

DIRECTORS AND EXECUTIVES

As of December 5, 2011

BOARD OF DIRECTORS (6)

Shigeki Toma	Representative Director, President
Yukio Nakamura	Representative Director, Senior Managing Executive Officer
J. Christopher Flowers*	Chairman, J.C. Flowers & Co. LLC
Shigeru Kani*	Former Director, Administration Department, The Bank of Japan, and Professor, Yokohama College of Commerce
Jun Makihara*	Chairman of the Board, Neoteny Co., Ltd.
Hiroyuki Takahashi*	Former Director, Japan Corporate Auditors Association

*Outside Directors

SENIOR ADVISOR (1)

David Morgan	Director, HSH Nordbank AG, and Managing Director, Europe and Asia-Pacific, J.C. Flowers & Co. UK Ltd
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ADVISOR (1)

Yuji Tsushima

STATUTORY AUDITORS (3)

Akira Kagiichi	Standing Statutory Auditor
Kozue Shiga*	Lawyer
Tatsuya Tamura*	Former Executive Director, The Bank of Japan, and President, Global Management Institute Inc.

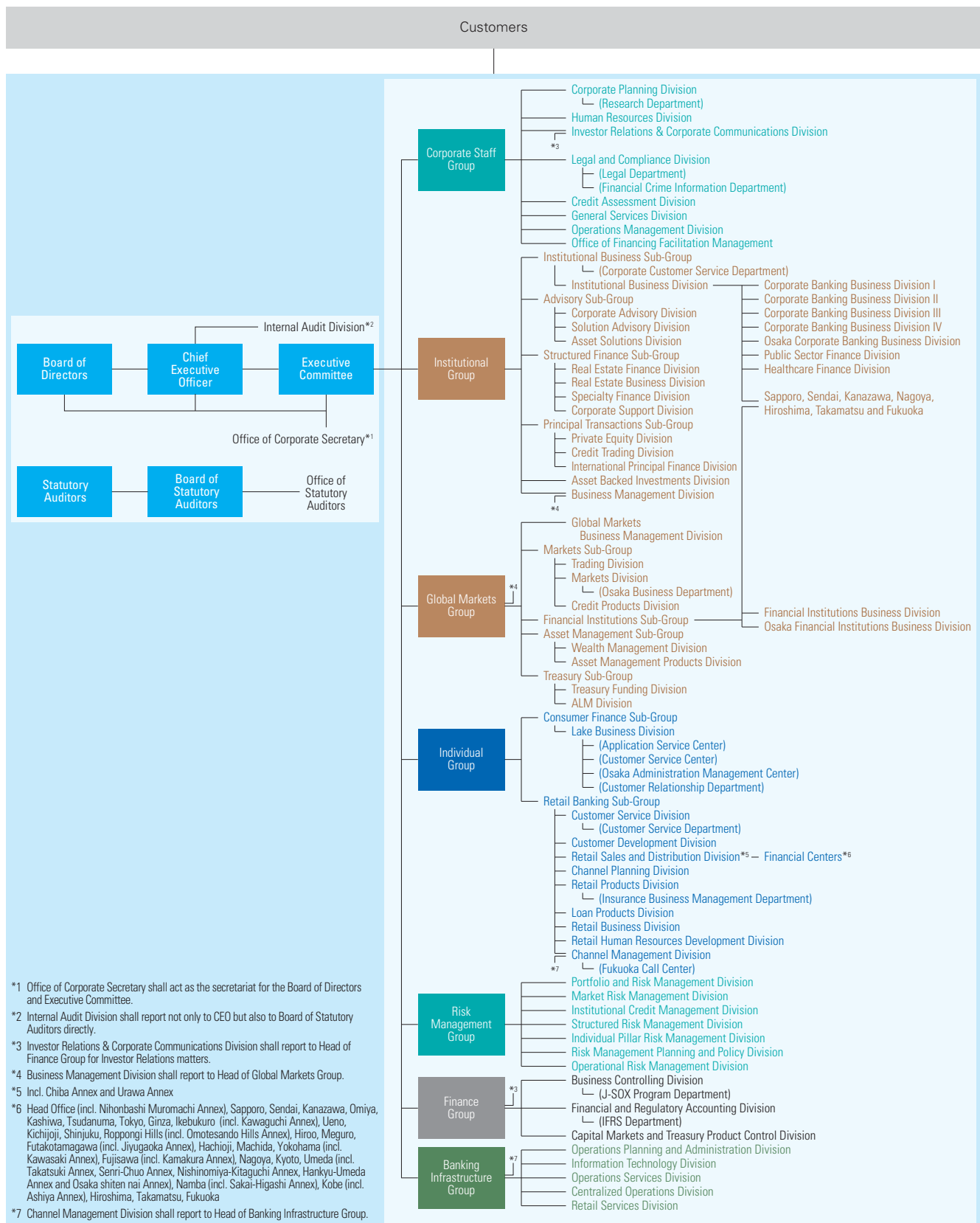
*Outside Statutory Auditors

EXECUTIVE OFFICERS (19)

Shigeki Toma	Representative Director, President, Chief Executive Officer
Yukio Nakamura	Representative Director, Senior Managing Executive Officer, Head of Risk Management Group, Chief Risk Officer
Sanjeev Gupta	Senior Managing Executive Officer, Head of Individual Group
Michiyuki Okano	Senior Managing Executive Officer, Group Chief Information Officer, Head of Banking Infrastructure Group
Hitomi Sato	Senior Managing Executive Officer, Head of Institutional Group
Shigeru Tsukamoto	Senior Managing Executive Officer, Chief Financial Officer, Head of Finance Group
Norio Funayama	Managing Executive Officer, General Manager of Osaka Branch
Yoshiaki Kozano	Managing Executive Officer, Head of Principal Transactions Sub-Group
Hideyuki Kudo	Managing Executive Officer, Head of Structured Finance Sub-Group
Takao Matsuzaki	Managing Executive Officer, Head of Institutional Business Sub-Group
Akira Watanabe	Managing Executive Officer, Head of Global Markets Group
Masashi Yamashita	Managing Executive Officer, Chief of Staff, Head of Corporate Staff Group
Souichirou Hasegawa	Executive Officer, General Manager of Office of Corporate Secretary
Satoshi Koiso	Executive Officer, General Manager of Corporate Planning Division
Yuji Matsuura	Executive Officer, Head of Markets Sub-Group
Shinya Nagata	Executive Officer, General Manager of Financial and Regulatory Accounting Division
