資産	Intangible Assets	2.8	2.6	2.5	2.4	2.4	2.4	2.3	2.2
繰延税金資産	Deferred Tax Assets	10.6	10.6	10.6	10.6	9.3	9.3	8.5	8.5
貸倒引当金	Reserve for Credit Losses	-40.4	-39.9	-39.5	-38.2	-39.1	-38.0	-34.5	-33.6
資産の部合計	Total Assets	281.9	299.5	296.8	300.4	306.4	305.7	303.5	239.6
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
借入金	Borrowed Money	25.1	44.8	41.9	43.2	53.8	53.5	49.4	48.9
その他負債	Other Liabilities	6.0	4.8	4.1	4.2	5.5	4.7	4.7	4.6
利息返還損失引当金	Reserve for Losses on Interest Repayments	55.8	53.5	50.0	47.6	42.4	40.3	37.4	35.3
負債の部合計	Total Liabilities	86.9	103.1	96.0	95.0	101.7	98.5	91.5	88.8
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	186.5	188.6	193.1	197.4	196.7	199.9	204.7	143.3
資本金	Common Stock	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1
純資産の部合計	Total Equity	186.5	188.6	193.1	197.4	196.7	199.9	204.7	143.3
負債及び純資産の部合計	Total Liabilities and Equity	281.9	299.5	296.8	300.4	306.4	305.7	303.5	239.6

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

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

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

連結損益計算書	Consolidated Statements of Income	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
経常収益	Ordinary Income	19.2	19.4	19.6	19.8	20.0	19.4	19.7	19.8
資金運用収益	Interest Income	3.1	3.1	3.1	3.1	2.9	2.9	2.5	2.6
役務取引等収益	Fees and Commissions Income	7.3	7.5	7.7	7.7	7.8	7.9	8.0	7.9
その他業務収益	Other Business Income	8.2	8.3	8.4	8.6	8.7	8.2	8.7	8.8
その他経常収益	Other Ordinary Income	0.3	0.3	0.3	0.3	0.4	0.3	0.3	0.3
経常費用	Ordinary Expenses	22.9	17.5	17.9	17.2	21.5	17.3	17.3	16.7
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	3.0	3.4	3.6	3.5	3.6	3.7	3.8	3.5
その他業務費用	Other Business Expenses	0.8	0.8	0.8	0.8	0.8	0.6	0.8	0.8
営業経費	General and Administrative Expenses	9.2	8.9	9.1	9.1	9.5	8.9	8.9	9.0
その他経常費用	Other Ordinary Expenses	9.1	3.6	3.6	2.9	6.7	3.3	3.1	2.6
貸倒引当金繰入額	Provision of Reserve for Credit Losses	5.6	3.6	3.6	2.9	5.0	3.3	3.0	2.6
その他	Other	3.5	0.0	0.0	0.0	1.7	0.0	0.0	0.0
経常利益	Ordinary Profit	-3.7	1.8	1.7	2.5	-1.4	2.1	2.3	3.0
特別利益	Extraordinary Gains	-	-	-	-	-	-	-	-
特別損失	Extraordinary Losses	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0
税引前四半期純利益	Income before Income Taxes	-3.7	1.8	1.7	2.5	-1.7	2.1	2.3	3.0
税金	Income Taxes (Benefit)	-1.2	1.1	0.1	0.1	0.0	0.2	0.5	1.4
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	-2.5	0.7	1.5	2.4	-1.8	1.9	1.8	1.6

連結貸借対照表	Consolidated Balance Sheets	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	251.6	170.4	156.9	142.4	186.8	115.4	129.9	137.9
買入金銭債権	Other Monetary Claims Purchased	1.9	1.8	1.6	1.5	1.4	1.3	1.2	1.1
金銭の信託	Monetary Assets Held in Trust	106.7	104.8	103.0	101.6	99.5	97.8	95.9	94.4
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	268.2	267.4	267.0	266.8	265.2	260.0	255.7	251.1
その他資産	Other Assets	405.2	467.3	481.9	517.6	462.6	528.6	482.5	520.9
割賦売掛金	Installment Receivables	350.0	355.7	368.0	396.1	408.4	416.7	429.2	457.9
有形固定資産	Premises and Equipment	5.5	6.4	6.3	6.4	6.4	6.2	6.2	6.0
無形固定資産	Intangible Assets	23.2	22.9	22.4	21.8	22.4	21.8	21.4	21.0
のれん	Goodwill	-	-	-	-	-	-	-	-
繰延税金資産	Deferred Tax Assets	5.0	4.2	4.2	4.2	4.4	4.4	4.5	4.5
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	388.6	410.9	437.0	451.9	473.5	488.5	504.7	515.9
貸倒引当金	Reserve for Credit Losses	-30.3	-30.5	-31.7	-32.3	-34.8	-35.5	-36.1	-36.6
資産の部合計	Total Assets	1,444.2	1,446.5	1,472.5	1,508.4	1,515.3	1,519.9	1,500.6	1,554.5
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
借入金	Borrowed Money	617.7	597.2	578.8	556.3	575.3	614.4	557.0	591.8
短期社債	Short-Term Corporate Bonds	150.0	174.5	183.6	204.6	176.3	137.3	148.2	139.4
社債	Corporate Bonds	30.0	20.0	20.0	30.0	30.0	20.0	20.0	20.0
その他負債	Other Liabilities	168.6	172.1	179.8	190.7	186.2	185.1	194.2	210.0
利息返還損失引当金	Reserve for Losses on Interest Repayments	7.1	6.7	6.1	5.6	6.8	6.4	5.9	5.4
繰延税金負債	Deferred Tax Liabilities	-	-	-	-	-	-	-	-
支払承諾	Acceptances and Guarantees	388.6	410.9	437.0	451.9	473.5	488.5	504.7	515.9
負債の部合計	Total Liabilities	1,363.7	1,382.3	1,406.7	1,440.1	1,449.8	1,452.3	1,431.1	1,483.4
純資産の部:	Equity:								
株主資本合計	Total Shareholders' Equity	80.1	63.7	65.3	67.7	65.9	67.9	69.7	71.4
資本金	Common Stock	15.0	15.0	15.0	15.0	15.0	15.0	15.0	15.0
純資産の部合計	Total Equity	80.5	64.2	65.7	68.2	65.5	67.5	69.4	71.1
負債及び純資産の部合計	Total Liabilities and Equity	1,444.2	1,446.5	1,472.5	1,508.4	1,515.3	1,519.9	1,500.6	1,554.5

