# Data Section

# **ESG** Data

	(Nonconsolidated)	FY2018	FY2019	FY2020		(Nonconsolidated)	FY2018	FY2019	FY2020		
Corporate Governance	Number of Directors	7	7	7	Employees	Number of Employees Taking Life Support Leave	7	6	4		
	Ratio of Female Directors	14.2%	28.6%	28.6%	Employees	Number of Employees Taking Family Care Leave	1	0			
	Number of Outside Directors	5	5	5		Number of Employees Registered for Concurrent Work or Side Work	36	53	7.		
	Number of Board of Directors Meetings Held	6	8	6	<u>F</u>	Ratio of Employees Working Remotely	10.7%	78.0%	99.89		
	Attendance Rate for the Board of Directors Meetings	100%	100%	98%		Number of Employees Using Continued Employment System	10	16	1		
	(Note) Governance related data as of June 30, 2021.					Number of Employees Using Come Back System*	86	82	8		
	Number of Employees	2,150	2,137	2,186		Male	45	42	4		
mployees	Male	1,218	1,203	1.237		Female	41	40	4		
•	Ratio	57%	56%	57%		Number of Employment Occupation or Status Change	230	43	4		
	Female	932	934	949		Male	50	14	1		
	Ratio	43%	44%	43%		Female	180	29			
		27.0	30.4	40.5		* The ratio of Shinsei Bank employees who worked remotely at least once during each fiscal year					
	Competitive Ratio in Recruitment (Applicant basis)	25.8		29.3		** The number of Shinsei Bank employees who have retired a			ng retired employee		
	Male		27.8			Independent / Co-Arrangement Results of Domestic					
	Female	28.3	33.8	65.1	Environment	Project Finance for Renewable Energy (Billions of yen)	142.5	138.5	201		
	Average Age	41.7	42.1	42.4							
	Male	41.1	41.5	41.7		Environment Impact Data	444.000	/F 000			
	Female	42.5	42.9	43.3		Gas Usage (m) 1	114,000	65,000			
		12 years 11 months	13 years 4 months	13 years 6 months		Amount of Heavy Oil (t) 1	96	94	8		
	Male	11 years 7 months	12 years 2 months	12 years 4 months		Amount of Water Cooling (GJ) <sup>1</sup>	96	517	88		
	Female	14 years 7 months	14 years 11 months	15 years 1 months		Electricity Usage (000kWh) <sup>2</sup>		32,153	29,61		
	Average Monthly Salary	¥477 thousand	¥476 thousand	¥491 thousand		Clean Water Usage (t) <sup>1</sup>	10,619	11,723	9,92		
	Number of Business-Limited Employees	146	147	138		Environment Impact Data					
	Number of Part-time Employees	215	204	205		CO <sub>2</sub> Emissions (t) <sup>3</sup>		15,760	14,45		
	Number of Temporary Employees	6	6	6		Scope1 (Direct Emissions) (t) <sup>4</sup>	516	400	23		
	Number of Overseas Locals Recruited	0	0	0		Gas	256	146			
	Number of New University Graduates Hired	55	47	51		Heavy Oil	260	254	23		
	Male	28	27	35		Scope2 (Indirect Emissions) (t) <sup>4</sup>	_	15,360	14,21		
	Ratio	51%	57%	69%		Cold Water	6	30	Ę		
	Female	27	20	16		Electricity	_	15,330	14,16		
	Ratio	49%	43%	31%		Amount of Waste Generated / Recycling Rate <sup>5</sup>					
	Number of Mid-career Personnel Recruited	38	58	64		Waste Generated (t)	236	224	10		
	Male	19	32	36		Amount Recycled (t)	142	146	(		
	Female	19	26	28		Amount of Waste Disposal (t)	94	78			
	Ratio of Female Executive Officers	8%	15%	16%		Recycling Rate	60%	65%	64		
	Number of Managers	631	663	715							
	Number of Female Managers	031	000	713		(Note) 1. Total of a) Shinsei Bank head office, Tokyo Dia business bases.	Building including affilia	ited companies, and b) t	shinsei Bank dome		
	Section Leader Level or Higher	96	118	140		Total of domestic business bases of Shinsei Bank,     Corporate Investment, Shinsei Securities, Shinsei I     Total of CO <sub>2</sub> emissions from items in Environme	nvestment Management,	Shinsei Financial, APLUS F	INANCIAL and APL		
	Ratio	15.2%	17.8%	19.6%		Clean Water.	•		•		
	Section Manager Level or Higher	412	440	462		4. CO <sub>2</sub> emissions of City gas, Heavy Oil and Cold Water are calculated according to factors based on the Act on Promoti of Global Warming Countermeasures. Electricity is calculated according to the most recent adjusted emission factors electricity producers for FY 2019 based on the Act on the Promotion of Global Warming Countermeasures. 5. Total of Shinsei Bank head office; Other Shinsei Bank locations and offices of affiliated companies.					
	Ratio	31.6%	32.7%	32.7%		Financial Literacy Program (Manay Conna					
	Number of Employed Persons with Disabilities	32	33	33	Contribution to Society	Financial Literacy Program (MoneyConne Number of Schools Where the Program Was Held (Total)	1,058	1,158	1,24		
	Employment Rate of Persons with Disabilities	2.1%	2.1%	2.0%	(Consolidated)	Number of Schools where the Frogram was neid (Total)					
	Turnover Ratio (Voluntary)	4.7%	4.1%	2.4%	( = = = = = = = = = = = = = = = = = = =	Number of Students Participants (Total)	136,232	148,577	158,27		
	Average Overtime Hours per Month	18.7	18.3	18.4		Social Contribution Activities	22	0.4			
	Average Paid Leave Acquisition Rate	63.7%	65.0%	56.5%		Number of Volunteer Activities	33	26			
	Ratio of Employees Taking Consecutive Leave (One Week Leave)	99.3%	99.6%	98.7%		Number of Employees Participants	602	721	5		
	Number of Employees Taking Childcare Leave	35	31	33	Compliance	Number of Whistleblower Reports	1	1			
	Male Number of Employees Taking Childcare Leave	6	5		Compliance						
	IVIUIC	29	26	26		Sustainability https://www.shinseil	nank com/corporate/	en/nolicy/esa/			

