

# DIRECTORS AND EXECUTIVES

As of December 1, 2009

## BOARD OF DIRECTORS (11)

Masamoto Yashiro	Chairman of the Board, Representative Statutory Executive Officer, President, Chief Executive Officer, Shinsei Bank, Limited
Rahul Gupta	Director, Senior Managing Executive Officer, Chief Financial Officer, Shinsei Bank, Limited
J. Christopher Flowers*	Chairman, J. C. Flowers & Co. LLC
Yukinori Ito*	Former Senior Executive Director, The Export-Import Bank of Japan
Shigeru Kani*	Former Director, Administration Department, The Bank of Japan, Professor, Yokohama College of Commerce
Minoru Makihara*	Senior Corporate Advisor, Mitsubishi Corporation
Oki Matsumoto*	CEO, Monex Group, Inc.
Yasuharu Nagashima*	Lawyer
Nobuaki Ogawa*	Lawyer
Hiroyuki Takahashi*	Former Director, Japan Corporate Auditors Association
John S. Wadsworth, Jr.*	Advisory Director, Morgan Stanley

\*Outside Directors

## SENIOR ADVISOR (1)

Takashi Imai  
Honorary Chairman, Nippon Steel Corporation

## SENIOR ADVISOR (1)

Norito Ikeda  
Senior Advisor, A.T. Kearney K.K.  
Senior Advisor, Aozora Bank, Ltd.

## COMMITTEE MEMBERSHIPS

### NOMINATION COMMITTEE (4)

Minoru Makihara (Chairman)  
J. Christopher Flowers  
Oki Matsumoto  
Masamoto Yashiro

### AUDIT COMMITTEE (5)

Hiroyuki Takahashi (Chairman)  
Yukinori Ito  
Shigeru Kani  
Yasuharu Nagashima  
Nobuaki Ogawa

### COMPENSATION COMMITTEE (3)

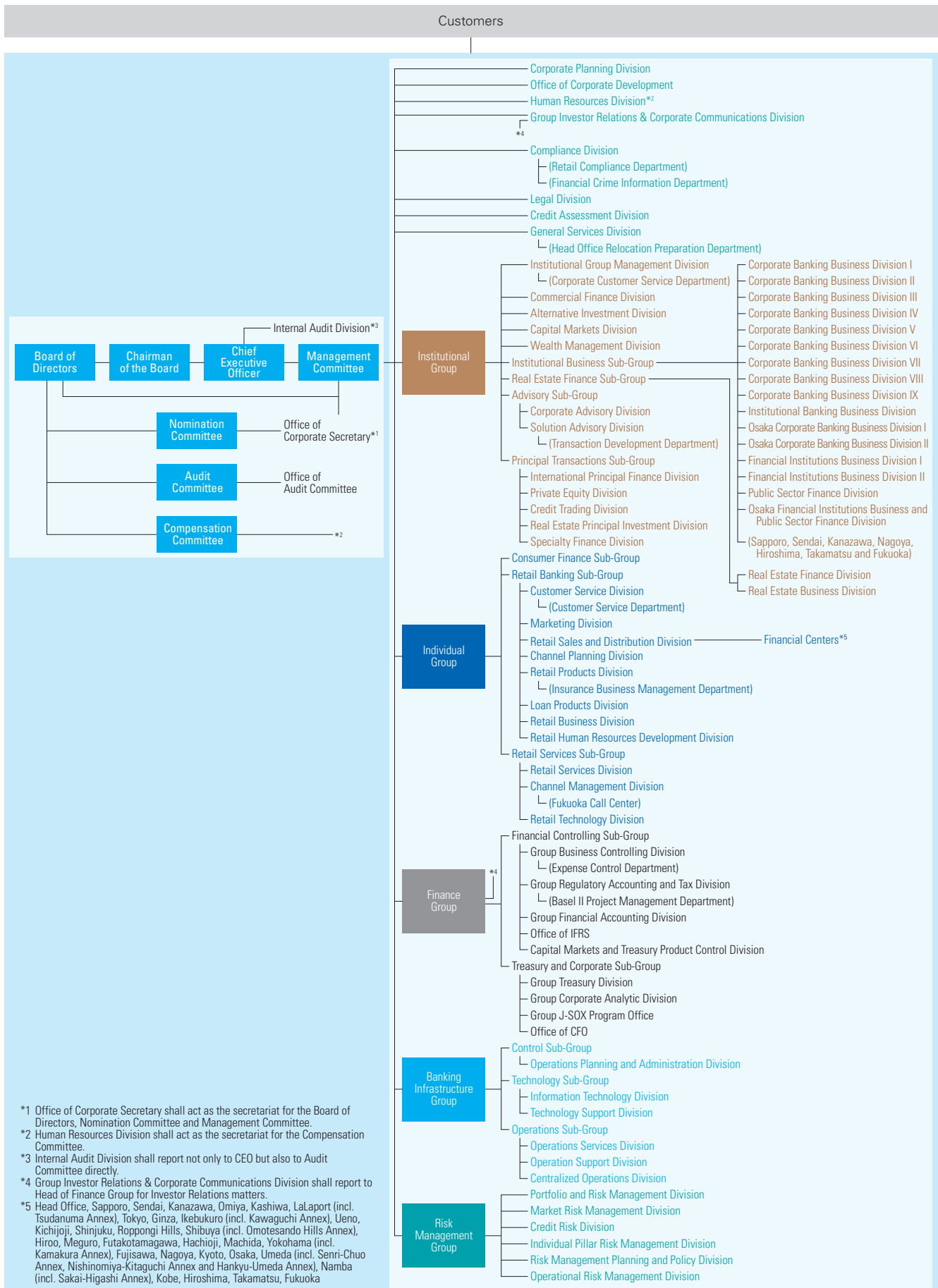
John S. Wadsworth, Jr. (Chairman)  
J. Christopher Flowers  
Minoru Makihara

