

The SBI Group's Management Philosophies

Sound Ethical Values

We shall undertake judgments on actions based not only on whether they conform to the law or profit the Company, but also whether they are socially equitable.

Financial Innovator

We will transcend traditional methods and bring financial innovations to the forefront of the financial industry by introducing innovative technologies and by providing financial services that further enhance benefits for customers.

New Industry Creator

We will endeavor to become the leader in creating and cultivating the core industries of the 21st century.

Continual Self-Evolution

We will continue self-evolution to flexibility adapt to changes in the operating environment through "Ingenuity" and "Self-transformation."

Fulfill Social Responsibility

We will ensure that each company in the SBI Group recognizes its social responsibilities as a member of society, while fulfilling the demands of its stakeholders, and contributing to the betterment of society.

Management Principles of SBI Shinsei Bank Group

- 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.

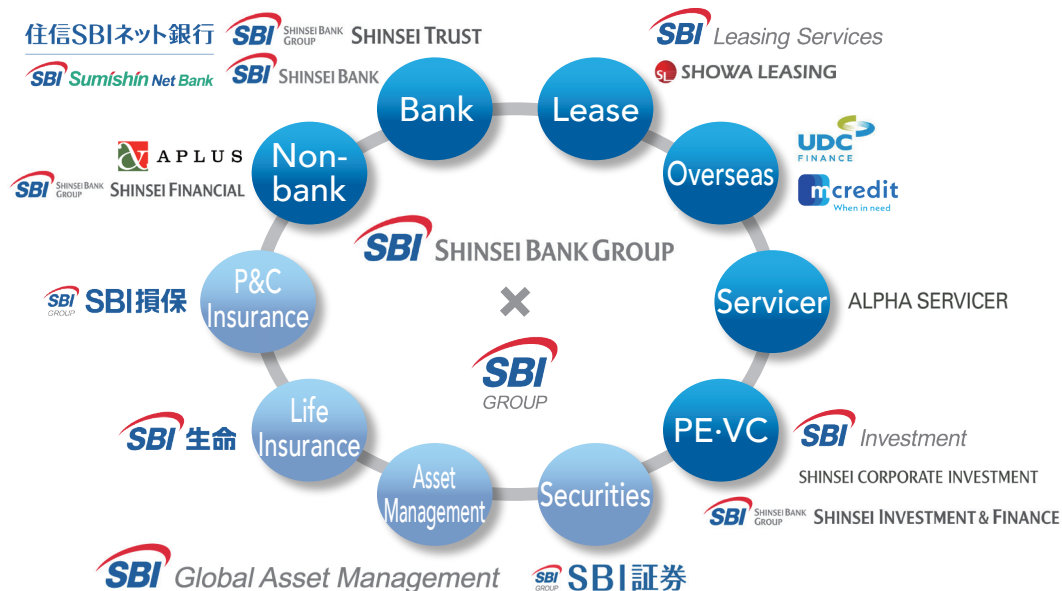
SBI Shinsei Bank Group's Products and Services

Unique products and services

The SBI Shinsei Bank Group is a hybrid comprehensive financial group that is engaged in both bank and nonbank functions.

We became a part of the SBI Group in December 2021, and are now in the midst of actively incorporating the financial ecosystems and financial functions of the SBI Group and seeking to provide the products, services, and functions that customers truly want.

Major group companies of SBI Group that collaborate with SBI Shinsei Bank Group



Glossary & URL

Subsidiaries and Affiliated Companies
<https://corp.sbishinseibank.co.jp/en/about/group.html>

Individual Business

Bank Nonbank

The Individual Business is composed of the retail banking business and consumer finance, which provides products and services such as unsecured loans, credit cards, shopping credit and payment services for individual customers.

SBI SHINSEI BANK JPY/FCY Deposits, Structured Deposits, Housing Loans, Mutual Funds and Insurance

APLUS Shopping Credit, Credit Cards and Payment

SBI SHINSEI BANK GROUP SHINSEI FINANCIAL Unsecured Loans

Institutional Business

Bank Lease Servicer PE-VC

The Institutional Business is composed of the corporate business, structured finance business, private equity investment and business succession financing business, leasing business, as well as delivering market services that provide market solutions for foreign exchange and interest rate derivatives, among others.

SBI SHINSEI BANK Project Finance, Real Estate Finance

SBI SHINSEI BANK GROUP SHINSEI TRUST

SHOWA LEASING Leasing

SHINSEI CORPORATE INVESTMENT Private Equity

SBI SHINSEI BANK GROUP SHINSEI INVESTMENT & FINANCE

ALPHA SERVICER Servicer

Overseas Business

Overseas

With the Asia-Pacific region as our main target market, we conduct business development centered on small-scale finance business in the non-bank sector and make inorganic investments by collaborating with the SBI Group.

UDC FINANCE Nonbank business in New Zealand

mcredit Finance business in Vietnam