#### Data Section

# **Financial Summary**

Shinsei Bank, Limited and Consolidated Subsidiaries

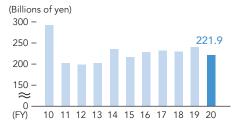
For the fiscal years ended March 31, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020 and 2021

	FY2010	FY2011	FY2012	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020
For the fiscal year (billions of yen) <sup>1</sup>											
Total revenue	262.6	202.9	199.0	203.0	235.3	216.6	228.5	232.0	229.6	239.9	221.9
General and administrative expenses	145.3	130.3	130.9	135.0	144.2	141.3	144.2	142.9	145.7	150.0	149.1
Net credit costs	68.3	12.2	5.5	0.2	11.8	3.7	31.8	37.2	29.3	39.1	28.3
Income before income taxes	57.7	15.3	53.8	46.0	72.7	62.8	51.7	55.4	54.5	49.2	55.3
Profit attributable to owners of the parent	42.6	6.4	51.0	41.3	67.8	60.9	50.7	51.4	52.3	45.5	45.1
Balances at fiscal year-end (billions of yen)											
Securities	3,286.3	1,873.4	1,842.3	1,557.0	1,477.3	1,227.8	1,014.6	1,123.5	1,130.2	957.0	929.7
Loans and bills discounted	4,291.4	4,136.8	4,292.4	4,319.8	4,461.2	4,562.9	4,833.4	4,895.9	4,986.8	5,110.4	5,233.6
Lease receivables and leased investment assets	206.2	197.4	203.5	227.7	227.0	211.4	191.4	171.4	176.5	193.4	192.1
Total assets	10,231.5	8,609.6	9,029.3	9,321.1	8,889.8	8,928.7	9,258.3	9,456.6	9,571.1	10,226.5	10,740.1
Deposits and negotiable certificates of deposit	5,610.6	5,362.4	5,457.5	5,850.4	5,452.7	5,800.9	5,862.9	6,067.0	5,922.1	6,305.1	6,571.3
Total liabilities	9,620.3	7,982.0	8,345.6	8,598.5	8,136.0	8,135.6	8,437.5	8,600.6	8,674.5	9,316.0	9,809.4
Total equity	611.1	627.6	683.6	722.5	753.7	793.1	820.7	856.0	896.6	910.4	930.7
Per share data (yen) <sup>2</sup>											
Common equity	205.83	212.67	233.65	247.82	275.45	294.41	3,163.89	3,376.39	3,636.92	3,913.40	4,283.92
Basic profit	21.36	2.42	19.24	15.59	25.57	22.96	194.65	199.01	211.24	190.59	202.16
Dividends	1.00	1.00	1.00	1.00	1.00	1.00	1.00	10.00	10.00	10.00	12.00
Ratios (%)											
Return on assets <sup>3</sup>	0.4	0.1	0.6	0.5	0.7	0.7	0.6	0.5	0.5	0.5	0.4
Return on equity <sup>4</sup>	8.5	1.2	8.6	6.5	9.8	8.1	6.3	6.1	6.0	5.1	4.9
Expenses-to-revenue ratio	55.3	64.2	65.8	66.5	61.3	65.3	63.1	61.6	63.5	62.5	67.2
Total capital adequacy ratio (Basel II, Domestic Standard)	9.76	10.27	12.24	_	_	_	_	_	_	_	_
Capital ratio (Basel III, Domestic Standard)	_	_	_	13.58	14.86	14.20	13.06	12.83	11.85	11.21	11.39
Ratio of nonperforming claims classified under the Financial Revitalization Law to total claims	6.78	6.66	5.32	3.81	1.42	0.79	0.22	0.17	0.20	0.34	0.64

