

(As of March 31, 2023)

	(Nonconsolidated)	FY2020	FY2021	FY2022
Governance	Number of Directors	7	9	9
	Ratio of Female Directors	28.6%	22.2%	22.2%
	Number of Outside Directors	5	5	5
	Number of Board of Directors Meetings Held	6	9	13
	Attendance Rate for the Board of Directors Meetings	98%	100%	100%

(Note) Number of Directors, Ratio of Female Directors and Ratio of Outside Directors are as of June 30, 2023.

	(Nonconsolidated)	FY2020	FY2021	FY2022
Employees	Number of Employees	2,186	2,223	2,179
	Male	1,237	1,258	1,231
	Ratio	57%	57%	56%
	Female	949	965	948
	Ratio	43%	43%	44%
	Competitive Ratio in Recruitment (Applicant base)	40.5	37.7	32.0
	Male	29.3	33.5	33.7
	Female	65.1	44.3	29.5
	Average Age	42.4	42.6	42.9
	Male	41.7	41.9	42.3
	Female	43.3	43.5	43.9
	Average Years of Service	13 years 6 months	13 years 10 months	14 years 1 month
	Male	12 years 4 months	12 years 8 months	12 years 11 months
	Female	15 years 1 month	15 years 4 months	15 years 8 months
	Average Monthly Salary	¥491 thousand	¥489 thousand	¥493 thousand
	Number of Business-Limited Employees	138	137	133
	Number of Part-time Employees	205	229	259
	Number of Temporary Employees	6	5	6
	Number of Overseas Locals Recruited	0	0	0
	Number of New University Graduates Hired	51	80	53
	Male	35	49	31
	Ratio	69%	61%	58%
	Female	16	31	22
Ratio	31%	39%	42%	
Number of Mid-career Personnel Recruited	64	53	72	
Male	36	35	53	
Female	28	18	19	

Employees

	(Nonconsolidated)	FY2020	FY2021	FY2022
Ratio of Female Managing Executive Officers		16%	18%	11%
Number of Managers		715	772	755
Number of Female Managers				
Section Leader-Level or Higher		140	171	162
Ratio		19.6%	22.2%	21.5%
Section Manager-Level or Higher		462	499	505
Ratio		32.7%	33.9%	34.3%
Number of Employed Persons with Disabilities		33	39	37
Employment Rate of Persons with Disabilities		2.0%	2.2%	2.1%
Turnover Ratio (Voluntary)		2.4%	2.8%	6.2%
Average Overtime Hours per Month		18.4	19.3	20.3
Average Paid Leave Acquisition Rate		56.5%	62.5%	61.4%
Ratio of Employees Taking Consecutive Leave (One Week Leave)		99.5%	99.4%	96.6%
Number of Employees Taking Childcare Leave		33	33	44
Male		7	11	16
Female		26	22	28
Number of Employees Taking Life Support Leave		6	5	11
Number of Employees Taking Family Care Leave		0	6	6
Number of Employees Registering for Concurrent Business or Side Business		75	94	82
Ratio of Employees Using Teleworking*		99.8%	97.1%	89.9%
Number of Employees Using Continued Employment System		18	17	26
Number of Employees Using Come Back System**		84	88	93
Male		41	44	46
Female		43	44	47
Number of Employment of Functional Change or Employment Status Change		44	28	23
Male		17	6	11
Female		27	22	12

* The ratio of SBI Shinsei Bank employees who have used teleworking during each fiscal year. In FY2022, under the influence that the way of registration of teleworking with the attendance system has been changed, the ratio decreased.

** The number of SBI Shinsei Bank employees who have retired and are re-employed and working at the Bank (excluding retired employees)

(As of March 31, 2023)