## STATUTORY EXECUTIVE OFFICERS (17)

Masamoto Yashiro	Representative Statutory Executive Officer, President, Chief Executive Officer
Masazumi Kato	Representative Statutory Executive Officer, Executive Vice President
Junzo Tomii	Representative Statutory Executive Officer, Executive Vice President
Michael Cook	Senior Managing Executive Officer, Head of Risk Management Group, Chief Risk Officer
Dhananjaya Divedi	Senior Managing Executive Officer, Group Chief Information Officer, Head of Banking Infrastructure Group
Rahul Gupta	Senior Managing Executive Officer, Chief Financial Officer
Sanjeev Gupta	Senior Managing Executive Officer, Head of Individual Group
Sang-Ho Sohn	Senior Managing Executive Officer, Head and Chief Executive of Institutional Group
Norio Funayama	Managing Executive Officer, Executive Head of Institutional Business Sub-Group
Yukio Nakamura	Managing Executive Officer, Executive Head of Institutional Business Sub-Group
Kazuya Fujimoto	Statutory Executive Officer, Head of Institutional Business Sub-Group
Michimasa Honda	Statutory Executive Officer, Head of Institutional Business Sub-Group
Takao Matsuzaki	Statutory Executive Officer, General Manager of Osaka Branch
Shigeru Oishi	Statutory Executive Officer, Head of Consumer Finance Sub-Group
Michiyuki Okano	Statutory Executive Officer, Head of Operations Sub-Group, Head of Retail Services Sub-Group
Yoshikazu Sato	Statutory Executive Officer, Head of Technology Sub-Group
Takashi Tsuchiya	Statutory Executive Officer, Head of Advisory Sub-Group

# ORGANIZATION

As of December 1, 2009



Organization

Financial Highlights /  
Message from the Management

Review of Operations

Management Structure

Data Section

# SUMMARY OF MAJOR EVENTS

2000	March	Launched as an innovative Japanese bank under new management and new ownership	
	June	Changed name from The Long-Term Credit Bank of Japan, Limited (LTCB), to Shinsei Bank, Limited	
2001	May	Commenced operations of Shinsei Securities Co., Ltd.	
2003	April	Commenced operations of Shinsei Investment Management Co., Ltd.	
2004	February	Listed the Bank's common shares on the First Section of the Tokyo Stock Exchange	
	April	Converted the Bank's long-term credit bank charter to an ordinary bank charter	
	May	Achieved one million retail accounts	
	June	Converted to a Company with Committees board model	
	September	Acquired a controlling interest in APLUS Co., Ltd.	
2005	March	Acquired a controlling interest in Showa Leasing Co., Ltd.	
	May	Commenced operations of Shinsei International Limited	
2006	February	Issued USD-denominated preferred securities and EUR-denominated subordinated notes outside Japan	
	July	Commenced resolution of public funds	
	November	Partially cancelled Shinsei Bank common shares held as treasury stock	
	December	Issued GBP-denominated perpetual subordinated notes	
2007	April	Achieved two million retail accounts	
	July	Launched new <i>Shinsei Platinum Services</i>	
	August	Acquired and cancelled Series 3 Class-B preferred shares	
	December	Acquired a controlling interest in SHINKI Co., Ltd.	
2008	January	Reached a mutual agreement with Seven Bank, Ltd. to share sales channels and develop products and services together	
	February	Completed a tender offer bid for the Bank's common shares and a third-party allotment of new common shares of the Bank to the investor group led by J.C. Flowers & Co. LLC and affiliates Concluded an Operational Alliance Agreement with Towa Bank, Ltd.	
	March	Acquired and cancelled Series 2 Class-A Preferred Shares pursuant to a request by shareholder	
	April	Launched <i>Shinsei MobileDirect</i> mobile banking service	
	June	Launched Shinsei Bank <i>SmartCard Loan</i> service	
	September	Opened first joint ATM corner with Seven Bank, Ltd. Acquired GE Consumer Finance Co., Ltd. (Changed company name to Shinsei Financial Co., Ltd. on April 1, 2009)	
	2009	January	Launched <i>Shinsei Step Up Program</i>
	March	Concluded tender offer for the shares of common stock of SHINKI Co., Ltd.	
		Issued JPY-denominated Tier I Preferred Securities	
Partially repurchased and cancelled USD Preferred Securities			
Received "Best Retail Bank in Japan" award from <i>The Asian Banker</i>			
June	Opened first Shinsei Consulting Spots		
	Launched <i>Two Weeks Maturity Deposit</i>		
July	Announced agreement to merge with Aozora Bank, Ltd.		
September	Established Corporate Banking Business Division IX to promote SME business		
October	Issued JPY-denominated preferred securities		