- 1. Since all yen figures have been truncated rather than rounded, the totals do not necessarily equal the sum of the individual amounts.
- 2. Shinsei Bank consolidated its shares with a rate of ten shares of common stock into one share on October 1, 2017. Common equity per share and basic profit per share are calculated as if the consolidation of shares had occurred at the beginning of FY2016.
- 3. Return on assets is calculated by dividing profit (loss) attributable to owners of the parent by the average of total assets at the beginning and end of the period presented.

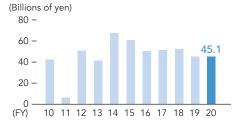
  4. Return on equity (fully diluted) is calculated by dividing profit (loss) attributable to owners of the parent by the average amount of (total equity share warrants noncontrolling interests) at the beginning and end of the period presented.

#### ■ Total Revenue



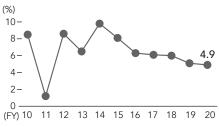
Earnings rose prior to fiscal 2010 due to factors including gains from repurchasing preferred securities and items such as gains on the sale of assets on which loss disposals had been recorded in the past. Total revenue has steadily grown since these one-off gains stopped occurring in fiscal 2011.

#### ■ Profit Attributable to Owners of the Parent



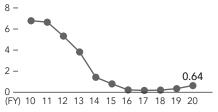
The Shinsei Bank Group recorded losses in fiscal 2008 and 2009 on the effects of the global financial crisis sparked by the collapse of Lehman Brothers but the Group has continued to record profits every year since fiscal 2010. The Group is working to improve the quality of earnings by adding more heft to core profits and limiting profits from nonrecurring and high-volatility sources.

## Return on Equity (ROE)



Return on equity (ROE) is an important management indicator for measuring profitability. We set one of the financial goals in Medium-Term Strategies to achieve a ROE 8% over the medium term.

# Nonperforming Loan Ratio under the Financial (%) Revitalization Law (Nonconsolidated)



As we have sharply reduced claims classified as nonperforming loans stemming from the global financial crisis sparked by the collapse of Lehman Brothers, the nonperforming loan ratio under the Financial Revitalization Law remains at a low level, and our asset quality has improved.

# Fiscal 2020 Results of Operations (Highlights) (from April 1, 2020 to March 31, 2021)

Total revenue was 221.9 billion yen, a decrease of 18.0 billion yen from the previous fiscal year.

- Net interest income was 122.0 billion yen, decreased by 11.4 billion yen from 133.5 billion yen in the previous fiscal year. This was due to a decrease in interest income affected by declines in the foreign currency interest rate as well as a decrease in interest income from the unsecured loan business for individual customers.
- Noninterest income was 99.8 billion yen, decreased by 6.5 billion yen from 106.4 billion yen in the previous fiscal year. This was due to a loss from share of a limited partnership, an absence of gains on sales of stocks recorded in the previous fiscal year, a decrease in derivatives-related income in Institutional Business, and due to a decrease in fees and commissions from sales of asset management products in Retail Banking, despite an increase in income in APLUS FINANCIAL and revenue contribution from a newly consolidated subsidiary.