アプラスフィナンシャル開示の連結データ

APLUS FINANCIAL 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	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	5.1	5.2	5.3	5.3	5.3	4.7	5.2	5.2
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	2.7	2.6	2.7	2.8	2.9	3.0	3.1	3.2
オートクレジット	Auto Credit	0.7	0.6	0.6	0.6	0.6	0.6	0.6	0.6
その他ショッピングクレジット	Other Shopping Credit	1.9	2.0	2.0	2.1	2.3	2.3	2.4	2.5
信用保証	Credit Guarantee	4.4	4.4	4.5	4.5	4.5	4.6	4.6	4.5
オートクレジット	Auto Credit	2.0	2.0	2.0	2.0	1.9	1.9	1.9	1.8
その他ショッピングクレジット	Other Shopping Credit	2.2	2.1	2.3	2.3	2.4	2.4	2.4	2.4
その他信用保証	Others	0.1	0.1	0.1	0.2	0.1	0.2	0.2	0.2
融資	Total Loans	3.1	3.1	3.1	3.1	2.9	2.9	2.5	2.6
消費者金融	Consumer Loans	3.0	3.0	3.0	3.0	2.8	2.8	2.4	2.5
カードキャッシング	Cashing by Credit Card	0.9	0.9	0.9	0.9	0.8	0.9	0.6	0.7
ローンカード	Loan Card	0.3	0.3	0.3	0.3	0.2	0.2	0.2	0.2
その他消費者金融	Other Consumer Loans	1.7	1.7	1.7	1.7	1.6	1.6	1.6	1.5
その他融資	Other Loans	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
金融収益	Financial Income	0.3	0.3	0.3	0.3	0.3	0.2	0.2	0.2
その他	Others	3.4	3.5	3.5	3.6	3.7	3.8	3.9	3.8
営業収益	Operating Revenue	19.1	19.4	19.6	19.8	19.9	19.4	19.7	19.8
販売費及び一般管理費	Total SG&A	22.2	16.8	17.2	16.5	20.7	16.5	16.6	16.0
貸倒引当金繰入額	Net Provision of Allowance for Bad Debts	5.6	3.6	3.6	2.9	5.0	3.3	3.0	2.6
従業員給料・賞与	Personnel Expenses	2.3	2.3	2.2	2.1	2.4	2.2	2.2	2.0
支払手数料	Handling Charges	5.1	5.6	5.4	5.6	5.5	5.4	5.6	5.4
販売促進費	Sales Promotion Costs	1.6	1.5	1.6	1.7	1.8	1.5	1.5	1.7
賃借料	Rent	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4
減価償却額	Depreciation and Amortization	1.1	1.0	1.0	1.0	1.2	1.1	1.1	1.1
通信費	Communication Costs	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.4
その他	Others	5.3	1.7	2.1	2.0	3.8	2.0	2.0	2.0
金融費用	Financial Expenses	0.6	0.7	0.7	0.7	0.7	0.7	0.7	0.6
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	22.9	17.5	17.9	17.2	21.4	17.2	17.3	16.7
営業利益	Operating Income	-3.7	1.8	1.7	2.6	-1.5	2.2	2.4	3.0
経常利益	Ordinary Income	-3.7	1.8	1.7	2.5	-1.7	2.1	2.3	3.0
特別損益	Net Extraordinary Profit	-	-	-	-	-	-	-	-
税引前四半期純利益	Net Income before Income Taxes and Noncontrolling Interests	-3.7	1.8	1.7	2.5	-1.7	2.1	2.3	3.0
親会社株主に帰属する四半期純利益	Profit Attributable to Owners of the Parent	-2.5	0.7	1.5	2.4	-1.8	1.9	1.8	1.6

営業債権残高	Account Receivables	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
割賦売掛金	Total Installment Receivables	629.4	633.1	645.0	672.9	683.5	686.7	694.5	718.4
包括信用購入あっせん	Credit Card Shopping (Hokatsu)	97.4	96.1	98.5	103.7	98.9	95.8	92.5	98.1
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	252.9	259.9	269.9	292.8	310.0	321.4	337.1	360.3
オートクレジット	Auto Credit	67.8	67.0	67.7	70.4	73.2	74.2	75.7	79.1
その他ショッピングクレジット	Other Shopping Credit	185.0	192.8	202.2	222.4	236.8	247.1	261.4	281.1
融資	Total Loans	278.9	277.1	276.5	276.3	274.5	269.5	264.8	260.0
消費者金融	Consumer Loans	264.3	263.4	262.9	262.4	261.6	257.1	252.8	248.6
カードキャッシング	Cashing by Credit Card	20.7	20.7	20.5	20.1	20.1	18.5	17.3	16.6
ローンカード	Loan Card	9.9	9.4	8.7	7.9	7.3	6.5	5.8	5.2
その他消費者金融	Other Consumer Loans	233.6	233.2	233.7	234.3	234.1	232.1	229.6	226.6
その他融資	Other Loans	14.5	13.6	13.6	13.9	12.8	12.3	11.9	11.3
その他	Others	-	-	-	-	-	-	-	-
信用保証割賦売掛金	Customers' Liabilities for Acceptances and Guarantees	388.6	410.9	437.0	451.9	473.5	488.5	504.7	515.9
オートクレジット	Auto Credit	181.2	185.9	191.5	192.1	195.6	196.3	196.0	194.8
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	65.8	64.9	64.3	64.0	63.6	63.0	62.5	62.3
その他ショッピングクレジット	Other Shopping Credit	175.7	192.3	211.0	223.0	238.0	249.6	263.5	273.1
(信用保証業務によるオフバランス残高)	(Off-Balance Receivables in Credit Guarantee Business)	170.5	166.1	162.1	157.7	153.4	148.8	144.4	140.1
その他信用保証	Others	31.6	32.6	34.4	36.7	39.8	42.4	45.1	47.8
リース投資資産	Leased Investment Assets	14.2	16.4	19.1	21.7	24.5	27.9	31.2	34.9
営業債権残高合計	Total Account Receivables	1,032.2	1,060.5	1,101.3	1,146.6	1,181.6	1,203.1	1,230.5	1,269.3
顧客数	Number of Customers (Thousands)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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)	71.5	71.2	75.0	72.6	73.6	62.5	78.8	77.0
個別信用購入あっせん	Installment Shopping Credit (Kobetsu)	33.7	35.2	34.8	40.4	37.2	29.9	41.0	42.3
信用保証	Credit Guarantee	37.7	35.9	40.2	32.2	36.4	32.6	37.7	34.7
クレジットカード加盟店数(千店)	Number of Merchants (Credit Cards) (Thousands)	326.1	n/a	327.9	n/a	331.1	n/a	335.9	n/a
有効カード会員数(千人)	Available Cardholders (Thousands)	5,121.9	5,040.2	4,960.0	4,914.8	4,863.1	4,809.1	4,764.8	4,718.6
クレジットカード	Credit Card	5,043.4	4,984.6	4,937.2	4,895.4	4,845.5	4,794.4	4,750.5	4,718.6
ローンカード	Loan Card	78.5	55.5	22.7	19.4	17.6	14.6	14.3	-
カード新規獲得枚数(千枚)	Number of New Card Issuance (Thousands)	56.6	52.3	55.8	50.3	53.3	39.1	42.1	43.0
クレジットカード	Credit Card	56.6	52.3	55.8	50.3	53.3	39.1	42.1	43.0
ローンカード	Loan Card	-	-	-	-	-	-	-	-
残高有口座数(千人)	Number of Active Accounts (Thousands)	197.9	190.5	186.3	181.2	168.9	158.8	150.4	144.1
カードキャッシング	Cashing by Credit Card	146.8	141.7	139.0	135.3	132.5	123.6	116.7	111.9
ローンカード	Loan Card	51.1	48.8	47.3	45.9	36.4	35.1	33.7	32.2
店舗・チャネル	Number of Branches and Channels	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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)	153	n/a	151	n/a	151	n/a	159	n/a
平均貸出金利	Average Lending Rates	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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)	17.8%	17.8%	17.8%	17.9%	17.4%	17.5%	17.5%	17.5%

