

Management Principles

The Shinsei Bank Group has established the following Management Principles and is working on a day-by-day basis toward their attainment.

To become a banking group that is sought out by customers, and contributes to the development of both domestic and international industrial economies, while maintaining stable profitability.

To become a banking group that values diverse talents and cultures and is constantly taking on new challenges presented by change, based on its experiences and history.

To become a banking group that strives for highly transparent management and values that is trusted by all stakeholders including customers, investors, and employees.

Medium-Term Strategies: Redesigning Finance ▶ P.49

The Shinsei Bank Group has been pursuing its "Redesigning Finance" initiative with its stakeholders by identifying and responding to the underserved needs of society in this wave of change.

The major waves of DX (Digital Transformation) and SX (Sustainability Transformation) are accelerating our efforts in this regard.



Design Concept

The font color, which has an alternating blue and gray design concept, expresses the value co-creation business model that brings together services of not only the Shinsei Bank Group but also other companies. The object in human form in the center of the word "finance" symbolizes our stance connecting people with finance to provide valuable new financial services.

A variety of combinations for creating value for the future.

What the Shinsei Bank Group has valued is to continue to be a unique player with presence that cannot be found elsewhere as a niche player.

We have collaborated with companies outside the financial industry to create new services by combining diverse value without being bound by existing concepts in the banking and finance industries and the boundaries of our own Group. Under the theme of "Redesigning Finance," Medium-Term Strategies is pursuing growth through value co-creation as one of its basic strategies. We are working to integrate this business with other services.

Going forward, the Shinsei Bank Group will continue to quickly capture the needs of consumers who are not yet attended to by anyone and accelerate innovation beyond common sense.



Every person's color creates value.

A bank's cash card had no specific characteristics. Hence, based on the concept of "Color your life," Shinsei Bank began a revolutionary effort in 2005 to encourage customers to choose their own color from among 32 distinctive hues. This initiative has been well received.

Similarly, the Shinsei Bank Group values the individuality and colors of every employee. We regard human resources as one of our most important management resources. Under the theme of "Redesigning Finance," the Medium-Term Strategies have identified "enhance/leverage capabilities" as one of the core strategies, alongside "growth through value co-creation."

Based on diversity and inclusion, we have created a framework and culture that enables diverse human resources to work in different ways and to maximize Group's performance.



[Movie] Shinsei Bank color cash card
Story of 32 Colors (Japanese only)
<https://youtu.be/9Sq0RHvG81k>



The Integrated Report 2021 focuses on the invisible corporate value (value of intangibles) of the Shinsei Bank Group, with a focus on human capital. There are five key words for expressing this invisible corporate value. These five key words are linked to one another, and we would like to introduce their relevance here.

Five key words



The concept of the Medium-Term Strategies, which started in fiscal 2019, is "**Redesigning Finance**." The Shinsei Bank Group is a hybrid comprehensive financial group with bank and nonbank financial functions. We aim to unbundle the financial functions of the Group and develop new niche markets that respond to **underserved customer needs** with conventional financial services and products. One of the basic strategies in our Medium-Term Strategies is to develop new markets by providing products and services in collaboration with external partners and to "grow through **value co-creation**." This initiative is supported by human resources, organizations, and systems that have diverse experience and know-how. These basic abilities that support the Shinsei Bank Group's businesses are collectively referred to as **capabilities**, and "enhance/leverage our capabilities" is another basic strategy for the Medium-Term Strategies. In order to develop new products and services that are not in the world today, it is important to have a variety of experiences and values (diversity) and inclusions that allow people to recognize each other's diverse values and respect each other's opinions. The Integrated Report 2021 visualizes the **diversity and inclusion organizational culture that leads to proactive dialogues**.

Participation in Initiatives

United Nations Global Compact



Equator Principles



Principles for Financial Action for the 21st Century



Task Force on Climate-related Financial Disclosures (TCFD)

Women's Empowerment Principles (WEPs)



Principles for Responsible Banking



30% Club Japan



The Poseidon Principles



ESG Index

MSCI

2021 CONSTITUENT MSCI JAPAN EMPOWERING WOMEN INDEX (WIN)

THE INCLUSION OF SHINSEI BANK, LIMITED IN ANY MSCI INDEX, AND THE USE OF MSCI LOGOS, TRADEMARKS, SERVICE MARKS OR INDEX NAMES HEREIN, DO NOT CONSTITUTE A SPONSORSHIP, ENDORSEMENT OR PROMOTION OF SHINSEI BANK, LIMITED BY MSCI OR ANY OF ITS AFFILIATES. THE MSCI INDEXES ARE THE EXCLUSIVE PROPERTY OF MSCI. MSCI AND THE MSCI INDEX NAMES AND LOGOS ARE TRADEMARKS OR SERVICE MARKS OF MSCI OR ITS AFFILIATES.

Bloomberg Gender-Equality Index



Awards and Accreditation

Semi-Nadeshiko



Kurumin



Gan (cancer) Ally Award

