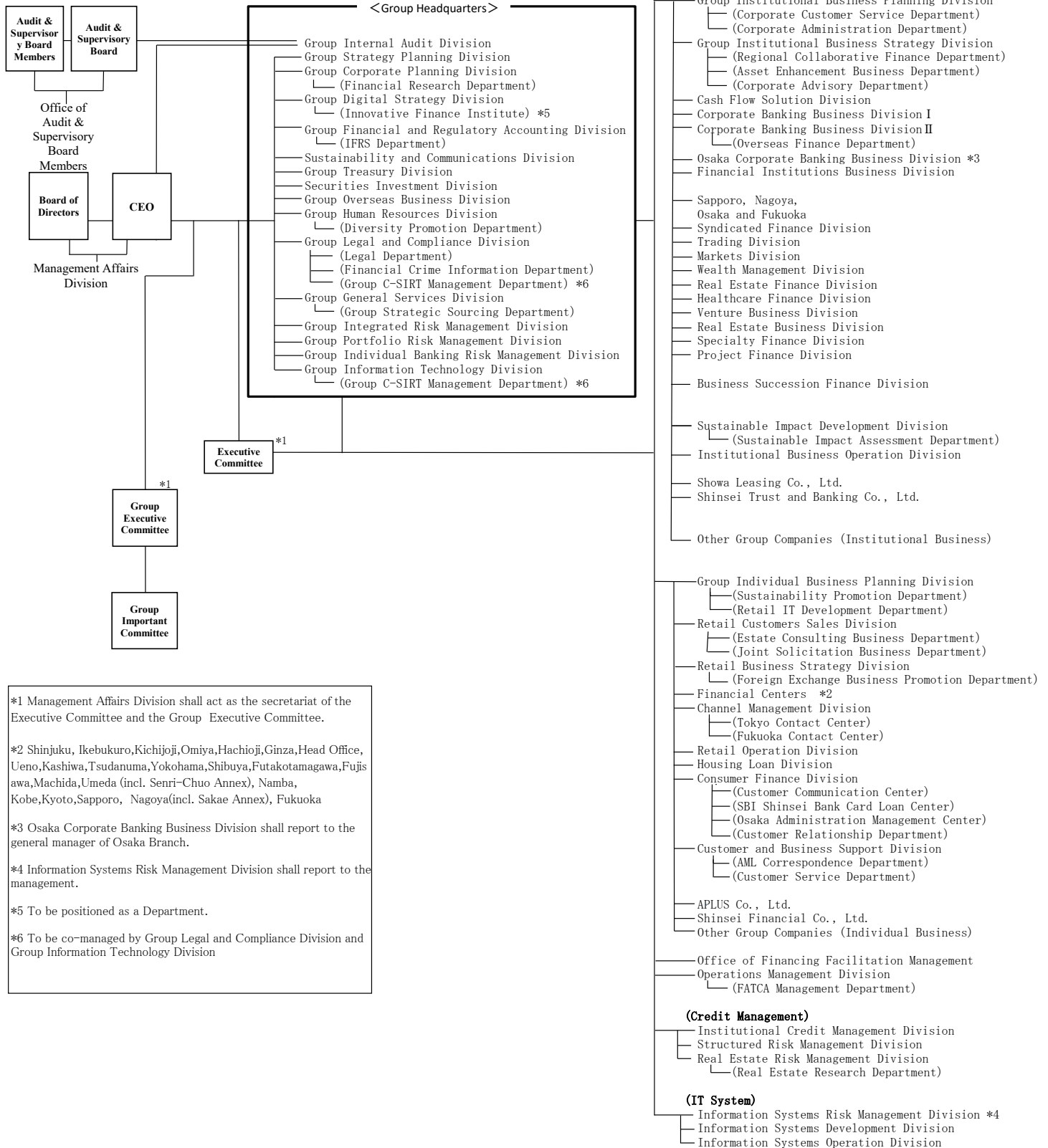


Organization of SBI Shinsei Bank, Limited - As of April 1, 2024



*1 Management Affairs Division shall act as the secretariat of the Executive Committee and the Group Executive Committee.

*2 Shinjuku, Ikebukuro, Kichijoji, Omiya, Hachioji, Ginza, Head Office, Ueno, Kashiwa, Tsudanuma, Yokohama, Shibuya, Futakotamagawa, Fujisawa, Machida, Umeda (incl. Senri-Chuo Annex), Namba, Kobe, Kyoto, Sapporo, Nagoya (incl. Sakae Annex), Fukuoka

*3 Osaka Corporate Banking Business Division shall report to the general manager of Osaka Branch.

*4 Information Systems Risk Management Division shall report to the management.

*5 To be positioned as a Department.

*6 To be co-managed by Group Legal and Compliance Division and Group Information Technology Division