融資残高内訳		Breakdown of Loan Receivables		2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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%	7.8	7.1	6.8	6.4	5.8	5.4	5.0	4.7		
～18.0%	～18.0%	33.6	32.5	31.9	30.9	29.5	27.5	26.0	24.8		
～20.0%	～20.0%	0.9	0.9	0.9	0.9	0.4	0.4	0.4	0.4		
～25.0%	～25.0%	2.2	2.2	2.2	2.2	0.4	0.4	0.4	0.3		
～29.2%	～29.2%	0.7	0.7	0.7	0.7	0.1	0.1	0.1	0.1		
合計	Total	45.4	43.5	42.6	41.2	36.4	33.9	32.0	30.5		
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%	17.2%	16.3%	16.0%	15.6%	16.0%	16.0%	15.7%	15.4%		
～18.0%	～18.0%	74.0%	74.6%	74.9%	75.0%	81.1%	81.0%	81.1%	81.3%		
～20.0%	～20.0%	2.1%	2.1%	2.1%	2.2%	1.3%	1.4%	1.4%	1.5%		
～25.0%	～25.0%	5.1%	5.3%	5.3%	5.5%	1.1%	1.2%	1.3%	1.3%		
～29.2%	～29.2%	1.6%	1.7%	1.7%	1.7%	0.4%	0.4%	0.5%	0.5%		
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	25.7	25.0	24.7	24.1	24.0	22.3	21.1	20.3		
ローンカード	Loan Card	19.7	18.5	17.8	17.1	12.4	11.6	10.9	10.2		
合計	Total	45.4	43.5	42.6	41.2	36.4	33.9	32.0	30.5		

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

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

延滞残高、比率		Balance and Ratio of Delinquent Unsecured Personal Loans		2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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	45.4	43.5	42.6	41.2	36.4	34.0	32.0	30.5		
91～180日延滞残高	91-180 Days Delinquent Balance	0.2	0.2	0.2	0.3	0.2	0.3	0.2	0.1		
91～180日延滞比率	91-180 Days Delinquency Ratio	0.6%	0.7%	0.7%	0.8%	0.7%	0.9%	0.6%	0.6%		

加重平均借入金利		Weighted Average Funding Rate		2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
期中加重平均	During the Fiscal Year	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%	0.4%
期末加重平均	As of the Fiscal Year End	0.4%	0.4%	0.4%	0.4%	0.3%	0.4%	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)		2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
1口座あたり残高	Credit Outstanding Per Account	229.7	228.6	228.7	227.3	215.5	213.9	213.2	211.7		
カードキャッシング	Cashing by Credit Card	175.4	176.4	178.0	178.0	181.1	180.4	180.8	181.3		
ローンカード	Loan Card	385.7	380.1	377.8	372.4	340.3	331.9	325.4	317.6		

年齢別残高構成比		Balance by Age		2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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	3.5%	3.6%	3.6%	3.5%	3.9%	3.7%	3.7%	3.6%		
<40	<40	14.2%	14.1%	13.8%	13.4%	13.4%	12.9%	12.5%	12.3%		
<50	<50	30.1%	30.1%	29.7%	29.5%	29.1%	28.7%	28.2%	27.9%		
<60	<60	30.1%	30.3%	30.4%	30.7%	30.9%	31.4%	31.5%	31.6%		
>= 60	>= 60	22.0%	21.9%	22.5%	22.9%	22.6%	23.3%	24.2%	24.6%		
合計	Total	100.0%	100.0%	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		2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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	69.3%	69.3%	69.2%	69.1%	68.2%	68.3%	68.5%	68.4%		
女性	Female	30.7%	30.7%	30.8%	30.9%	31.8%	31.7%	31.5%	31.6%		
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

実行残高別残高構成比		Balance by Amount of Origination		2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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	8.0%	8.2%	8.1%	8.2%	8.6%	8.7%	8.5%	8.8%		
10万円以上、30万円未満	Over JPY 100K and less than JPY 300K	32.4%	33.0%	33.2%	33.5%	35.9%	36.2%	36.3%	36.8%		
30万円以上、50万円未満	Over JPY 300K and less than JPY 500K	32.5%	32.9%	33.0%	33.1%	34.2%	34.2%	33.9%	34.0%		
50万円以上、100万円未満	Over JPY 500K and less than JPY 1M	18.7%	18.1%	17.9%	17.7%	15.5%	15.1%	15.7%	15.0%		
100万円以上	Over JPY 1M	8.3%	7.9%	7.7%	7.5%	5.8%	5.7%	5.6%	5.4%		
合計	Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