	(Nonconsolidated)	FY2020	FY2021	FY2022
Environment	Independent / Co-Arrangement Results of Domestic Project Finance for Renewable Energy (Billions of yen)	201.0	151.6	72.6
	Environment Impact Data			
	Gas Usage (m ³) ¹	46,100	46,500	43,800
	Amount of Heavy Oil (kl) ¹	88	85	96
	Gasoline Usage (kl) ^{2,6}	247	294	271
	Diesel Usage (kl) ^{2,6}	0	40	70
	Amount of Water Cooling (GJ) ¹	954	874	734
	Electricity Usage (MWh) ^{1,6,7}	29,210	28,218	26,913
	Clean Water Usage (t) ^{3,7}	9,925	10,159	8,839
	CO ₂ Emissions			
	CO ₂ Emissions (t)	14,952	14,222	11,650
	Scope1 (Direct Emissions) (t) ⁴	916	1,129	1,176
	Gas ¹	103	104	98
	Heavy Oil ¹	239	229	261
	Gasoline ^{2,6}	574	688	630
	Diesel ^{2,6}	0	108	188
	Scope2 (Indirect Emissions) (t) ⁴	14,036	13,093	10,474
	Cold Water ¹	54	50	42
	Electricity ^{1,6,7}	13,981	13,043	10,432
	Amount of Waste Generated/Recycling Rate ⁵			
	Waste Generated (t)	103	215	147
Amount Recycled (t)	66	137	98	
Amount of Waste Disposal (t)	37	78	49	
Recycling Rate	64%	64%	67%	

(Note)

1. The total of domestic business bases of SBI Shinsei Bank, Shinsei Financial, APLUS, Showa Leasing, Shinsei Trust & Banking, Shinsei Securities, Shinsei Investment Management, Shinsei Investment & Finance, Shinsei Corporate Investment and Shinsei Business Services
2. Total of domestic business bases of SBI Shinsei Bank, Shinsei Financial, APLUS, Showa Leasing
3. Total of domestic business bases of SBI Shinsei Bank, and SBI Shinsei Bank head office, Shinkawa office, Shinsei Financial Osaka Building, Akihabara office, and LI center building of each group company
4. CO₂ emissions of City gas, Heavy Oil, Gasoline, Diesel Oil and Cold Water are calculated according to factors based on the Act on Promotion of Global Warming Countermeasures.
Electricity is calculated according to the most recent adjusted emission factors by electricity producers for fiscal 2021 based on the Act on the Promotion of Global Warming Countermeasures.
5. Total of SBI Shinsei Bank head office; Other SBI Shinsei Bank locations and offices of affiliated companies
6. Includes UDC Finance from Fiscal 2021
7. As for Shinsei Investment Management, actual values up to the end of FY2023

	(Nonconsolidated)	FY2020	FY2021	FY2022
Contribution to Society (Consolidated)	Financial Literacy Program (MoneyConnection®)			
	Number of Schools where the Program was Held (Total)	1,243	1,329	1,424
	Number of Students Participants (Total)	158,270	166,888	176,535
	Social Contribution Activities			
Number of Volunteer Activities	8	14	15	
Number of Employees Participants	549	490	466	
Compliance	Number of Whistle-Blowing Reports			
		1	1	2

SBI Shinsei Bank, Limited, and Consolidated Subsidiaries
For the fiscal years ended March 31, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, and 2023