General and administrative expenses were 149.6 billion yen in the current fiscal year, the same level as the previous fiscal year. This was due to restrained expenses, such as those related to systems.

	Billions of ye								
(FY)	Financial Summary 2020	2019	Change(Amount)						
Consolidated (Management Accounting Basis)									
Net interest income	122	133.5	-11.4						
Noninterest income	99.8	106.4	-6.5						
Net fees and commissions	30.1	32.4	-2.2						
Net trading income	3.8	15.8	-11.9						
Net other business income	65.8	58.2	7.6						
Income on lease transactions and installment receivables	43.1	40.8	2.2						
Total revenue	221.9	239.9	-18						
General and administrative expenses	-149.6	-149.5	0						
Ordinary business profit (OBP)	72.2	90.4	-18.1						
Net credit costs	-28.3	-39.1	10.7						
OBP after net credit costs	43.8	51.2	-7.3						
Amortization of goodwill and other intangible assets	-2.7	-2.4	-0.2						
Other gains	14.1	0.3	13.7						
Income before income taxes	55.3	49.2	6.1						
Current income tax	-7.1	-4.1	-3						
Deferred income tax	-3.9	0.0	-3.9						
Profit attributable to noncontrolling interests	0.8	0.4	0.4						
Profit attributable to owners of the parent	45.1	45.5	-0.4						

Net credit costs were 28.3 billion yen (expense), a decrease of 10.7 billion yen from the previous fiscal year. In Institutional Business, the impact from the Novel Coronavirus was limited. In Individual Business, the balance of operating assets decreased, and the quality of receivables improved in the unsecured loan business for individual customers.

Profit attributable to owners of the parent was 45.1 billion yen, decreased by 0.4 billion yen from the previous fiscal year. In addition to the above factors, extraordinary gains were recorded from the sale of shares of Jih Sun Financial Holding Co, Ltd., an equity method affiliated company.

# **Financial Summary**

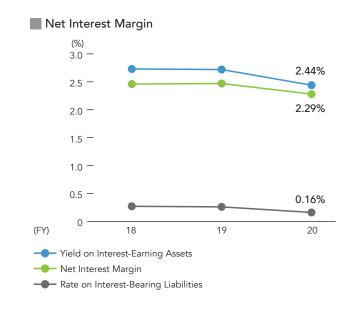
#### **Financial ratios**

Net interest margin was 2.29%, decreased from 2.47% in the previous fiscal year. This was due to a decrease in interest income from unsecured loan business for individual customers and due to a decline in the yields of interest-earning assets despite a decline in yield of interest-bearing liabilities, affected by the decline of the foreign currency interest rate.

The ratio of common equity Tier1 under the Basel III international standards (excluding grandfathering basis) was 11.3%, the same level as the end of March 2020. Capital ratios continue to be maintained at sufficient levels.

#### **Shareholder Returns**

During fiscal 2020, approximately 20.5 billion yen in acquisition of treasury shares was completed, aiming to improve per share value, considering the current share price, the financial/capital condition and the market environment. To meet expectations for higher dividends, we dividends them by 20% year-on-year to 12 yen per share in fiscal 2020.



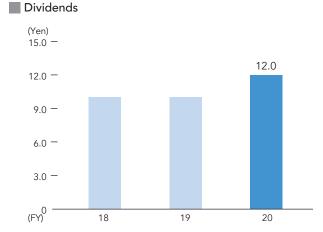
# Risk-Monitored Loan Ratio NPL Ratio based on Financial Revitalization Law (%) 5 4 3 2 1 0.64% (End of Mar.) 15 16 17 18 19 20 21

 Risk-Monitored Loan Ratio (Consolidated)
 Nonperforming Loan Ratio based on Financial Revitalization Law (Nonconsolidated)



Risk Assets (International Standard; Fully Loaded Basis) (Let

Commom Equity Tier 1 Ratio (International Standard; Fully
Loaded Basis) (Right)



# Stock and Credit Rating Information

#### Stock Information

# ■ Shares Outstanding and Capital

(As of March 31, 2021) (thousands of shares, millions of yen)