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

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

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

連結損益計算書	Consolidated Statements of Income	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
経常収益	Ordinary Income	24.7	21.4	28.7	26.8	26.5	25.0	25.7	28.1
資金運用収益	Interest Income	0.7	0.4	0.4	0.4	0.6	0.5	0.4	0.3
役務取引等収益	Fees and Commissions Income	0.6	0.1	0.2	0.1	0.5	0.1	0.2	0.2
その他業務収益	Other Business Income	23.3	20.7	27.9	26.0	25.1	24.4	24.9	27.2
その他経常収益	Other Ordinary Income	0.0	0.1	0.0	0.0	0.2	0.0	0.1	0.2
経常費用	Ordinary Expenses	22.9	20.0	27.7	25.8	26.3	24.5	24.5	27.2
資金調達費用	Interest Expenses	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3
役務取引等費用	Fees and Commissions Expenses	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
その他業務費用	Other Business Expenses	20.1	17.9	24.2	22.6	22.4	20.8	21.7	24.2
営業経費	General and Administrative Expenses	2.4	2.1	2.6	2.5	2.7	2.6	2.5	2.6
その他経常費用	Other Ordinary Expenses	-0.1	-0.4	0.3	0.0	0.6	0.6	-0.1	-0.0
貸倒引当金繰入額	Provision of Reserve for Credit Losses	-0.1	-0.4	0.2	0.0	0.6	0.6	-0.4	-0.3
その他	Other	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.2
経常利益	Ordinary Profit	1.7	1.3	0.9	1.0	0.2	0.5	1.1	0.8
特別利益	Extraordinary Gains	-	0.0	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	1.7	1.3	0.9	1.0	0.2	0.5	1.1	0.8
税金	Income Taxes (Benefit)	0.5	0.4	0.3	0.3	0.0	0.2	0.1	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	1.2	0.9	0.5	0.6	0.1	0.2	0.9	0.3

連結貸借対照表	Consolidated Balance Sheets	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	37.4	7.4	9.8	7.4	24.6	13.1	34.2	22.6
有価証券	Securities	6.0	5.5	6.5	7.1	7.9	8.2	8.2	7.6
貸出金	Loans and Bills Discounted	54.5	51.2	49.0	50.6	50.4	52.7	49.5	49.3
リース債権及びリース投資資産	Lease Receivables and Leased Investment Assets	176.5	175.2	197.7	193.8	193.4	198.6	194.6	190.3
その他資産	Other Assets	244.4	246.6	297.1	297.4	299.5	294.8	294.0	294.3
割賦売掛金	Installment Receivables	211.1	210.1	256.8	256.2	260.5	257.8	257.7	260.1
有形固定資産	Premises and Equipment	20.7	20.4	44.5	44.6	45.0	43.1	42.8	42.1
無形固定資産	Intangible Assets	4.1	4.0	4.1	4.0	4.0	3.9	3.9	3.7
繰延税金資産	Deferred Tax Assets	3.4	3.5	3.4	3.3	4.2	4.1	3.9	3.8
貸倒引当金	Reserve for Credit Losses	-3.9	-3.3	-3.4	-3.5	-4.0	-4.3	-3.8	-3.2
資産の部合計	Total Assets	559.0	525.4	627.8	624.4	642.9	631.2	646.7	630.1
負債及び純資産	Liabilities and Equity								
負債の部:	Liabilities:								
借入金	Borrowed Money	317.8	272.7	377.7	354.8	394.3	392.5	374.7	349.9
短期社債	Short-Term Corporate Bonds	41.0	63.5	56.0	69.8	45.0	46.0	79.0	85.0
社債	Corporate Bonds	20.0	20.0	10.0	20.0	20.0	20.0	20.0	20.0
その他負債	Other Liabilities	70.6	63.4	75.5	70.4	74.2	65.0	63.9	65.9
繰延税金負債	Deferred Tax Liabilities	-	-	-	-	-	-	-	-
負債の部合計	Total Liabilities	452.3	421.9	522.0	517.6	536.6	526.1	540.5	523.5
純資産の部	Equity:								
株主資本合計	Total Shareholders' Equity	105.2	102.2	102.8	103.4	103.6	102.2	103.1	103.5
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	106.7	103.5	105.8	106.7	106.2	105.0	106.1	106.5
負債及び純資産の部合計	Total Liabilities and Equity	559.0	525.4	627.8	624.4	642.9	631.2	646.7	630.1

Section 6. 新生銀行 単体財務関連データ

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)	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
業務粗利益	Total Gross Business Profit	29.9	31.0	27.1	25.5	30.0	23.4	21.9	21.6
資金利益	Net Interest Income	28.8	28.0	24.2	23.3	27.5	23.2	20.9	20.5
役員取引等利益	Net Fees and Commissions	-1.4	-1.1	-1.2	-0.5	-0.9	-2.9	-1.8	-1.5
特定取引利益	Net Trading Income	2.1	1.5	1.5	0.8	6.9	1.1	0.6	-0.6
その他業務利益	Net Other Business Income	0.2	2.5	2.4	1.9	-3.5	1.9	2.1	3.2
経費	Total Expenses	-19.1	-18.0	-18.2	-18.0	-17.5	-16.9	-17.5	-17.5
実質業務純益	Net Business Profit (Jisshitsu Gyomu Jun-eki)	10.7	12.9	8.8	7.5	12.4	6.4	4.3	4.1
その他損益	Other Gains	1.9	1.4	-0.9	0.4	-8.8	-4.1	-2.3	1.8
経常利益	Net Ordinary Income	12.6	14.3	7.8	8.0	3.6	2.3	2.0	6.0
特別損益	Extraordinary Gains	-0.3	1.9	-0.1	-0.4	-1.6	-0.2	-0.2	-1.3
税引前四半期純利益	Income before Income Taxes	12.2	16.3	7.7	7.6	1.9	2.0	1.8	4.6
法人税、住民税及び事業税	Income Taxes - Current	-0.9	-1.6	1.4	0.3	-1.8	-0.2	-0.3	2.1
法人税等調整額	Income Taxes - Deferred	0.9	-	-1.1	-	2.4	-	-2.6	-
四半期純利益	Net Income	12.2	14.6	8.0	7.9	2.5	1.7	-1.1	6.8