	FY2012	FY2013	FY2014	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020	FY2021	FY2022
For the fiscal year (Billions of yen) ¹											
Total revenue	199.0	203.0	235.3	216.6	228.5	232.0	229.6	239.9	221.9	217.5	240.2
General and administrative expenses	130.9	135.0	144.2	141.3	144.2	142.9	145.7	150.0	149.1	155.0	161.6
Net credit costs	5.5	0.2	11.8	3.7	31.8	37.2	29.3	39.1	28.3	31.1	22.0
Income before income taxes	53.8	46.0	72.7	62.8	51.7	55.4	54.5	49.2	55.3	28.4	51.7
Profit attributable to owners of the parent	51.0	41.3	67.8	60.9	50.7	51.4	52.3	45.5	45.1	20.3	42.7
Balances at fiscal year-end (Billions of yen)											
Securities	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	674.6	1,572.7
Loans and bills discounted	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	5,241.8	6,888.8
Lease receivables and leased investment assets	203.5	227.7	227.0	211.4	191.4	171.4	176.5	193.4	192.1	190.8	211.0
Total assets	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	10,311.4	13,694.8
Deposits and negotiable certificates of deposit	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	6,398.0	9,982.2
Total liabilities	8,345.6	8,598.5	8,136.0	8,135.6	8,437.5	86,006.0	8,674.5	9,316.0	9,809.4	9,387.1	12,728.3
Total equity	683.6	722.5	753.7	793.1	820.7	8,560.0	896.6	910.4	930.7	924.3	966.5
Per share data (Yen) ²											
Common equity	233.65	247.82	275.45	294.41	3,163.89	3,376.39	3,636.92	3,913.40	4,283.92	4,484.01	4,712.33
Basic profit	19.24	15.59	25.57	22.96	194.65	199.01	211.24	190.59	202.16	96.78	209.47
Dividends	1.00	1.00	1.00	1.00	1.00	10.00	10.00	10.00	12.00	12.00	12.00
Ratios (%)											
Return on assets ³	0.6	0.5	0.7	0.7	0.6	0.5	0.5	0.5	0.4	0.2	0.4
Return on equity ⁴	8.6	6.5	9.8	8.1	6.3	6.1	6.0	5.1	4.9	2.2	4.5
Expenses-to-revenue ratio	65.8	66.5	61.3	65.3	63.1	61.6	63.5	62.5	67.4	71.3	67.3
Total capital adequacy ratio (Basel II, Domestic Standard)	12.24	—	—	—	—	—	—	—	—	—	—
Capital ratio (Basel III, Domestic Standard)	—	13.58	14.86	14.20	13.06	12.83	11.85	11.21	11.39	11.72	10.24
Ratio of nonperforming claims classified under the Financial Revitalization Law to total claims	5.32	3.81	1.42	0.79	0.22	0.17	0.20	0.34	0.64	0.66	0.28

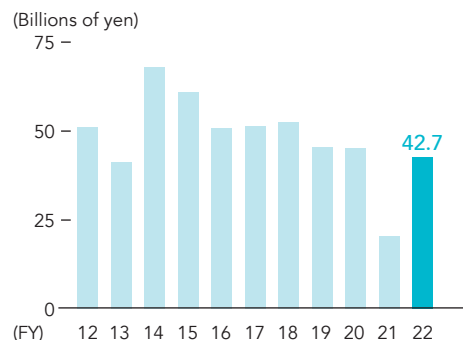
1. Since all yen figures have been truncated rather than rounded, the totals do not necessarily equal the sum of the individual amounts.

2. SBI 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.

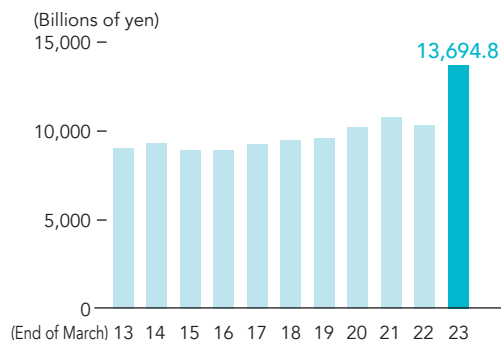
3. Return on assets is calculated by dividing profit (loss) attributable to owners of the parent by the average of total assets at the beginning and end of the period presented.

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.

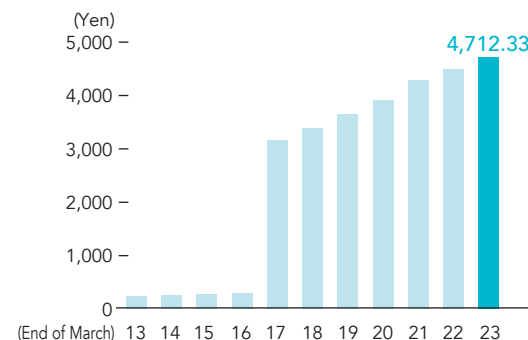
Profit Attributable to Owners of the Parent



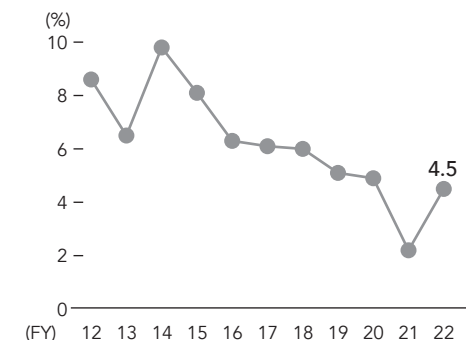
Total assets



Common equity



Return on Equity (ROE)



