

Regarding Issuance of the Integrated Report 2018

Shinsei Bank today issued its “Integrated Report 2018” (disclosure material) for all of our stakeholders including shareholders, investors, customers and the Shinsei Bank Group employees.

Shinsei Bank established Investor Relations and Shareholder Relations Policy of its Group in order to proactively promote the constructive engagement with market players including investors and analysts. As part of important tools to support the constructive engagement with all stakeholders following the policy, Shinsei Bank has improved the following points from the annual report in the Integrated Report 2018;

1. Shinsei Bank Group Value Creation Model Based on Social Issues and Change in Financial Environment

We present the Shinsei Bank Group Value Creation Model and explain its contents in individual section of the Report including the CEO message, the Medium-Term Management Plan and strategy, business overview and ESG platform.

2. Disclosure of ESG Information Directly and Indirectly Related to Businesses in Shinsei Bank Group

We explain our business related to the environment issues in the “E” (Environment) section, our initiatives for human resources including the work-style improvement and active promotion of women in the “S” (Social) section, and initiatives for the corporate governance including the effectiveness of the Board of Directors meetings and the executive compensation system in the “G” (Governance) section.

We continuously pursue proactive disclosure of information needed for us to have constructive engagement with all of our stakeholders in addition to disclosure required by laws or regulations.

[Reference] Shinsei Bank Integrated Report 2018

<http://www.shinseibank.com/corporate/en/ir/arir/>

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