単体損益計算書	Nonconsolidated Statements of Income	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
経常収益	Ordinary Income	44.9	44.7	41.9	40.1	43.8	34.4	31.7	31.6
資金運用収益	Interest Income	33.2	32.2	28.4	27.7	31.8	26.1	23.4	22.6
貸出金利息	Interest on Loans and Bills Discounted	25.3	25.0	24.6	24.4	23.8	22.2	20.9	20.5
有価証券利息配当金	Interest and Dividends on Securities	7.4	6.5	3.2	2.7	7.4	3.4	2.1	1.7
その他の資金運用収益	Other Interest Income	0.4	0.6	0.6	0.5	0.5	0.4	0.4	0.4
役員取引等収益	Fees and Commissions Income	5.2	5.2	5.0	5.8	5.1	2.8	3.7	4.0
特定取引収益	Trading Income	2.0	1.5	1.5	0.8	6.9	1.2	0.5	-0.5
その他業務収益	Other Business Income	2.3	3.3	3.7	3.7	-0.8	3.3	2.9	3.7
その他経常収益	Other Ordinary Income	2.0	2.3	3.0	1.8	0.7	0.8	0.9	1.8
貸倒引当金戻入益	Net Reversal of Reserve for Credit Losses	0.5	1.5	-1.5	-	-	-	-	-
その他	Other	1.5	0.7	4.6	1.8	0.7	0.8	0.9	1.8
経常費用	Ordinary Expenses	32.3	30.3	34.0	32.0	40.2	32.0	29.7	25.6
資金調達費用	Interest Expenses	4.4	4.2	4.2	4.4	4.3	2.9	2.5	2.2
預金利息	Interest on Deposits	1.4	1.2	1.4	1.6	1.9	1.1	1.1	0.9
社債利息	Interest on Corporate Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1
その他の資金調達費用	Other Interest Expenses	2.9	2.8	2.7	2.8	2.3	1.7	1.3	1.1
役員取引等費用	Fees and Commissions Expenses	7.1	7.0	6.9	6.9	6.5	6.3	6.2	6.0
特定取引費用	Trading Losses	-0.0	-	-	0.0	-	0.0	-0.0	0.0
その他業務費用	Other Business Expenses	2.0	0.7	1.2	1.8	2.7	1.3	0.7	0.4
営業経費	General and Administrative Expenses	19.6	18.1	18.3	17.9	17.8	16.9	17.6	17.6
その他経常費用	Other Ordinary Expenses	-0.8	0.2	3.2	0.8	8.6	4.3	2.4	-0.7
貸倒引当金繰入額	Provision of Reserve for Credit Losses	-0.9	-	2.6	0.5	5.6	3.6	1.5	-1.0
その他	Other	0.1	0.2	0.5	0.3	3.0	0.7	0.9	0.2
経常利益	Ordinary Profit	12.6	14.3	7.8	8.0	3.6	2.3	2.0	6.0
特別利益	Extraordinary Gains	0.0	2.1	0.0	0.0	0.0	0.0	-	0.0
特別損失	Extraordinary Losses	0.3	0.1	0.1	0.4	1.6	0.2	0.2	1.3
税引前四半期純利益	Income before Income Taxes	12.2	16.3	7.7	7.6	1.9	2.0	1.8	4.6
税金:	Income Taxes (Benefit):								
法人税、住民税及び事業税	Income Taxes (Benefits) - Current	0.9	1.6	-1.4	-0.3	1.8	0.2	0.3	-2.1
法人税等調整額	Income Taxes (Benefits) - Deferred	-0.9	-	1.1	-	-2.4	-	2.6	-
四半期純利益	Net Income	12.2	14.6	8.0	7.9	2.5	1.7	-1.1	6.8

与信関連費用(単体)	Net Credit Costs (Nonconsolidated)	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
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	-0.0	0.0	-0.0	-0.5	-0.7	-0.0
貸倒引当金繰入	Net Provision of Reserve for Loan Losses	1.4	1.5	-4.1	-0.5	-5.6	-3.6	-1.5	1.0
一般貸倒引当金繰入	Net Provision of General Reserve for Loan Losses	1.3	1.1	0.4	-1.3	-3.2	-1.5	1.1	1.0
個別貸倒引当金繰入	Net Provision of Specific Reserve for Loan Losses	0.1	0.3	-4.6	0.8	-2.4	-2.0	-2.7	-0.0
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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.3
与信関連費用	Net Credit Costs	1.5	1.5	-4.1	-0.4	-5.6	-4.1	-2.2	1.3