Stock Information

Shares Outstanding and Capital

(As of March 31, 2023)
(thousands of shares, millions of yen)

Date	Share outstanding		Capital		Capital surplus		Notes
	Change	Balance	Change	Balance	Change	Balance	
July 29, 2003	(1,358,537)	2,033,065 ¹	—	451,296	—	18,558	2-for-1 reverse share split for common shares. Post reverse split common shares outstanding 1,358,537 ² shares
July 31, 2006	(99,966)	1,933,098 ¹	—	451,296	—	18,558	Use of call feature for Series 3 Class-B preferred shares. Issuance of 200,033 ² common shares. Retirement of Series 3 Class-B preferred shares. -300,000 ² shares
November 16, 2006	(85,000)	1,848,098 ¹	—	451,296	—	18,558	Cancellation of treasury shares (common) -85,000 ² shares
August 1, 2007	(100,000)	1,748,098 ¹	—	451,296	—	18,558	Mandatory acquisition of Series 3 Class-B preferred shares. Issuance of 200,000 ² common shares. Retirement of Series 3 Class-B preferred shares. -300,000 ² shares
February 4, 2008	117,647	1,865,746 ¹	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 ² common shares. Retirement of Series 2 Class-A preferred shares. -74,528 ² 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 ² shares
May 18, 2018	(16,000)	259,034	—	512,204	—	79,465	Cancellation of Treasury Shares (common) -16,000 ² shares
March 30, 2023	(54,000)	205,034	—	512,204	—	79,465	Cancellation of Treasury Shares (common) -54,000 ² shares

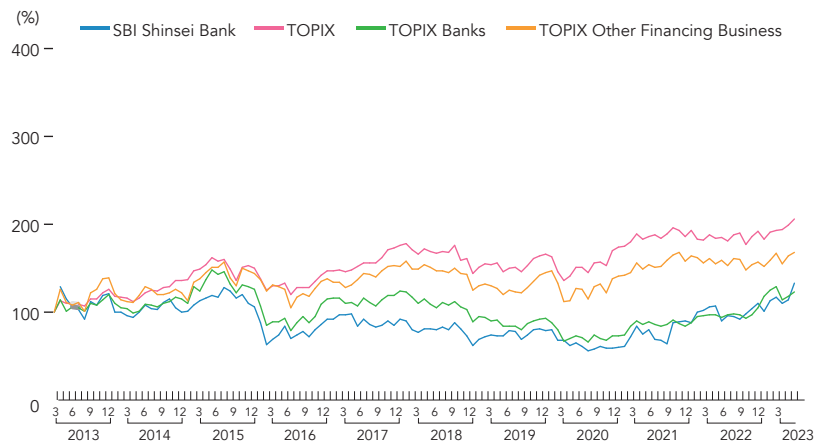
1 Figures include number of preferred shares outstanding
2 Thousand shares

Ratings Information

As of June 30, 2023

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

SBI Shinsei Bank Share Price: Relative Performance (Stock Market Indexes from March 2013)



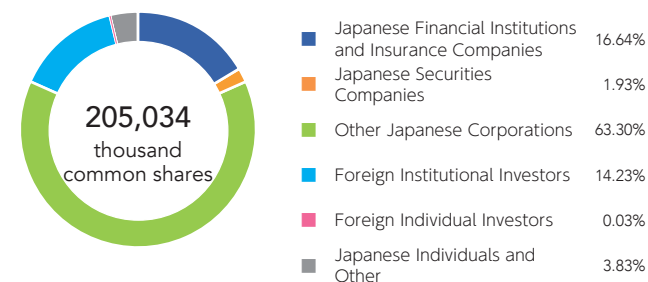
Largest Shareholders

Common Stock

Rank	Shareholders	Thousands of Common Shares	Shareholding Ratio
1	SBI Regional Bank Holdings, Co., Ltd.	102,159	50.04%
2	Deposit Insurance Corporation of Japan	26,912	13.18%
3	THE RESOLUTION AND COLLECTION CORPORATION	20,000	9.79%
4	THE MASTER TRUST BANK OF JAPAN,LTD.(TRUST ACCOUNT)	9,174	4.49%
5	JPLLC CLIENT ASSETS-SK J	3,655	1.79%
6	GOLDMAN SACHS INTERNATIONAL	3,446	1.68%
7	Custody Bank of Japan, Ltd. (TRUST ACCOUNT)	2,951	1.44%
8	ML PRO SEGREGATION ACCOUNT	2,801	1.37%
9	MSIP CLIENT SECURITIES	2,372	1.16%
10	JPMorgan Securities Japan Co., Ltd.	1,765	0.86%
Total (includes treasury shares)		205,034	100.00%

