

For Immediate Release

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Organizational Changes for “Customer-Oriented Business Conduct”

Tokyo (Thursday, August 1, 2019) --- Shinsei Bank, Limited today announced that the Bank implements organizational changes to provide consulting and services that are more appropriate for customers as one of its action plans based on policies for customer-oriented business conduct.

Customer needs are diversifying along with social changes such as work style reforms and a declining birthrate and an aging society. For example, the need for consulting services during weekdays is rising as a result of the early work finish time of employees due to work style reforms. In response to the retirement of baby boomers, an increasing number of customers are seeking appropriate asset management advice for the future. Banks are required to provide meticulous services tailored to the characteristics of their customers, through various channels such as call centers, the Internet, and video calls, in addition to branches. In light of these social changes, we are pursuing our asset management consulting promotion system in the following 2 steps.

(1) Change in branches (as of April 1, 2019)

We have newly established “Retail Sales Division I”, “Retail Sales Division II”, “Retail Sales Division III”, and “Kansai Retail Sales Division” to oversee our financial centers located in the Tokyo metropolitan and Kansai areas. In order to respond to the customer needs for visiting branches on holidays and after work, we have been expanding the time that customers can visit branches by operating our nearby branches in an integrated manner.

Staff who interact with customers have been grouped according to the characteristics of each customer across branches. By sharing knowledge and conducting training within the Group, we will raise the expertise of our sales representatives and strengthen our consulting capabilities in line with the lifestyle plans and needs of each customer.

(2) Changes in Call Centers and Support Organizations (as of August 15, 2019)

- In order to strengthen the functions of providing various services through channels other than branches, call centers that have specialized in call reception service to now will be renamed “contact centers” and will be established in Tokyo and Fukuoka, respectively. At the contact centers, we are working to enhance communication by utilizing chat and other means, while engaging in both call reception service and call service. Together with the Retail Sales & Support Division, the Channel Service Division, which oversees both the contact centers, organizationally cooperates with other channels, such as branches, contact centers, the Internet, and video calls, and promotes operations to provide the most appropriate information to customers at the right time to improve customer convenience.
- The Retail Products Division, which conducts product planning, will be integrated into the Retail Sales & Support Division, which plans and proposes overall sales strategies, with the aim of further strengthening the planning functions related to asset management consulting, such as the planning and facilitation of products tailored to the characteristics of customers.
- In order to ensure of high-quality services that meet the needs of each customer through various channels, we will reorganize the current Customer Service Division into the “Customer and

Business Support Division”. This division is responsible for establishing regulations and rules and improving operations based on “customer feedback”.

Through these organizational changes, the Bank will respond more appropriately to the needs of more customers, and will continue to conduct customer-oriented business conduct.

End

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>

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