注記: 償却・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)	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	4,820.8	4,832.4	4,852.3	4,933.5	4,966.6	5,052.8	5,060.4	5,070.9
有価証券	Securities	1,413.9	1,414.8	1,337.1	1,348.2	1,272.9	1,250.4	1,232.7	1,260.0
その他資金運用勘定	Other Interest-Earning Assets	70.3	121.6	129.5	124.6	130.2	131.0	114.2	108.0
資金運用勘定合計	Total Interest-Earning Assets	6,305.1	6,368.9	6,319.0	6,406.4	6,369.8	6,434.2	6,407.4	6,439.0
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	6,053.6	6,020.9	5,969.2	6,141.4	6,323.0	6,232.7	6,380.5	6,488.4
借入金	Borrowed Money	204.9	192.5	158.6	145.2	158.9	405.8	422.9	383.3
社債	Corporate Bonds	42.3	42.3	42.2	67.9	104.4	116.4	170.0	171.4
その他資金調達勘定	Other Interest-Bearing Liabilities	626.6	946.7	1,006.0	959.2	707.6	639.0	524.6	564.2
資金調達勘定合計	Total Interest-Bearing Liabilities	6,927.5	7,202.5	7,176.2	7,313.9	7,294.0	7,394.1	7,498.1	7,607.4
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	6,305.1	6,368.9	6,319.0	6,406.4	6,369.8	6,434.2	6,407.4	6,439.0
資金運用/調達の状況 (利息)(単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Interest) (Nonconsolidated)	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	25.3	25.0	24.6	24.4	23.8	22.2	20.9	20.5
有価証券	Securities	7.4	6.5	3.2	2.7	7.4	3.4	2.1	1.7
その他資金運用勘定	Other Interest-Earning Assets	0.4	0.6	0.6	0.5	0.5	0.4	0.4	0.4
資金運用勘定合計	Total Interest-Earning Assets	33.2	32.2	28.4	27.7	31.8	26.1	23.4	22.6
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	1.4	1.3	1.4	1.6	1.9	1.1	1.1	1.0
借入金	Borrowed Money	0.1	0.0	-0.0	0.0	0.1	0.1	0.1	0.0
社債	Corporate Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1
その他資金調達勘定	Other Interest-Bearing Liabilities	2.8	2.8	2.7	2.6	2.2	1.5	1.1	1.1
資金調達勘定合計	Total Interest-Bearing Liabilities	4.4	4.2	4.2	4.4	4.3	2.9	2.5	2.2
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	28.8	28.0	24.2	23.3	27.4	23.1	20.9	20.4
資金運用/調達の状況 (利回り)(%) (単体)	Interest-Earning Assets and Interest-Bearing Liabilities (Yield/Rate (%)) (Nonconsolidated)	2019.1-3	2019.4-6	2019.7-9	2019.10-12	2020.1-3	2020.4-6	2020.7-9	2020.10-12
資金運用勘定:	Interest-Earning Assets:								
貸出金	Loans and Bills Discounted	2.13	2.08	2.01	1.97	1.92	1.76	1.64	1.60
有価証券	Securities	2.15	1.86	0.95	0.81	2.36	1.10	0.67	0.55
その他資金運用勘定	Other Interest-Earning Assets	***	***	***	***	***	***	***	***
資金運用勘定合計	Total Interest-Earning Assets	2.14	2.03	1.79	1.72	2.01	1.63	1.45	1.39
資金調達勘定:	Interest-Bearing Liabilities:								
預金・譲渡性預金	Deposits, including Negotiable Certificates of Deposit	0.09	0.08	0.09	0.10	0.12	0.07	0.07	0.06
借入金	Borrowed Money	0.23	0.00	-0.16	0.27	0.26	0.16	0.17	0.00
社債	Corporate Bonds	0.20	0.20	0.19	0.20	0.23	0.22	0.23	0.25
その他資金調達勘定	Other Interest-Bearing Liabilities	***	***	***	***	***	***	***	***
資金調達勘定合計	Total Interest-Bearing Liabilities	0.25	0.23	0.23	0.24	0.24	0.16	0.13	0.11
資金運用収益－資金調達費用	Net Interest Income/Yield on Interest-Earning Assets	1.85	1.76	1.52	1.44	1.73	1.44	1.29	1.26

単体貸借対照表	Nonconsolidated Balance Sheets	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
資産の部:	Assets:								
現金預け金	Cash and Due from Banks	1,280.9	1,311.2	1,227.8	1,376.7	1,475.6	1,346.6	1,546.1	1,689.9
コールローン	Call Loans	-	-	-	-	-	-	-	-
買入金銭債権	Other Monetary Claims Purchased	10.8	55.6	51.4	46.9	42.7	39.3	32.8	29.5
特定取引資産	Trading Assets	200.2	212.3	221.9	181.6	206.5	195.3	194.8	179.3
金銭の信託	Monetary Assets Held in Trust	198.7	206.9	238.6	304.9	312.1	324.7	289.6	283.3
有価証券	Securities	1,445.9	1,368.0	1,361.4	1,286.3	1,265.8	1,223.8	1,203.8	1,259.1
貸出金	Loans and Bills Discounted	4,932.6	4,846.6	4,925.4	4,978.7	5,040.8	5,111.4	5,094.1	5,078.3
外国為替	Foreign Exchanges	29.5	32.2	55.6	50.3	73.8	58.3	64.5	50.2
その他資産	Other Assets	190.1	211.5	217.7	233.0	234.0	220.6	210.2	229.4
その他の資産	Other	190.1	211.5	217.7	233.0	234.0	220.6	210.2	229.4
有形固定資産	Premises and Equipment	12.6	12.0	11.6	13.0	12.4	11.9	11.4	11.0
無形固定資産	Intangible Assets	26.4	25.8	25.2	25.3	25.6	25.1	24.7	24.2
前払年金費用	Prepaid Pension Cost	6.8	6.8	6.9	7.1	6.9	7.0	7.1	7.1
繰延税金資産	Deferred Tax Assets	1.1	0.3	-	0.9	2.7	3.1	0.3	0.8
支払承諾見返	Customers' Liabilities for Acceptances and Guarantees	18.0	24.9	20.8	18.9	18.7	12.5	22.1	22.7
賞倒引当金	Reserve for Credit Losses	-25.5	-23.5	-25.8	-25.8	-31.4	-34.7	-36.1	-34.9
資産の部合計	Total Assets	8,328.5	8,291.3	8,339.1	8,498.4	8,686.6	8,545.4	8,665.9	8,830.4
負債及び純資産の部	Liabilities and Equity								
負債の部:	Liabilities:								
預金	Deposits	5,636.2	5,586.7	5,600.6	5,902.0	5,995.0	5,919.5	6,091.8	6,163.3
譲渡性預金	Negotiable Certificates of Deposit	570.5	505.1	488.5	466.9	455.9	399.3	438.6	440.5
債券	Debentures	-	-	-	-	-	-	-	-
コールマネー	Call Money	145.0	274.8	345.0	290.0	165.0	90.0	95.0	82.4
売現先勘定	Payables under Repurchase Agreements	59.0	33.5	39.2	36.4	38.9	41.0	11.0	26.9
債券貸借取引受入担保金	Payables under Securities Lending Transactions	510.2	452.2	454.9	430.8	345.3	359.1	306.1	330.0
特定取引負債	Trading Liabilities	179.7	190.6	198.6	162.5	182.9	171.8	172.3	160.0
借入金	Borrowed Money	195.6	173.8	141.8	146.2	342.6	453.9	384.5	461.2
外国為替	Foreign Exchanges	0.4	0.9	0.7	1.0	0.6	1.0	1.2	2.2
社債	Corporate Bonds	42.3	42.3	42.2	66.5	116.5	116.0	175.0	170.0
その他負債	Other Liabilities	113.9	142.2	141.6	112.4	162.1	124.9	120.1	125.1
未払法人税等	Income Taxes Payable	2.0	1.2	1.0	-	1.5	-	2.2	-
リース債務	Lease Obligations	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
資産除去債務	Asset Retirement Obligations	7.4	7.3	7.3	7.9	7.3	7.4	7.3	7.2
その他の負債	Other	104.3	133.6	133.2	104.4	153.2	117.4	110.4	117.8
賞与引当金	Accrued Employees' Bonuses	4.8	1.2	2.4	3.6	4.8	1.2	2.4	3.7
睡眠預金払戻損失引当金	Reserve for Reimbursement of Deposits	-	-	-	-	0.6	0.6	0.5	0.5
睡眠債券払戻損失引当金	Reserve for Reimbursement of Debentures	3.7	3.6	3.5	3.5	3.5	3.4	3.4	3.3
繰延税金負債	Deferred Tax Liabilities	-	-	0.7	-	-	-	-	-
支払承諾	Acceptances and Guarantees	18.0	24.9	20.8	18.9	18.7	12.5	22.1	22.7
負債の部合計	Total Liabilities	7,479.9	7,432.4	7,481.1	7,641.1	7,833.0	7,694.7	7,824.5	7,992.2
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	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
利益剰余金	Retained Earnings	307.8	320.0	328.0	335.9	338.5	337.9	336.7	343.5
利益準備金	Legal Reserve	15.2	15.7	15.7	15.7	15.7	16.1	16.1	16.1
その他利益剰余金	Other Retained Earnings	292.6	304.2	312.3	320.2	322.7	321.7	320.5	327.3
繰越利益剰余金	Unappropriated Retained Earnings	292.6	304.2	312.3	320.2	322.7	321.7	320.5	327.3
自己株式	Treasury Stock, at Cost	-37.7	-40.9	-46.8	-52.5	-61.0	-62.9	-70.5	-78.9
株主資本合計	Total Shareholders' Equity	861.7	870.7	872.9	875.0	869.1	866.6	857.9	856.3
その他有価証券評価差額金	Unrealized Gain (Loss) on Available-for-Sale Securities	4.7	5.8	3.3	0.1	0.6	0.3	-0.4	0.4
繰延ヘッジ損益	Deferred Gain (Loss) on Derivatives under Hedge Accounting	-17.9	-17.7	-18.3	-18.0	-16.1	-16.3	-16.1	-18.6
評価・換算差額等合計	Total Net Unrealized Gain (Loss) and Translation Adjustments	-13.2	-11.9	-14.9	-17.8	-15.5	-16.0	-16.5	-18.2
新株予約権	Stock Acquisition Rights	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1
純資産の部合計	Total Equity	848.6	858.9	858.0	857.3	853.6	850.6	841.4	838.1
負債及び純資産の部合計	Total Liabilities and Equity	8,328.5	8,291.3	8,339.1	8,498.4	8,686.6	8,545.4	8,665.9	8,830.4