Note: 1. As of March 31, 2023, SBI Regional Bank Holdings holds common shares or 50.04% of SBI Shinsei Bank's outstanding common shares, excluding treasury shares.
2. As of March 31, 2023 in total, the Deposit Insurance Corporation of Japan and the Resolution and Collection Corporation hold 46,912,888 common shares or 22.98% of SBI Shinsei Bank's outstanding common shares, excluding treasury shares.





Beneficial Ownership / Type of Shareholders

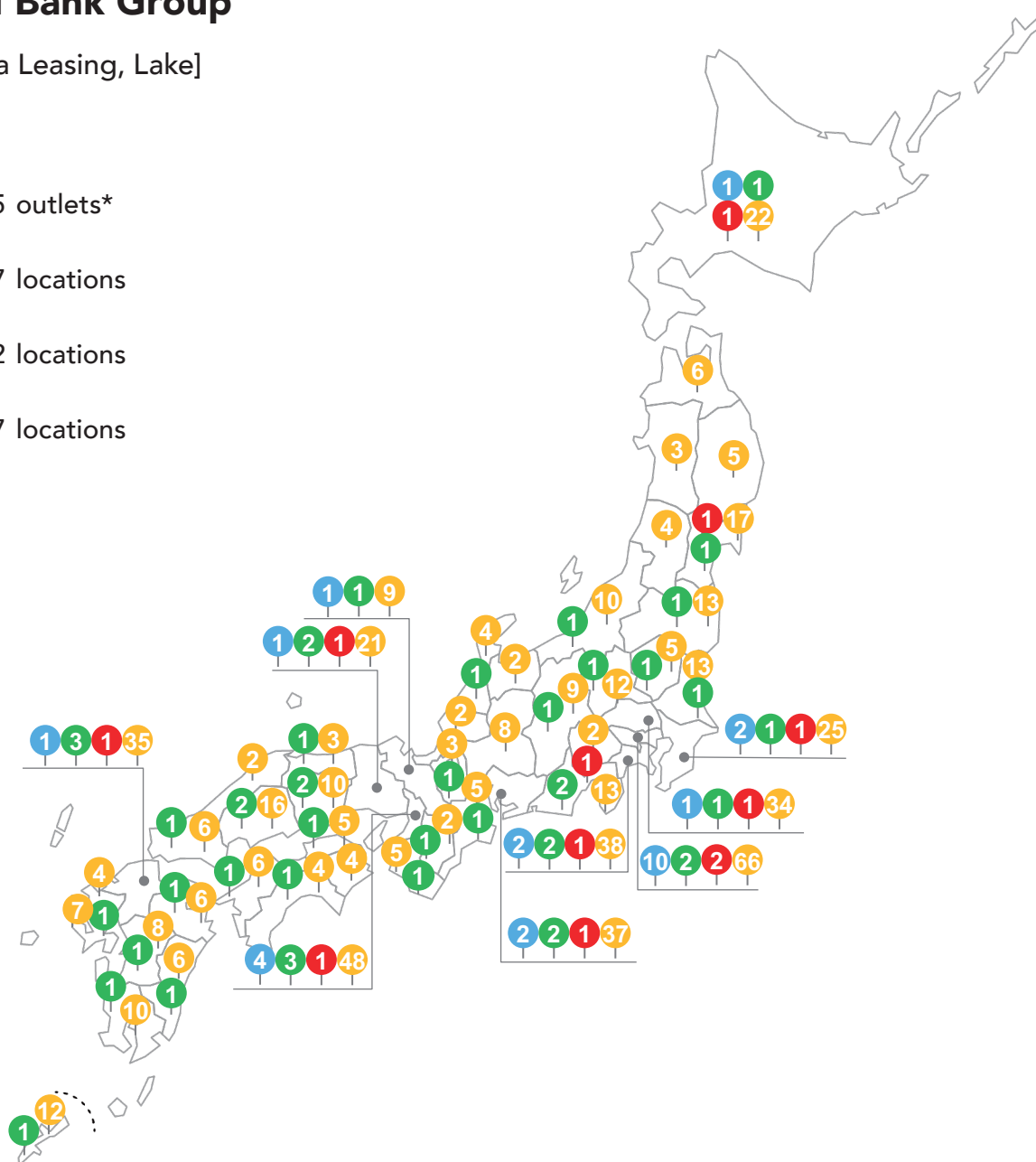






Notes:
1 "Japanese Financial Institutions and Insurance Companies" includes the Resolution and Collection Corporation.
2 "Other Japanese Corporations" includes the Deposit Insurance Corporation.
3 "Japanese Individuals and Others" includes treasury shares.

Network of SBI Shinsei Bank Group

[SBI Shinsei Bank, APLUS, Showa Leasing, Lake]

 SBI SHINSEI BANK	25 outlets*
 APLUS	47 locations
 SHOWA LEASING	12 locations
 (Lake)	587 locations



- ...  **SBI SHINSEI BANK**
- ...  **APLUS**
- ...  **SHOWA LEASING**
- ...  (Lake)

* The numbers in the pins indicate the number of locations.

* SBI SHINSEIBANK MONEYPLAZA located in Ikebukuro, Umeda and Ginza are attached to the Ikebukuro, the Umeda and the Ginza Branches.

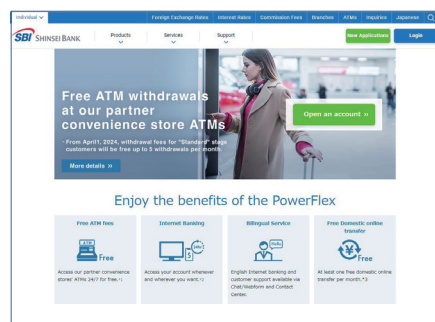
(As of June 30, 2023)

SBI Shinsei Bank actively uses its website to provide information in a timely manner. The Bank's website provides a variety of information, including products, services, and financial information, split into four sections on the website: Individual, Institutional, Corporate/IR, and Recruit.

Individual

<https://www.sbishinseibank.co.jp/english/>

