

For Immediate Release

4-3, Nihonbashi-muromachi 2-chome, Chuo-ku, Tokyo 103-8303 Japan  
TEL: 03-6880-7000Company Name: Shinsei Bank, Limited  
Name of Representative: Shigeki Toma  
President and CEO  
(Code: 8303, TSE First Section)**Shinsei Bank Announces Organizational Changes**

Tokyo (Tuesday, May 12, 2015) --- Shinsei Bank, Limited, today announced the following organizational changes:

## 1. Details of Organizational Changes

- (1) In the Individual Group, the Retail Banking Sub-Group and the Consumer Finance Sub-Group will be abolished, and the "Individual Planning Sub-Group" and the "Individual Business Sub-Group" will be newly established.
- (2) In the Individual Planning Sub-Group, the "Individual Planning Division" will be newly established, and will be made a function within the Retail Business Division of the Retail Banking Sub-Group. The "Group Planning Division" will be newly established within the Individual Planning Sub-Group and the headquarter functions of the Consumer Finance Sub-Group will be transferred to it. Additionally, the "Individual Human Resources Development Division" will be newly established within the Individual Planning Sub-Group and the functions of the Retail Human Resources Development Division of the Retail Banking Sub-Group will be transferred to it.
- (3) The Group Marketing Division of the Consumer Finance Sub-Group, and the Customer Development Division, the Customer Analytics Division, the Retail Sales and Distribution Division, the Channel Management Division and the Retail Products Division of the Retail Banking Sub-Group will be placed within the Individual Business Sub-Group. The Lake Business Division of the Consumer Finance Sub-Group and the Loan Products Division of the Retail Banking Sub-Group will be renamed the "Consumer Finance Division" and the "Housing Loan Division," respectively, and will be placed within the Individual Business Sub-Group.
- (4) The Business Development Department of the Consumer Finance Sub-Group will be renamed the "Business Development Division" and will be placed within the Individual Group. The Customer Service Division of the Retail Banking Sub-Group will be placed within the Individual Group.

## 2. Effective Date

June 1, 2015

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*Shinsei Bank is a leading diversified Japanese financial institution providing a full range of financial products and services to both institutional and individual customers. The Bank has total assets of 8.8 trillion yen on a consolidated basis (as of March 31, 2015) and a network of outlets throughout Japan. Shinsei Bank demands uncompromising levels of integrity and transparency in all its activities to earn the trust of customers, staff and shareholders. The Bank is committed to delivering long-term profit growth and increasing value for all its stakeholders. News and other information about Shinsei Bank is available at <http://www.shinseibank.com/corporate/en/index.html>*