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

リスク管理債権(単体)	Risk Monitored Loans (Nonconsolidated)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
破綻先債権額	Loans to Bankrupt Obligors	0.5	0.5	0.5	0.5	0.5	0.5	0.6	0.5
延滞債権額	Nonaccrual Delinquent Loans	7.6	7.7	16.1	12.1	14.3	23.5	28.1	38.8
3か月以上延滞債権額	Loans Past Due Three Months or More	0.2	0.3	0.2	0.3	0.3	0.4	0.5	0.3
貸出条件緩和債権額	Restructured Loans	1.7	1.5	1.6	1.7	2.4	6.1	4.3	4.0
合計(A)	Total (A)	10.1	10.2	18.6	14.8	17.6	30.6	33.6	43.8
貸出金残高(B)	Loans and Bills Discounted (B)	4,932.6	4,846.6	4,925.4	4,978.7	5,040.8	5,111.4	5,094.1	5,078.3
貸出残高比(A)/(B)	(A)/(B)	0.21%	0.21%	0.38%	0.30%	0.35%	0.60%	0.66%	0.86%
貸倒引当金(C)	Reserve for Credit Losses (C)	25.5	23.5	25.8	25.8	31.4	34.7	36.1	34.9
引当率(C)/(A)	Reserve Ratios (C)/(A)	250.4%	229.1%	138.3%	174.2%	178.7%	113.3%	107.5%	79.6%
業種別貸出残高(単体)	Loans by Borrower Industry (Nonconsolidated)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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	186.1	193.0	198.8	215.4	195.3	206.2	202.1	194.0
農業、林業	Agriculture and Forestry	-	-	-	-	-	-	-	-
漁業	Fishery	-	0.1	0.1	0.2	0.0	-	-	0.1
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	0.3	0.6	0.6	0.7	0.3	0.7	0.7	0.6
建設業	Construction	7.4	7.3	6.7	10.6	9.8	11.7	9.7	14.6
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	317.6	313.7	328.2	347.0	362.6	368.6	394.5	382.7
情報通信業	Information and Communications	54.7	53.9	46.9	58.2	49.2	48.9	44.2	44.2
運輸業、郵便業	Transportation and Postal Service	173.5	173.7	178.8	183.8	172.2	179.3	177.8	174.5
卸売業、小売業	Wholesale and Retail	117.3	110.6	109.2	96.4	99.0	105.9	104.8	96.9
金融業、保険業	Finance and Insurance	983.0	993.3	965.6	931.1	992.5	1,050.2	987.5	982.7
不動産業	Real Estate	565.4	594.8	631.0	648.7	652.4	640.0	647.1	678.1
各種サービス業	Services	375.0	342.9	386.7	388.6	428.9	443.8	417.6	406.5
地方公共団体	Local Government	52.4	52.8	66.0	65.3	62.6	52.8	54.0	52.4
個人	Individual	1,461.3	1,435.2	1,419.2	1,404.9	1,396.6	1,378.2	1,367.8	1,359.3
海外円借款、国内店名義現地貸	Overseas Yen Loans and Overseas Loans Booked Domestically	447.9	385.5	369.8	371.2	355.1	346.5	405.6	401.6
国内店計	Total Domestic	4,742.7	4,657.8	4,708.5	4,722.7	4,777.1	4,833.4	4,814.2	4,788.7
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	0.1	0.1	0.0	0.0	-	-	-	-
金融機関	Financial Institutions	32.6	29.7	30.3	36.7	33.1	30.4	29.0	31.7
その他	Others	157.1	158.8	186.4	219.1	230.5	247.4	250.9	257.9
海外合計	Total Overseas	189.9	188.7	216.8	256.0	263.6	277.9	279.9	289.6
合計	Total	4,932.6	4,846.6	4,925.4	4,978.7	5,040.8	5,111.4	5,094.1	5,078.3