The website for individual customers provides information on our comprehensive retail account, PowerFlex. Customers can log on to our Internet banking service, PowerDirect, submit requests for information and apply to open an account. Product and service offerings, campaigns, branch and ATM information, interest rates, and explanations on asset management products and housing loans are covered here.

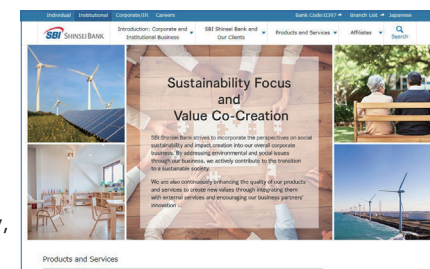


Institutional

<https://www.sbishinseibank.co.jp/institutional/en/>

This website provides information on our products and services for institutional customers, as well as various solutions that are provided to customers based upon their business area and companies based on their lifecycle stage and needs. Additionally, the Bank aims to contribute to the growth of customers, the economy, society, and regional areas through sustainability.

Examples of the Bank's business participation are available on this website. Information regarding branches, affiliated companies and market reports (Japanese language only) is also available.



Corporate/IR

<https://corp.sbishinseibank.co.jp/en/index.html>

The Corporate/IR website contains information on our corporate and management profiles, history, medium-term management plan, sustainability initiatives and corporate governance. It also provides our news releases, equity and debt-related information, financial information and IR calendar.



Recruit

<https://corp.sbishinseibank.co.jp/en/recruitment.html>

This website provides new graduates and mid-career recruitment data of SBI Shinsei Bank. In addition to the recruitment guidelines and introduction to the Group's human resource development system, we post comments from employees who practice a variety of work styles in the Group, and roundtable discussions by employees who participate in various projects.