Masayuki Nankouin	Executive Officer, Head of Consumer Finance Sub-Group
Akimori Nomura	Executive Officer, Head of Financial Institutions Sub-Group
Shinichirou Seto	Executive Officer, General Manager of Institutional Business Division

ORGANIZATION

As of December 5, 2011



Financial Highlights

Message from the Management

Special Feature

Review of Operations

Management Structure
Organization

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	July	Commenced resolution of public funds
2007	April	Achieved two million retail accounts
	July	Launched new <i>Shinsei Platinum Services</i>
	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.
	April	Launched <i>Shinsei Mobile Banking</i>
	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
2009	March	Concluded tender offer for the shares of common stock of SHINKI Co., Ltd.
	June	Opened first Shinsei Consulting Spots Launched <i>Two Weeks Maturity Deposit</i>
	October	Issued JPY-denominated preferred securities
	November	Issued non-dilutive subordinated bonds to retail investors
	2010	March
June		Moved to a "Company with Board of Statutory Auditors" board model
November		Announced business alliance with YES BANK LIMITED in Japan-India cross-border M&A business Formed business alliance with Baoviet Holdings to support Japanese institutional customers in the Vietnamese market Established corporate restructuring investment subsidiary, Shinsei Corporate Support Finance Co., Ltd.
2011		January
2011	March	Issued new shares through international common share offering Signed memorandum of understanding on business collaboration with Taiwanese equity-method affiliate, Jih Sun Financial Holding Co., Ltd. Expanded joint ATM installations with Seven Bank, Ltd.
	April	Reorganized institutional business groups
	September	Added gold card (Visa/JCB) to Shinsei Visa Card line-up Corporate Support Division provided financing for Corona Kogyo Corporation's construction of factory in Vietnam Began offering Zurich Insurance Company's personal accident insurance to Shinsei Bank account holders via direct mail Assisted The Daito Bank, Ltd. in arranging its first syndicated loan
	October	Commenced unsecured personal card loan service under the Lake brand
	November	Began offering Cardif Assurance Vie's <i>MediReturn Shinsei</i> , a medical insurance product with a maturity benefit, to Shinsei Bank female account holders via direct telemarketing