D .	Share outstanding		Capital		Capital surplus		N .	
Date	Change	Balance	Change	Balance	Change	Balance	Notes	
July 29, 2003	(1,358,537)	2,033,065 <sup>1</sup>	_	451,296	_	18,558	2-for-1 reverse share split for common shares. Post reverse split common shares outstanding 1,358,537 <sup>2</sup> shares	
July 31, 2006	(99,966)	1,933,098 <sup>1</sup>	_	451,296	_	18,558	Use of call feature for Series 3 Class-B preferred shares. Issuance of 200,033 <sup>2</sup> common shares. Retirement of Series 3 Class-B preferred shares. 300,000 <sup>2</sup> shares	
November 16, 2006	(85,000)	1,848,098 1	_	451,296	_	18,558	Cancellation of treasury shares (common) 85,000 <sup>2</sup> shares	
August 1, 2007	(100,000)	1,748,098 <sup>1</sup>	_	451,296	_	18,558	Mandatory acquisition of Series 3 Class-B preferred shares. Issuance of 200,000 <sup>2</sup> common shares. Retirement of Series 3 Class-B preferred shares. 300,000 <sup>2</sup> shares	
February 4, 2008	117,647	1,865,746 <sup>1</sup>	25,000	476,296	25,000	43,558	Third-party allocation of shares (common shares) Subscription price ¥425, par value ¥212.5	
March 31, 2008	194,600	2,060,346	_	476,296	_	43,558	Use of call feature for Series 2 Class-A preferred share. Issuance of 269,128 <sup>2</sup> common shares. Retirement of Series 2 Class-A preferred shares. 74,528 <sup>2</sup> shares	
March 15, 2011	690,000	2,750,346	35,907	512,204	35,907	79,465	New shares issued through International Offering (common shares) Subscription price ¥108, par value ¥52.04	
October 1, 2017	(2,475,312)	275,034		512,204	_	79,465	10-for-1 reverse share split for common shares. Post reverse split common shares outstanding 275,034 <sup>2</sup> shares	
May 18, 2018	(16,000)	259,034	_	512,204	_	79,465	Cancellation of Treasury Shares (common) 16,000 <sup>2</sup> shares	

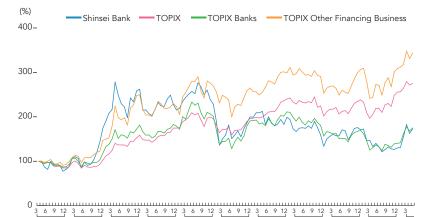
<sup>1</sup> Figures include number of preferred shares outstanding

### **Ratings Information**

(as of June 30, 2021)

	Long-Term (Outlook)	Short- Term		
R&I	A- (Stable)	a-1		
JCR	A- (Stable)	J-1		
S&P	BBB (Positive)	A-2		
Moody's	Baa1 (Stable)	Prime-2		

Shinsei Bank Share Price: Relative Performance (Stock Market Indexes from March 2011)



## Largest Shareholders

#### Common Stock

Rank	Shareholders	Thousands of Common Shares	Shareholding Ratio
1	SHINSEI BANK, LIMITED	43,743	16.88%
2	SBI Holdings,Inc.	42,737	16.49%
3	Deposit Insurance Corporation of Japan	26,912	10.38%
4	The Resolution and Collection Corporation	20,000	7.72%
5	The Master Trust Bank of Japan Ltd. (Trust Account)	14,511	5.60%
6	SSBTC Client Omnibus Account	7,606	2.93%
7	Custody Bank of Japan, Ltd. (Trust Account)	7,262	2.80%
8	BNYM AS AGT/CLTS Non Treaty JASDEC	3,011	1.16%
9	State Street Bank And Trust Company 505103	2,819	1.08%
10	MSCO Customer Securities	2,543	0.98%
11	State Street Bankwest Client - Treaty 505234	2,479	0.95%
Total	(includes treasury shares)	259,034	100.00%

Note: As of March 31, 2021 in total, the Deposit Insurance Corporation of Japan and the Resolution and Collection Corporation hold 46,912,888 common shares or 21.79% of Shinsei Bank's outstanding common shares, excluding treasury shares.

# ■ Beneficial Ownership / Type of Shareholders





#### Notes:

- 1 "Japanese Financial Institutions and Insurance Companies" includes the Resolution and Collection Corporation.
- 2 "Other Japanese Corporations" includes the Deposit Insurance Corporation.
- 3 "Japanese Individuals and Other" includes treasury shares.

<sup>2</sup> Thousand shares