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## The Shinsei Bank Group Establishes its Sustainability Targets

Tokyo (Wednesday, June 15, 2022) --- The Shinsei Bank Group (“the Group”) endeavors to “achieve sustainability through business activities,” as one of the core strategies of its medium-term plan – “the Shinsei Bank Group’s Medium-Term Vision,” announced on May 13, 2022, and advances initiatives that would comprehensively leverage expertise and know-how inside and outside the Group to cooperate for the sustainability of the environment and society as a whole. Correspondingly, the Group has clarified the material sustainability issues to be addressed in the medium to long term and established its sustainability targets in order for the Group to steadily solve those issues in a unified manner.

The Group’s sustainability targets consist of eight areas based on the material sustainability issues in line with “achievement of sustainability through business activities,” the abovementioned core strategy, along with “responsibility to sustainable environment and society.” With those targets, the Group will seek to create a virtuous cycle in which we achieve sustainable growth for the Group and further contribute to the sustainability of the environment and society by engaging in businesses that solve customers’ and society’s environmental and social issues and gaining the support of customers.

### ■ The Shinsei Bank Group’s Sustainability



## ■ Sustainability Targets of the Shinsei Bank Group

Financing for solving environmental and social issues		Regional revitalization	Financial functions for resolving issues	Trusted financial services	Respect for human rights and enhancing human resource value	Response to climate change	Philanthropic initiatives	Governance
<p><b>Target</b></p> <ul style="list-style-type: none"> <li>● JPY 5 trillion of cumulative origination of sustainable finance by the end of FY2030</li> <li>● Supporting transition promotion of corporate customers in high-greenhouse gas emissions sectors</li> </ul>	<p>The Group has strengths in investment and financing for renewable energy businesses and healthcare facilities, and as a financial institution it plays an important role in providing funds to customers working to resolve environmental and social issues. The Group will promote sustainable finance in collaboration with regional financial institutions and contribute to regional revitalization.</p> <p>The transition task force team will play a central role in supporting our customers' transition efforts through engagement with them.</p>							
Providing financial services in light of changes in social and various other needs		Regional revitalization	Financial functions for resolving issues	Trusted financial services	Respect for human rights and enhancing human resource value	Response to climate change	Philanthropic initiatives	Governance
<p><b>Target</b></p> <ul style="list-style-type: none"> <li>● To continue to present new value and options to customers through the utilization of FinTech and collaboration with business partners in response to changes in social and diversification of customer values</li> </ul>	<p>The Group intends to expand its financial services to a more diverse range of customers, including local communities, the elderly, and foreigners, in order to contribute to resolve environmental and social issues. For example, we will provide support for partner companies (operating companies with customer bases) to enter into the finance and payment business through the introduction of BANKIT, provide housing loans with reduced payment amounts, provide shopping credits for solar power generation systems and storage batteries, and sell ESG investment trusts and green deposits. Through these efforts, we will provide customers with opportunities to improve the quality of their lives and address environmental and social issues.</p>							
Contributing to the solution of environmental and social issues from a global perspective		Regional revitalization	Financial functions for resolving issues	Trusted financial services	Respect for human rights and enhancing human resource value	Response to climate change	Philanthropic initiatives	Governance
<p><b>Target</b></p> <ul style="list-style-type: none"> <li>● Solving environmental and social issues by providing financial services utilizing new technologies both domestically and overseas</li> </ul>	<p>The Group works to resolve environmental and social issues such as decarbonization and financial inclusion by providing financial services that make full use of the latest IT technologies, mainly in the Asia-Pacific region, the Group's main market. Specifically, we anticipate providing clean-tech-related financing, such as electric vehicles and drones for agriculture, as well as financial services to those unable to enjoy sufficient financial services.</p>							
Building a flow of funds to solve environmental and social issues		Regional revitalization	Financial functions for resolving issues	Trusted financial services	Respect for human rights and enhancing human resource value	Response to climate change	Philanthropic initiatives	Governance
<p><b>Target</b></p> <ul style="list-style-type: none"> <li>● Providing products respectively in order to link financiers and providers of funds under the theme of solving environmental and social issues</li> </ul>	<p>The Group collects funds from investors and other stakeholders who resonate with the environmental and social issues and use the funds for investment and financing to resolve the issues by offering investment products respectively. We will satisfy the needs of both corporate and individual customers, who need funds to resolve environmental and social issues, and investors, who want to provide funds to resolve issues on the other hand.</p>							

