

For Immediate Release

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(Code: 8303, TSE First Section)

### **Integrated Operation of Group Businesses by Customer Segments**

#### **- Establishment of Individual Business Unit and Institutional Business Unit and Integration of the Units' Business Strategy Development Functions -**

Tokyo (Tuesday, March 26, 2019) --- The Shinsei Bank Group will establish Business Units targeting individual and institutional customers respectively (“Individual Business Unit” and “Institutional Business Unit”) across the Group as of April 1, 2019 in order to operate our businesses by customer segments as one body. In addition, we will appoint the Heads of Business Unit in charge of each Business Unit, and will establish the “Group Individual Business Planning Division” and the “Group Institutional Business Planning Division” which will support the Heads of Business Unit and will integrate business strategy planning functions of group companies.

Please refer to the following text for explanations regarding the purpose and overview related to the aforementioned changes;

As indicated in its medium-to long-term vision and the Third Medium-Term Management Plan, the Shinsei Bank Group aims to become a financial group that provides innovative financial services by fully demonstrating the potential of the entire Shinsei Bank Group as one organic body. We have been making efforts to enhance our productivity and efficiency by aggregating overlapping functions of group companies, as well as establishing a virtual group headquarters in April 2017 to integrate administrative functions of group companies and to strengthen group governance.

Our next step is to create additional customer value and to maximize added value we provide to our customers through further “integration” of our group businesses. This is the core story of our next Medium-Term Plan to be released in May 2019. As customer needs are becoming more and more diversified and sophisticated, both Individual and Institutional Businesses are required to provide best products/solutions by combining various products and services in and outside the Shinsei Bank Group from overall optimization perspective beyond our existing corporate entities or boundaries between business organizations.

The Heads of Individual and Institutional Business Unit will therefore be responsible for developing business strategies of the individual and institutional businesses of the entire Shinsei Bank Group and for planning and implementing management resource allocation based on the strategies. The “Group Individual Business Planning Division” and the “Group Institutional Business Planning Division” will be established as the supporting function for each Head of Business Unit, which will integrate business planning functions of the Shinsei Bank Group’s individual and institutional businesses. Directors of business divisions/departments deployed to the group companies will be responsible for specifically promoting businesses based on the decided strategies.

This reorganization will allow us to align our business strategies of the individual and institutional businesses in the same direction as the Shinsei Bank Group, in addition to the Group’s integrated operation of administrative functions. The Group’s integrated operation does not aim to make the Group as a single color, but aims to utilize its diversity in order to create customer value. We also expect that utilizing diversity will be the foundation for promoting open innovation through collaborations with external parties.

The Shinsei Bank Group aims to become a financial innovator which provides innovative financial services by further strengthening its structure for providing best solutions to meet customer needs and social challenges as one body.

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*Shinsei Bank is a leading diversified Japanese financial institution providing a various range of financial products and services to both institutional and individual customers. The Bank has a network of outlets throughout Japan and is committed in its pursuit of uncompromising levels of integrity and transparency in all of its activities in order to earn the trust of its 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 <https://www.shinseibank.com/corporate/en/index.html>*