業種別リスク管理債権残高(単体)	Risk Monitored Loans by Borrower Industry (Nonconsolidated)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
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	2.9	2.9	3.5	0.1	0.1	0.1	0.0	0.0
農業、林業	Agriculture and Forestry	-	-	-	-	-	-	-	-
漁業	Fishery	-	-	-	-	-	-	-	-
鉱業、砕石業、砂利採取業	Mining, Quarrying and Gravel Extraction	-	-	-	-	-	-	-	-
建設業	Construction	-	-	-	-	-	0.2	0.2	0.2
電気・ガス・熱供給・水道業	Electric Power, Gas, Heat Supply and Water Supply	-	-	5.7	5.5	5.4	5.3	10.1	9.6
情報通信業	Information and Communications	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1
運輸業、郵便業	Transportation and Postal Service	-	-	-	-	-	3.0	2.2	2.1
卸売業、小売業	Wholesale and Retail	0.1	0.0	0.1	0.2	2.8	3.3	3.1	2.4
金融業、保険業	Finance and Insurance	0.1	0.1	0.1	0.1	0.1	-	-	11.2
不動産業	Real Estate	0.0	0.0	3.6	3.6	3.6	9.1	8.8	8.7
各種サービス業	Services	1.1	1.1	1.3	1.2	1.5	2.3	2.9	2.8
地方公共団体	Local Government	-	-	-	-	-	-	-	-
個人	Individual	2.3	2.6	2.5	2.3	2.3	5.3	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	2.1	2.0	0.2	0.2	0.2	0.2	0.2	0.5
国内店計	Total Domestic	8.9	9.0	17.4	13.6	16.5	29.1	32.3	42.6
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	1.1	1.1	1.1	1.1	1.5	1.2	1.2
海外合計	Total Overseas	1.2	1.1	1.1	1.1	1.1	1.5	1.2	1.2
合計	Total	10.1	10.2	18.6	14.8	17.6	30.6	33.6	43.8

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)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
破産更生債権及びこれらに準ずる債権	Claims Against Bankrupt and Quasi-Bankrupt Obligors	2.1	2.3	2.3	2.1	2.3	5.4	4.6	4.7
保全額	Amount of Coverage	2.1	2.3	2.3	2.1	2.3	5.4	4.6	4.7
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	6.1	6.1	14.5	10.7	12.5	18.7	24.2	34.8
保全額	Amounts of Coverage	4.1	3.5	11.5	10.0	11.8	17.9	20.5	30.5
保全率	Coverage Ratio	67.7%	57.6%	79.5%	93.6%	93.8%	95.7%	84.6%	87.6%
要管理債権	Substandard Claims	2.0	1.9	1.9	2.1	2.8	6.6	4.9	4.4
保全額	Amounts of Coverage	0.7	0.8	0.7	0.7	0.8	4.2	3.0	3.0
保全率	Coverage Ratio	34.0%	38.9%	34.0%	33.5%	29.5%	62.8%	62.0%	66.9%
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)	10.2	10.3	18.7	14.9	17.6	30.7	33.8	44.0
保全額	Amounts of Coverage	6.9	6.5	14.4	12.8	14.9	27.4	28.2	38.2
保全率	Coverage Ratio	67.8%	63.5%	77.3%	85.9%	84.5%	89.4%	83.4%	86.9%
総与信残高(B)	Total Claims (B)	5,010.6	4,938.0	5,035.9	5,104.1	5,165.6	5,214.3	5,209.1	5,179.7
貸出金	Loans and Bills Discounted	4,932.6	4,846.6	4,925.4	4,978.7	5,040.8	5,111.4	5,094.1	5,078.3
その他	Others	78.0	91.3	110.5	125.4	124.7	102.9	114.9	101.3
総与信残高比(A)/(B)	(A)/(B)	0.20%	0.20%	0.37%	0.29%	0.34%	0.58%	0.64%	0.84%
貸倒引当金(C)	Reserve for Credit Losses (C)	25.5	23.5	25.8	25.8	31.4	34.7	36.1	34.9
引当率(C)/(A)	Reserve Ratios (C)/(A)	249.9%	228.5%	138.1%	173.9%	178.4%	113.3%	107.2%	79.4%
(参考1)部分直接償却実施額	(Ref.) Amount of Write-Off	3.0	3.2	5.0	4.8	4.8	5.5	6.2	4.9
(参考2)要注意債権以下	(Ref.) Below Need Caution Level	74.4	75.3	74.3	82.8	104.9	141.9	148.7	144.2

注記: 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。

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

貸倒引当金(単体)	Reserve for Credit Losses (Nonconsolidated)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
貸倒引当金(貸出関連)(A)	Reserve for Loan Losses (A)	25.5	23.5	25.8	25.8	31.4	34.7	36.1	34.9
一般貸倒引当金	General Reserve for Loan Losses	21.2	19.7	19.2	20.2	23.4	24.7	23.5	22.2
個別貸倒引当金	Specific Reserve for Loan Losses	4.2	3.7	6.6	5.5	7.9	9.9	12.6	12.6
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)	25.5	23.5	25.8	25.8	31.4	34.7	36.1	34.9

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)	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
実質破綻・破綻先(無担保部分)	Legally and Virtually Bankrupt (unsecured portion)	100.00%	n/a	100.00%	n/a	100.00%	n/a	100.00%	n/a
破綻懸念先(無担保部分)	Possibly Bankrupt (unsecured portion)	64.05%	n/a	67.81%	n/a	90.80%	n/a	75.84%	n/a
要管理先(無担保部分)	Substandard (unsecured portion)	21.83%	n/a	21.50%	n/a	17.60%	n/a	24.98%	n/a
その他要注意先(債権額)	Need Caution (total claims)	4.47%	n/a	4.12%	n/a	4.66%	n/a	4.62%	n/a
その他要注意先(無担保部分)	Need Caution (unsecured portion)	10.43%	n/a	10.30%	n/a	11.96%	n/a	14.59%	n/a
正常先(債権額)	Normal (total claims)	0.32%	n/a	0.31%	n/a	0.35%	n/a	0.32%	n/a

(参考)

(Reference)

換算為替レート	Exchange Rate Information	2019.3	2019.6	2019.9	2019.12	2020.3	2020.6	2020.9	2020.12
円/ドル	JPY/USD	110.74	107.87	107.84	109.20	108.24	107.73	105.58	103.37
円/ユーロ	JPY/EUR	124.33	122.59	117.95	122.18	119.22	120.71	123.83	126.87
円/ポンド	JPY/GBP	144.74	136.67	132.62	143.10	133.73	132.23	135.52	139.86

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