## Respect for human rights and enhancement of human resource value

Regional revitalization

Financial functions for resolving issues

Trusted financial services

Respect for human rights and enhancing human resource value

Response to climate change

Philanthropic initiatives

Governance

### Target

- To establish a framework for promoting and managing respect for human rights, and appropriately fulfill the corporate responsibilities
- To create working environment in which each employee recognizes his or her own values and personalities and maximizes his or her strengths and characteristics
- To foster an organizational culture that realizes the creation of new values while harmonizing diversity

The Group properly fulfills the corporate responsibilities by working to respect human rights at a high level based on international norms, laws, and regulations. In addition, we will strive to be a company in which every employee can work with satisfaction regardless of age, gender, nationality, disability, sexual orientation, sexual self-recognition, or other attributes. We will create synergies and realize sustainable value creation by enabling diverse employees to maximize their individual strengths and leverage each other's strengths, thereby contributing to our customers and the world as a whole. In particular, we will emphasize the diversity of core human resources involved in important decision-making and build a human resource development and personnel system based on diversity. We aim to raise the ratio of female managers in the Group, which stood at 19% as of March 2022, to 30% or more by 2030.

## Response to climate change

Regional revitalization

Financial functions for resolving issues

Trusted financial services

Respect for human rights and enhancing human resource value

Response to climate change

Philanthropic initiatives

Governance

### Target

- Net zero greenhouse gas emissions from the Group's energy use by the end of FY2030
- Net zero greenhouse gas emissions in the Group's investment and loan portfolio by the end of FY2050
- Zero loan balance for project finance for coal-fired thermal power generation by the end of FY2040

Reducing greenhouse gas emissions to net zero by 2050 is a common global target. The Group will strive to reduce greenhouse gas emissions by itself, and at the same time, as a financial institution, we will work to identify and reduce greenhouse gas emissions in our investments and loans.

In addition to shifting the in-house use of energy to renewable energy, we will introduce appropriate offsetting measures (assuming the purchase of non-fossil certificates and corporate PPAs), with the aim of achieving net zero greenhouse gas emissions by FY2030. In addition, through continuous engagement with investment and financing partners, we will strive to reduce emissions through transition support and other means, aiming to achieve a net zero greenhouse gas emissions for investment and financing partners by FY2050.

## Promotion of philanthropic initiatives

Regional revitalization

Financial functions for resolving issues

Trusted financial services

Respect for human rights and enhancing human resource value

Response to climate change

Philanthropic initiatives

Governance

### Target

- Creation of social impact through sustainable social contribution activities and disclosure of the impact

As a corporate that provides financial services to society, the Group believe it is important to promote philanthropic initiatives and contribute to the development of a sustainable society. We will strive to improve the content of our activities while fulfilling our accountability for our philanthropic initiatives through the introduction of social impact assessments and the disclosure of the results.

## Improvement of Governance

Regional revitalization

Financial functions for resolving issues

Trusted financial services

Respect for human rights and enhancing human resource value

Response to climate change

Philanthropic initiatives

Governance

### Target

- **Establishment of a supervisory system for the Board of Directors and a management executive system for addressing sustainability**
- **Consideration of the status of sustainability initiatives in evaluation and compensation**
- **Establishment of a risk management system for sustainability**

The Group recognizes the enhancement of corporate governance as one of its most important management issues in promoting its sustainability initiatives. In addition to reviewing our supervisory and executive systems and establishing framework for evaluating sustainability initiatives, we will strive to build systems for appropriately identifying and managing the sustainability risks (climate change risks, human rights risks, etc.) of ourselves and our stakeholders.

Through the achievement of the Group's sustainability targets, the Shinsei Bank Group will manifest its role to play in society at large and strive to further become a banking group trusted by customers and various stakeholders.

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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>*

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